

STATEMENT OF PRIVACY PRACTICES AND LEGAL NOTICES



Updated as of July 2008

At Acclaim Benefits, we recognize that the privacy and security of personal information is important to our customers and website visitors, and we are committed to protecting this information. Most pages on our website can be visited without giving us any information about yourself or your business, but sometimes we do need information to provide and improve services requested by our customers, and to comply with certain regulatory or legal requirements. This Statement of Privacy Practices and Legal Notices (the "Statement") explains our information collection and use in those situations, and also confirms certain legal conditions applicable to our website.

Use of Collected Information

The information we collect from you including personal, financial and/or health information is used by Acclaim Benefits to provide our benefit plan administration services, to answer questions, and to provide requested information in a timely manner. We may receive such information from you directly or from another source that you have authorized to send us your information. We also collect information from prospective employees who are interested in applying for a position with our organization.

Sharing of Collected Information

Website

Our website is designed to give you a confidential means of gathering information about us and for doing business with us over the internet. We do log general statistical information such as the domain name, IP address and browser type of our site visitors through a site-reporting tool that runs on our server. This information is used internally to show activity and trends of our site usage. The log file information does not contain personally identifiable information.

For research purposes, we may merge certain site-visitation data with anonymous demographic information and use this information in aggregate to provide more relevant content. In some limited-entry sections of this website, we may combine site-visitation data with submitted personal information in order to provide you with personalized content.

Customer Information

The information Acclaim Benefits gathers is shared within our organization to assist us in providing services to our customers. Acclaim Benefits does not share or sell any nonpublic information about you with nonaffiliated third parties and we will only disclose such information to third parties with which we contract for services. Additionally, we may disclose such information as is necessary for us to provide the insurance products and services you expect from us or as otherwise permitted by law (for example, to an insurance carrier for claims administration).

We may also disclose information if required to do so by law or under a good faith belief that the disclosure is necessary to: (a) conform to a legal requirement or comply with legal process served on Acclaim Benefits, (b) protect and defend any legal rights or property of Acclaim Benefits, or (c) act in urgent circumstances to protect the personal safety of our employees, users of our products or services, or members of the public.

How We Protect Information

Acclaim Benefits protects the privacy of your information by restricting access to our personnel on a need-to-know basis in connection with our providing services to you, and by safeguarding it from unauthorized individuals by limiting access to our databases. Acclaim Benefits continues to monitor, review and update our information privacy measures. Although access to your information is restricted by several administrative, electronic, mechanical and physical safeguards, we note that the security of all information cannot be unconditionally guaranteed at all times.

Permitted Use and Disclosure of Protected Health Information

In performing group health plan administration services, Acclaim Benefits is often required to collect, maintain, use and disclose certain personal information, including Protected Health Information ("PHI"), as defined under the Health Insurance Portability and Accountability Act of 1996, as amended ("HIPAA"). PHI is information, including demographic information, that may identify you and that relates to health care services provided to you, the payment of health care services provided to you, or your physical or mental health or condition, in the past, present or future. For a better understanding of how Acclaim Benefits may use or disclose your PHI, and a description of your rights to access and control your PHI, please refer to our [Notice of Privacy Practices](#).

STATEMENT OF PRIVACY PRACTICES AND LEGAL NOTICES



Protection of Children's Personal Information

This Web site is not designed for or intentionally targeted at children 13 years of age or younger. Acclaim Benefits collects information regarding children 13 years of age or younger only when that information is provided by or with the consent of a parent or guardian in connection with our services. If we discover that we have received any information from a child under 13 in violation of this practice, we will delete the information immediately. If you believe that Acclaim Benefits has received any information from or about anyone under 13 without an appropriate consent, please contact us at the address listed on the home page of this website.

Links to Other Sites

This website contains links to other sites that are not owned or controlled by Acclaim Benefits. Please be aware that we are not responsible for the privacy practices of these other sites. We encourage you to be aware when you leave our website and to read the privacy statements of each and every website that collects personally identifiable information.

Reliance on Website Information

The information that appears on this website is provided as a service to Acclaim Benefits clients and website visitors and represents a general summary of employee benefit administration issues. The information is not intended to represent any form of legal advice or opinion. Acclaim Benefits recommends that you confer with independent legal counsel before taking any action relating to any information furnished on this website. The material that appears on this website may change at any time without notice. Despite our efforts to provide useful and accurate information, errors may appear. We encourage you to verify information in which you intend to place any sort of reliance before acting upon it. Acclaim Benefits cannot and does not warrant the accuracy, completeness, currentness, merchantability or fitness for a particular purpose of any product or service available through this website, nor can we guarantee that the website will continuously be available, error-free, or free of viruses or similar harmful components.

Acceptance of Terms; Copyright

Your use of this website constitutes your acceptance of the terms of this Statement as amended or revised by us, and we encourage you to review this Statement regularly to ensure that you are aware of its terms. The terms and conditions of this Statement apply solely to this website and do not apply to any other offline activities, services or products of Acclaim Benefits.

All materials furnished on this website are copyrighted and may not be reproduced or marketed for any purpose without prior written approval.

Amendments, Modifications and Changes

Acclaim Benefits reserves the right to amend, modify or change this Statement at any time for any reason. In such event, we will revise the "updated" date located at the top of the Statement.