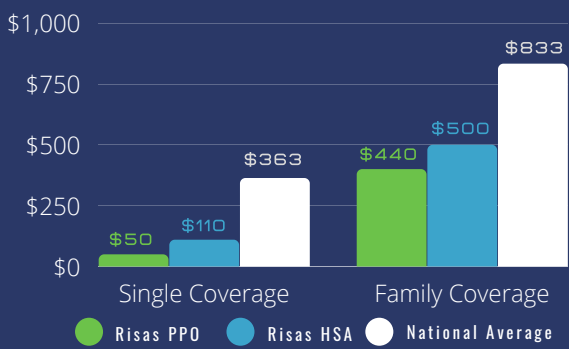
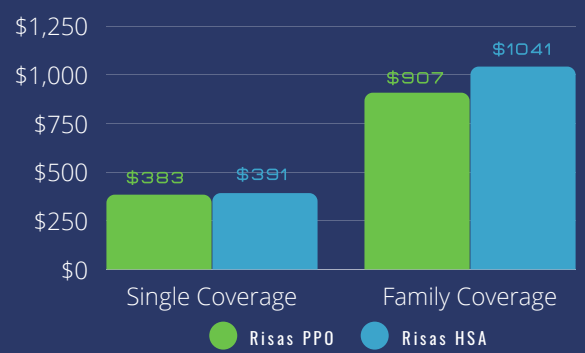


Human Resources: Risas Benefits

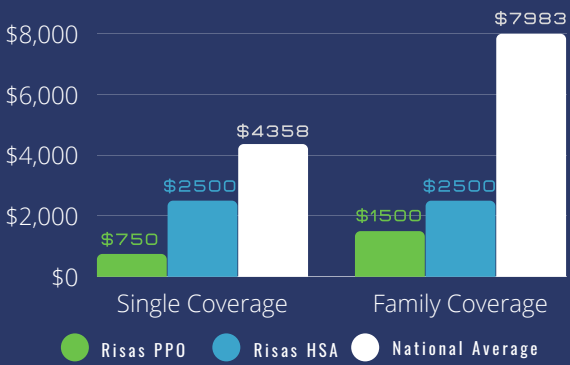
TEAMMATE MONTHLY INSURANCE COST COMPARISON



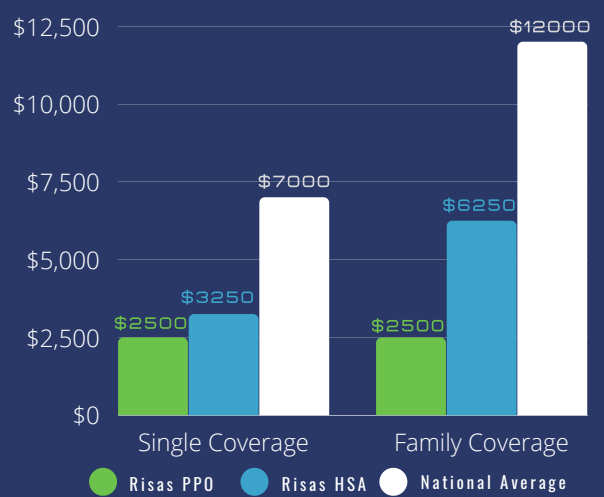
RISAS MONTHLY CONTRIBUTION TO TEAMMATE INSURANCE



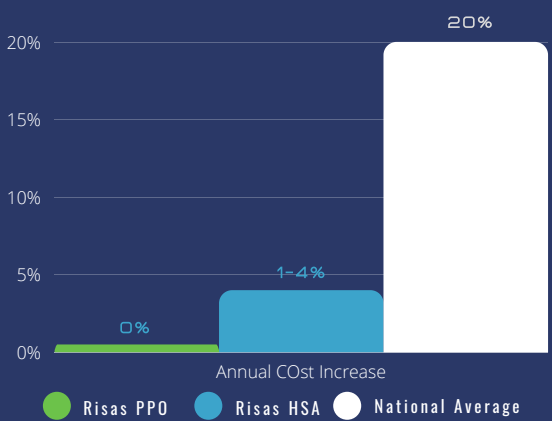
ANNUAL DEDUCTIBLE COMPARISON



OUT OF POCKET MAXIMUM



ANNUAL EMPLOYEE COST INCREASE



*Data based on statistics provided by Centers for Medicare and Medicaid Services (CMS), KFF (a resource for national health issues), and Health Pocket.