

**Snapshot of non-cash benefits offered by Dutchland, Inc.
February 1, 2011**

	Eligibility		Who Pays
Paid Holidays - 9 days/year	90 days		Dutchland
Preferred Provider Organization (PPO)	90 days	Health Reimbursement Account (HRA)	½ of all tiers for employee. Discount for company seniority
Prescription drug plan, with PPO plan	90 days	\$10 / \$20 / \$30 co-pays	Employee
Life Insurance - \$50,000 Accidental Death & Dismemberment - \$50,000	90 days		Dutchland
Group Short-Term Disability	90 days	30/30 wait; 50% of regular wages to \$350/wk	Dutchland
Personal Short-Term Disability (AFLAC) Personal Accident & Cancer Indemnity (AFLAC) Personal Recovery Plus (AFLAC) Dental Insurance (AFLAC) Term Life (Guardian)	90 days	Voluntary Income Protection Voluntary Accident & Cancer Insurance Supplemental Health Event Insurance Supplemental Dental Insurance Term Life Insurance	Employee
Section 125 Flexible Spending Plan Medical premiums - as needed Medical expenses - max of \$2,500/yr Dependent Care - max of \$5,000/yr	90 days	Expenses reimbursed through this program are exempt from various taxes.	Employee authorized payroll deductions – updated annually
Paid Vacation – Jan to June = 5 days July to Dec = Prorated	90 days	Increases with length of service at Dutchland up to 4 weeks	Dutchland
401(k) retirement / profit sharing plan	90 days	Employee Deferral	Employee Deferral
Workers Compensation Insurance	Immediate	Average is 3% of wages	Dutchland
Social Security – employer share	Immediate	6.2% of wages to SS wage base	Dutchland
Medicare Insurance – employer share	Immediate	1.45% of wages	Dutchland

These benefits are generally available to full-time employees who have met the eligibility waiting periods. See plan descriptions for applicability to part-time personnel. The above statement of current offerings is not intended to imply a contract and is subject to change and/or cancellation at any time without notification.

Each of the above benefits is subject to its own plan description. The above snapshot is intended to provide a general overview. If there is any variance between the snapshot and the plan documents, the actual plan description has priority.