

Zenith American Solutions strives to protect the privacy of our customers, our employees, and all individuals who are participants or beneficiaries under the plans and programs we administer. The statements below apply to this website and the information we obtain through it.

Our Privacy Policy explains:

- Accessing and updating your personal information.
- What information we collect and why we collect it.
- Information you share.
- How we use that information.

Your Personal Information

All personal information collected through this website is provided voluntarily by visitors. Designated sections of our website are intended to provide information about, and to collect information on behalf of, benefit plans administered by Zenith American Solutions. Within these sections, web pages that display and collect non-public personal information can be accessed only by registered visitors. Personal information that registered visitors provide through these web pages will be used only for purposes related to administering the specified benefit plan(s). Zenith American Solutions discloses non-public personal information that we collect on behalf of our clients only as permitted or required under our agreements with our clients, or as permitted or required by law. For example, we may disclose information to another company that provides services to our clients. It is Zenith American Solution's policy not to disclose, sell, or transfer non-public personal information except as permitted or required by law.

Other Information

We use "cookies" on our web sites to collect information about each visitor. This information provides us with the number of visitors who access each web page. Our web site may place a "cookie" on your computing device to monitor actions on our website. A "cookie" is a small text file, not a program. If your web browser refuses to accept "cookies", certain features of our web site may not function properly. Personally identifiable information will not be collected from you without your prior knowledge and approval.

We log and monitor information exchange between Internet Protocol (IP) addresses to prevent crime, malicious activities, diagnose problems, and to improve our services. IP addresses are network numbers that permit data to

be exchanged between computing or mobile devices. IP addresses may specifically identify or disclose your location.

We may provide email and or other links to further facilitate communication for our members and their designees and caregivers. Information collected through email may be shared with our Member Services department, other associates or third parties that perform services on our behalf. Unless otherwise noted, email sent through our web site is not secure. Any confidential information to be sent should first be encrypted by you, then attached to your email. Unencrypted email may be accessed and viewed by other Internet users without your knowledge and or permission while in transit to us.

Security

Zenith American Solutions places a high priority on protecting the confidentiality of non-public personal information that has been entrusted to us. We have implemented administrative, physical, and technical safeguards to protect against unauthorized access or disclosure of non-public personal information that is under our stewardship. Zenith American Solutions cannot prevent others from reading unencrypted files or communications. Please do not send unencrypted confidential information.

If your web browser supports “do not track” features, our services will track ignoring those features. Our services track visitor actions to improve site performance, quality of services, and to prevent and detect malicious activities.

For legal reasons, we may share information reasonably necessary to:

- Meet any applicable law, regulation, legal process or enforceable governmental request.
- Enforce applicable Terms of Service, including investigation of potential violations.
- Detect, prevent, or otherwise address fraud, security or technical issues.
- Protect against harm to the rights, property or safety of Zenith American Solutions, our users, or clients as required or permitted by law.

We work hard to protect our users from unauthorized access to or unauthorized alteration, disclosure or destruction of information we hold. In particular:

- We encrypt our services using secure SSL transmissions.
- We review our information collection, storage and processing practices, including physical security measures, to guard against unauthorized access to systems.
- We restrict and limit access to personal information on a need to know basis, and subject access to strict confidentiality obligations which can result in termination.

Other Sites

Zenith American Solutions website contains links to other sites which are not administrated or controlled by Zenith American Solutions. Zenith American Solutions is not responsible for the content or policies of other web sites or services.

Rights

Zenith American Solutions reserves the right to modify our privacy policies with regard to this web site and our public statements regarding those policies. Any such changes will be posted on this web site. This statement and the policies it describes are not intended to and do not provide any contractual or other legal rights.