

HOPE ENTERPRISES, INC.

**VOLUNTARY DENTAL & VISION INSURANCE PLANS
PLAN AND COST STRUCTURE**

Effective August 1, 2005

and

As Amended August 1, 2010

RATES THROUGH JULY 31, 2011

(Appendix B to Section 125 Voluntary Benefits Plan Documents)

Hope Enterprises, Inc. offers voluntary dental and vision insurance plans for eligible employees. Each full-time employee is eligible for a total agency contribution of \$200 on a combined basis toward the cost of dental and vision insurance. Employees may elect to participate in one or both of the plans

In addition, employees may elect to add dependent coverage and will have the following rates for the period 8/1/10 through 7/31/11. The employee's portion of any premium qualifies as a Section 125 Premium Conversion Plan. This arrangement through payroll deduction allows your portion of the premium to reduce your pre-tax income, thereby resulting in less federal income and Social Security taxes, which essentially further reduces the actual cost of your share of the premium.

DENTAL INSURANCE PLAN

COVERAGE	DENTAL MONTHLY COST	HOPE PAYS	EMPLOYEE'S MONTHLY COST	BIWEEKLY PAYROLL DEDUCTION	BIWEEKLY ESTIMATED COST WITH §125
DELTA DENTAL					
EMPLOYEE ONLY	\$ 21.13	\$ 13.97	\$ 7.16	\$ 3.30	\$ 2.48
EMPLOYEE + ONE	\$ 42.15	\$ 13.97	\$ 28.18	\$ 13.01	\$ 9.75
FAMILY	\$ 77.41	\$ 13.97	\$ 63.44	\$ 29.28	\$ 21.96

VISION PLAN

COVERAGE	VISION MONTHLY COST	HOPE PAYS	EMPLOYEES MONTHLY COST	BIWEEKLY PAYROLL DEDUCTION	BIWEEKLY ESTIMATED COST WITH §125
VISION BENEFITS OF AMERICA (VBA)					
EMPLOYEE ONLY	\$ 3.10	\$ 2.70	\$.40	\$.18	\$.14
EMPLOYEE + DEPENDENT(S)	\$ 9.50	\$ 2.70	\$6.80	\$ 3.14	\$ 2.35

Provided the initial three-month introductory period has been met, newly hired employees will be offered the plan in August or February of each calendar year, whichever is next following their initial hire date. Thereafter, enrollment is restricted to August 1 of each year, with July of each year as open enrollment month. Those who waive the plan(s) upon its initial offering may only enter if there is a change in family status such as marriage, divorce, death of a spouse or child, birth or adoption of a child, or termination or change of employment status of a spouse, or such other event described in Section 125 of the IRS Code.