

**Snapshot of non-cash benefits offered by Dutchland, Inc.  
February 1, 2009**

	<b>Eligibility</b>		<b>Who Pays</b>
<b>Paid Holidays</b> - 9 days/year	90 days		Dutchland
<b>Preferred Provider Organization (PPO)</b>	90 days	Health Reimbursement Account (HRA) Various co-pays & Deductible	½ of all tiers for employee. Discount for company seniority
<b>Prescription drug plan, with PPO plan</b>	90 days	\$10 / \$20 / \$45 co-pays	Employee
<b>Life Insurance</b> - \$10,000 <b>Accidental Death &amp; Dismemberment</b> - \$10,000	90 days		Dutchland
<b>Group Short-Term Disability</b>	90 days	30/30 wait; 50% of regular wages to \$350/wk	Dutchland
<b>Personal Short-Term Disability (AFLAC)</b> <b>Personal Accident &amp; Cancer Indemnity (AFLAC)</b> <b>Personal Recovery Plus (AFLAC)</b> <b>Dental Insurance (AFLAC)</b> <b>Term Life (AFLAC)</b>	90 days	Voluntary Income Protection Voluntary Accident & Cancer Insurance Supplemental Health Event Insurance Supplemental Dental Insurance Term Life Insurance	Employee
<b>Section 125 Flexible Spending Plan</b> Medical premiums - as needed Medical expenses - max of \$2,000/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
<b>Paid Vacation</b> – Jan to June = 5 days July to Dec = Prorated	90 days	Increases with length of service at Dutchland up to 4 weeks	Dutchland
<b>401(k) retirement / profit sharing plan</b> Employee deferral			
<b>Workers Compensation Insurance</b>	Immediate	Average is 3% of wages	Dutchland
<b>Social Security</b> – employer share	Immediate	6.2% of wages to SS wage base	Dutchland
<b>Medicare Insurance</b> – 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 at any time.

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.