

Robson Communities, Inc. and Affiliated Companies

Benefits Highlights for Full Time Employees

What Benefits Are Available To Me As A Full Time Employee?

As a prospective employee, you are facing an important decision - choosing an employer. Many factors must be evaluated. Today, more than ever, factors to consider when seeking employment include the impact of changing lifestyles, needs, and personal finances. Robson Communities recognizes that employee benefits represent a major portion of your total compensation and offers programs that are innovative and flexible for employees and their dependents. We are continually focusing on the current needs of employees, as well as anticipating their future needs, when developing, expanding and updating our benefit programs.

This brochure highlights the many benefit programs available at Robson Communities and its participating affiliated companies. Benefits are a vital part of an employee package, and we believe that Robson Communities can meet your needs with our fine programs. Participation in certain benefit programs may depend on the Robson Company that employs you.

Human Resources Department
Robson Communities, Inc.

Medical Plans

There is a choice between two medical plans for you and your eligible family members available through Cigna. The first provides coverage through a Network Plan. Covered expenses through the plan require the use of network providers. The second plan offers coverage through an Open Access Plus Plan (OAP). With this plan, you have the flexibility of choosing in-network or out-of-network benefits. Covered services are reimbursed after you satisfy any required annual deductibles or co-payments. You pay a portion of the total cost for yourself and any dependents you wish to cover. Participation in the medical plan is voluntary.

Dental Plans

There is a choice between two dental plans for you and your family members through Cigna Dental. The DHMO Prepaid Dental Plan features pre-negotiated rates for services provided by network dentists. The PPO Dental Plan allows you to choose any dentist for services. This plan reimburses covered expenses after the annual deductible has been satisfied. Participation in the dental plan is voluntary.

Vision Plan

The Vision Plan is provided through a preferred provider organization, VSP. It covers examinations, lenses, frames; or contact lenses at scheduled intervals after applicable co-payments are made. Discounted laser vision surgeries are also available. Participation in this plan is voluntary.

Basic Life Insurance/Accidental Death and Dismemberment Insurance

When you are eligible to participate in the medical plan you are automatically enrolled in company provided life insurance and AD&D insurance. Coverage is paid for by the company. You receive one times your annual base salary, up to \$50,000, for life insurance and accidental death and dismemberment (AD&D) insurance.

Supplemental Life Insurance

You can purchase additional life insurance at 1, 2, 3, 4, or 5 times your annual base salary. Participation is voluntary and is paid for by the employee. The cost is based upon your age and the amount of coverage elected. Underwriting may be necessary for some levels of coverage.

Spouse Life Coverage

You can purchase life insurance coverage for your spouse in increments of \$5,000, up to \$150,000, or ½ of your total life coverage. Participation is voluntary and is paid for by the employee. The cost is based on your spouse's age and the amount of coverage.

Dependent Life Insurance

Life insurance is available for dependent children. The plan provides up to \$10,000. The plan is voluntary and one monthly premium covers all eligible dependent children.

Paid Sick Pay

The paid sick leave plan provides continuation of your salary for a period of time. Sick days can be used for illness for yourself, or if you need to care for an injured or ill family member and in certain other situations, as defined by the Arizona Fair Wages and Healthy Families Act. Sick time accrues at one hour for every 30 hours of work time, up to 40 hours per calendar year.

Short-Term Disability (STD)

You are automatically enrolled in this plan on the first day of the month following one year of continuous full-time employment. The plan pays a weekly benefit of 50% of your regular weekly salary, up to \$1,000 for an illness or injury. Benefits are payable for up to 13 weeks, as long as you remain totally disabled as certified by a treating physician.

401(k) Retirement Plan

This voluntary plan helps you save for retirement by allowing you to allocate a part of your salary towards retirement and defer taxes on your contributions. **You can defer as little as 1% or as much as 100% of your salary through payroll deductions.** In addition, for every dollar you save up to 15%, your employer provides a matching contribution of 25%. You must be 21 years of age, have completed one year of service and 1,000 hours, and work for a participating Robson company to participate in this plan.

Vacation

The vacation schedule is based on the number of full time years of employment. Depending on the length of your service, an eligible employee can earn up to 20 days of vacation each year. Vacation is awarded after one year of full-time service.

Holidays

Currently, there are six holidays observed each per year. Eligible employees can receive holiday pay after 30 days of full-time employment. Generally, the following holidays are:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Because many of the Robson Affiliated Companies are open seven days a week throughout the year, employees may be scheduled to work on certain holidays.

FSA Health Care Reimbursement Account

The health care reimbursement account allows you to set aside a portion of your salary on a pre-tax basis to cover qualified health care expenses not reimbursed by a health care plan.

FSA Dependent Care Reimbursement Account

The dependent care reimbursement account lets you set aside a portion of your salary on a pre-tax basis to pay for dependent care or elder care expenses you incur during the year.

Employee Assistance Plan (EAP)

The Employee Assistance Program provides free, confidential counseling and referrals for employees and their household members through Cigna Behavioral Health. Benefits are available the same day that your health care benefits begin.

Jury Duty Pay

The program provides income replacement up to a maximum of three (3) full days if you are summoned for jury duty.

Bereavement Pay

The program allows three (3) days paid leave for the death of an immediate family member.

Educational Assistance Plan

Reimbursement is available for tuition, books and fees for certain college/university classes to eligible employees to enhance their current job skills or career development.

This brochure is not a employment offer or contract. No representative of the company, other than the Chief Executive Officer, has the authority to enter into any agreement concerning employment. Employment, as well as terms and conditions of employment, can be terminated with or without cause or notice at any time at the option of the company. Programs and benefits described in this brochure are subject to change or termination at any time, with or without notice, and they are changed from time to time based upon management's determination of the current circumstances and objectives.

Robson Communities, Inc.'s ("RCI") business is to provide payroll, accounting, human resources, 401(k) administration, medical benefits administration and other services to companies affiliated with RCI. RCI does not own or control the Affiliated Companies. These Affiliated Companies pay RCI a fee to provide some or all of such services. Paychecks are processed by RCI; however, you actually may be employed by one of the other Robson Companies.