

Personal Leave

Personal leave is available to all full-time employees, with accrual commencing on the first day of employment. Personal leave hours are accrued at the following rate:

- 15 days per year for the first 5 years
- 18 days per year for the 6th to 11th years
- 20 days per year for all years thereafter

Employees may carry over the leave balance from one year to the next, and continue to accrue leave hours up to the maximum allowable balance of 25 days. Compensation is based on the employee's base pay rate in effect at the time leave is taken.

Holidays

If a recognized holiday falls on a weekend, the company observes the holiday on the same day as the federal government. PAI observes the following fixed holidays:

- New Year's Day
- Memorial Day
- Independence Day
- MLK or Presidents Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Pay Information

Employees are paid on a semi-monthly basis. Employees may elect to have their paychecks deposited directly into the financial institution of their choice.

Performance Appraisals

Formal performance appraisals are conducted upon completion of twelve months of service and annually thereafter.

Equal Employment Opportunity

PAI is committed to the fair treatment of all individuals. It is the policy of PAI to provide applicants and employees the right to equal employment opportunities. All vacancies shall be filled by qualified candidates, without regard to race, color, religion, gender, age, national origin, disability, veteran status, political affiliation, or sexual orientation. We shall continue to follow the practice of non-discrimination in all personnel actions including employment, promotion, upgrade, demotion, transfer, discipline, training, layoff, termination, compensation, company administered, benefits, and social and recreational programs.

PAI Benefit Philosophy

PAI's aim is to maintain a dynamic benefits package, which will more than meet the needs of the company's employees. As such, PAI's benefits are under continuous review and may be modified at any time, without notice. A complete copy of each Plan description is available from our Human Resources.

For more information regarding PAI, please contact:

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Professional Analysis Incorporated

Health Insurance

PAI offers eligible employees / dependents (who are not eligible for Tricare) health insurance coverage with CareFirst Open Access BlueChoice (HMO) or CareFirst BluePreferred (PPO). PPO offered to PAI employees who do not qualify for HMO due to location. Coverage begins on the first of the month following employment. PAI pays 100% of monthly premiums (including Tricare).

Plan Features	HMO	PPO
Office Visit Co-pay Primary Care Physician / Specialist	\$20/\$30	\$10/\$10
Annual Deductible Out of Network	\$0	\$300/\$600 Individual / Family
Generic / Preferred / Non Preferred Brand	\$0/\$25/\$45	\$0/\$25/\$45
Employee cost per pay period	\$0	\$0

Dental Insurance

PAI offers dental benefits to all eligible full time employees (not eligible for Tricare) and their dependents, with coverage effective the 1st of the month following employment. Coverage includes preventive, basic, and major service, plus orthodontia with maximum annual benefits of \$1,000 per person. PAI pays 100% of monthly premiums (including Tricare).

Plan Features	Deductibles	Co-Insur.
Preventive	\$0	100%
Basic	\$50	80%
Major (Surgical / Restorative)	\$50	80%/50%
Employee cost per pay period		\$0

Life / AD&D Insurance

Provided to all eligible full-time employees, effective the first of the month following employment. Life insurance and accidental death and dismemberment coverage is \$100,000 and furnished through MAMSI Life & Health Insurance Company.

Flexible Spending Account (FSA)

All full time PAI employees (effective the first of the month following employment) may participate in our Flexible Spending Account (FSA) in which they can set aside "pre-tax" dollars for unreimbursed medical expenses and dependent care costs. This IRS approved plan allows employees to significantly lower their taxable salary base (up to \$5,000 for dependent care and \$3,000 for health and dental expenses) and thereby lower their federal and state tax liabilities.

Commuter Benefits

All full time PAI employees may participate in our Commuter Benefits Program in which they can set aside pre-taxed dollars for transit, such as: Metrorail, Metrobus, vanpools, parking passes, etc. The maximum you may elect to contribute to the account cannot exceed the maximum amount specified in Code § 132(f). Parking: \$240, Transit: \$125 / month (Effective 1/1/2012).

401(k)

The PAI 401(k) retirement plan is available to all full time employees. Employees may contribute up to 17% of their salary. PAI matches employee contributions up to 6% of their salary at a rate of \$.50 per \$1.00. Employees are immediately 100% vested in their own contribution and 25% vested in employer contribution per year of service (100% after

4 years). The plan offers a wide selection of Mutual Funds (including funds such as American and Franklin). In addition, nearly all transactions can be conducted via the Internet. Online investment assistance includes access to Morningstar.com as well as a retirement plan calculator.

Long-term Disability

Provided to all full-time employees, effective the first of the month following 30 days of employment. PAI's LTD policy through UNUM/Provident Insurance Company is 100% company paid and provides eligible employees with 60% of their basic monthly earnings (to a maximum benefit of \$6,000 per month) following a 90 day waiting period for as long as they are disabled, to age 65.

Tuition Assistance

All full time employees may participate in the continuing education program. Tuition and educational expenses are reimbursed upon completion of the course work, as follows:

- 100% of tuition for an A or B in graduate courses
- 100% of tuition for an A in undergrad courses
- 75% of tuition for a B in undergrad courses
- 50% of fees for registration, books and labs
- 0% of tuition costs for a grade of C or below
- \$20 for course related supplies, per course.

Employees may be reimbursed up to \$3,000 a year, contingent upon six months of service following course completion. Voluntary termination prior to six months requires repayment of tuition to PAI. Courses need approved in advance of classes commencing.