

DATA MANAGEMENT SERVICES, INC.
BENEFIT SUMMARY

GENERAL INFORMATION

FULL-TIME EMPLOYEES

All full-time SCA and exempt full-time (30 or more hours per week) employees are eligible for funded programs. Part-time employees scheduled for 17 1/2 or more hours per week are eligible for 50% sick leave, vacation, and holiday leave.

Temporary employees will accrue sick leave based on hours worked.

- . Working Hours - normal working hours are from 8:30 a.m. to 5:00 p.m. with a 30 - minute lunch period, although working hours may vary with the approval of your supervisor or Project Director.
- . Pay - all employees are paid bi-weekly.
- . Performance Appraisals - formal performance reviews are conducted annually for all employees. Salary increases are based on performance standards within the guidelines of the approved salary program.

Data Management Services, Inc. observes New Year's Day, Dr. Martin Luther King's Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas Day.

1. Educational Assistance - Full-time employees enrolling in work-related degree programs or individual courses will receive a 100% tuition refund, upon successful completion of their pre-approved course by DMS.
2. 401(k) Plan and Profit Sharing - Full-time and qualified part-time employees are enrolled in DMS' profit sharing retirement plan on the first quarterly anniversary date of February, May, August, or November, after a minimum of six months employment from date of hire and after attaining age 20.5 years. Five percent of salary is deposited annually into a 401(k) account with ING. An employee is fully vested after 4 years.

Full-time and part-time DMS employees have the option of participating in DMS' 401(k) and Profit Sharing Plan, administered by ING. Employees are eligible to join this plan after 6 months of employment with the company and after attaining age 20.5 years, quarterly - February, May, August,

and November. The plan provides an employee with the opportunity to defer a portion of his or her salary on a tax advantage basis by means of a salary reduction. The amount s/he elects to defer will be deducted from their pay bi-weekly. An employee is always fully vested in the amount they deferred. Their interest in this account cannot be forfeited for any reason.

The Profit Sharing component of the plan is 5% of salary. Vesting in the profit sharing portion of the Plan requires four years of employment. Withdrawals from this deferral account are not permitted prior to age 59.5 except in the event of death, disability, or termination, without penalties. Withdrawal applications will be held until August of each year; the end of the plan year. Processing will then take up to six months.

4. Sick Leave - Accrued at a rate of 3.08 hours biweekly for full-time employees.
5. Vacation - Accrued at a rate of 4 hours biweekly to a maximum of 160 hours through the first three years of service; accrued at a rate of 6.16 hours biweekly to a maximum of 160 hours beginning with the fourth year of service. Upon 15 years of service employees will receive 208 hours of vacation annually or accrue 8 hours biweekly. Employees are eligible to take vacation after 6 months of continuous service. A maximum of 240 hours may be carried over to the next calendar year. Employees will lose any hours over 240 on January 1 of the new year, unless the payroll extends into the new year.
6. Insurance - Full-time employees may participate in the following insurance programs. A new employee must complete and return the insurance forms upon date of hire. Coverage is effective the first of the month after the date of hire. Employees enrolling after the date of hire must provide the insurance company with proof of insurability or wait for annual open enrollment to join the plan. All insurances begin on the first of the month following an employee's start date.
 - . Health Insurance is provided with Care First Blue Cross Blue Shield. It is major medical coverage with the choice of participation within the PPN network or out of network. In network care requires a co-payment of \$15 an office visit. A deductible of \$500 must be met per individual or \$1,000 per family, at which time payment is at an 80/20% payment rate for out of network visits up to \$2,000 per individual covered or \$4,000

per family, after which payment is 100%.

Preauthorization for hospitalization is required. It is the employee's responsibility to see pre-authorization is obtained. There is no lifetime limit.

. Dental Plan

Full Company-paid dental plan for all full-time employees. An employee employed by DMS after 4/1/86 is charged \$12.00 biweekly for their dependent(s) coverage. Coverage is effective on the first day of the month after employment.

. Vision Insurance

Company-paid employee and family vision plan for medically necessary glasses or contacts every 24 months with VSP's providers and eye exams annually. New employees are eligible for this coverage after a month and a half of employment.

. Life Insurance

- Basic Life - amount equal to twice an employee's annual salary, to the nearest thousand, up to \$100,000. This is based on an employee's annual salary October 1 of each year and revised annually. The original amount is reduced by 35% at age 65; and by 15% at age 70.
- Dependent Life - \$2,000 benefit for spouse and a \$1,000 benefit for children 6 months to 18 years of age, \$200 benefit for children 14 days but less than 6 months.

. Supplemental Life Insurance

- Supplemental life insurance is offered at group rates, without medical underwriting up to \$60,000. Dependent life insurance is also offered.

. Long Term Disability Income Protection

- After 90 consecutive days of total disability, you will receive a monthly income equal to 60% of your monthly base salary, subject to a maximum benefit of \$3,000 per month. The minimum monthly benefit is \$100. Benefits are reduced according to age after age 65.

. Long Term Care Insurance

- This insurance is available through the company without medical underwriting if selected within the first 30 days of employment for the employee. It is available for dependents with medical underwriting and to employees with medical underwriting if selected at a later time.

7. Savings Bonds - DMS has an arrangement with National Bond and Trust Company to enable employees to purchase U.S. Savings Bonds with bi-weekly payroll contributions without a service charge.

Part-Time Employees

Part-time Employees - scheduled for 17+ hours per week are only eligible for 50% sick, vacation, and holiday leave. An annual adjustment will be made after the anniversary date for hours worked in excess of 1040. An employee must be employed a minimum of 30 hours per week to receive insurance benefits.

This fact sheet does not contain the complete terms or conditions of any of the Company's current benefit plans, but is merely an explanatory pamphlet. None of the contents may be construed as a waiver of the terms contained in The Master Insurance Policies governing DMS' Group Insurance Plan or the terms contained in the Plan or the Trust Agreement governing the Retirement Plan.

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