

ARISE Employee Benefit Summary

June 11, 2009

Employees who work full time (37.5 hours per week) are eligible for the following benefits on the first of the month following the date of hire. (Note that some benefits also have additional stipulations.)

Employees who work at least 25 hours per week but less than 37.5 hours per week are eligible for the following benefits after 90 days of employment. The actual eligibility date is based on whichever quarterly enrollment date (May 1st, August 1st, November 1st, or February 1st) falls first following 90 days of employment. (Note that some benefits also have additional stipulations.)

Health Insurance:

One of our plans is at a low cost to the employee for individual coverage. "Employee + 1" and "family" coverage is also available.

- **Dental Insurance:**

Dental insurance is available at low cost for employees (and their dependents) who work at least 25 hours per week. Preventive care covered 100%. Employee is responsible for 100% of the premium.

- **Vision Insurance:**

Vision coverage is available at low cost for employees (and their dependents) who work at least 25 hours per week. Save money by using the preferred provider network of eye doctors. Employee is responsible for 100% of the premium.

- **Flexible Spending Plan:**

Pre-tax contributions by the employee, via payroll deduction, allows enrolled employees to pay child and dependent care costs, and unreimbursed medical expenses/some over the counter medications with pre-tax income.

- **Long-Term Disability:**

This is at no cost to the employee. The plan continues to pay 2/3 of salary when NYS & Short-Term Disability expires at the end of six months, based on carrier approval.

- **Life Insurance:**

This is at no cost to the employee and provides a \$20,000 term life insurance policy.

- **Family and Medical Leave Act (FMLA):**

An eligible employee under law is defined as an employee for at least twelve months before the leave request who has worked at least 1,250

hours during the previous fifty-two weeks prior to the date the leave commences.

On February 1st of each year, benefits-eligible employees may choose some of the following programs for investment of their own resources at "group" rates:

- **Health Reimbursement Arrangement (HRA):**

Each plan year, ARISE deposits \$425 into an HRA account for use by eligible employees. This provides eligible employees with enhanced benefits by reimbursing for out-of-pocket expenses not covered by medical, dental, and/or vision plans. There are two ways to access plan funds, by submitting a paper claim or by using the plan's debit card at healthcare related merchants who are compliant with software requirements.

- **Additional Contributory Life Insurance:**

This plan provides life insurance in the event of death in accordance with plan terms. Employee is responsible for 100% of the premium.

- **Paycheck Replacement Plans:**

This plan helps fill in the difference between the employee's paycheck and the disability benefits received from NYS disability insurance. Employee is responsible for 100% of the premium.

- **AFLAC – Personal Lifestyle Protector Cancer Plan (a specified disease insurance policy):**

This plan provides cash benefit for treatment, hospital confinement, radiation and chemotherapy when losses occur as a result of conditions caused, complicated or aggravated by or resulting from cancer or cancer treatment. Employee is responsible for 100% of the premium.

- **AFLAC – Personal Accident Expense Plan (an Accident-Only Insurance Policy):**

This plan covers many expenses associated with a covered accidental injury, from co-payments to travel as well as death or dismemberment. Employee is responsible for 100% of the premium.

- **Profit Sharing:**

Employees are eligible for a discretionary contribution after they work 1,000 hours in a plan year. Eligibility begins January 1 of the following year. Employees choose investment opportunities and can access available funds for hardship withdrawal, loans and at retirement or separation from employment based on vesting schedule. The ARISE Board of Directors determines the amount to be contributed to the plan each year.

All employees, regardless of work schedule, are eligible for:

- **401(k) Plan:**

Employees are eligible to invest their own contributions (defer their own compensation) the first of the quarter following date of hire. Employees may choose their investment options based on available investment funds through pre-tax payroll deductions. ARISE will match the employee contribution after one year of eligible service, defined in the plan as having worked 1,000 hours in prior year. ARISE contributes 50% of the first 5% of the employee 401(k) deferral.

- **Online Investment Management:**

Employees who participate in the 401(k) Plan or who receive Profit Sharing contributions may access their accounts at www.bpas.com. Employees choose their own investment opportunities, as well as access available funds for hardship withdrawal, loans and at retirement or separation from employment based on vesting schedule.

- **NYS Short Term Disability Insurance:**

This pays a weekly benefit for a medically-approved leave based on 50% of salary, up to a specified maximum. Benefits begin after a five working day waiting period, and continue for up to six months. (Must have worked 25 days to receive this benefit.)

- **Direct Deposit:**

Allows enrolled employees the convenience of payroll direct deposit into any number of accounts and banking institutions.

- **Employee Assistance Program:**

Free and confidential access for employee and his/her family household members to professional counseling and referrals to assist with the variety of issues that modern life may present.

- **Discounted Membership Fee to BJ's Wholesale Club:**

Employees may purchase discounted annual membership to BJ's Wholesale Club. BJ's members save with everyday low prices on leading national brands, members-only services, discounted gasoline prices, and more.

The above information is intended as a reference. Please refer to the plan documents and/or summary plan descriptions for plan details, applicability, limitations, and exclusions. In the event of a conflict of information between the above summary and the legal plan documents, the plan documents govern.

ARISE reserves the right to amend, modify, or terminate its benefits at any time.