

## **PRIVACY POLICY**

In order for you to use this website, we must obtain personal information about you. However, we are committed to protecting your privacy online. Following is how we handle information we learn about you from your visit to this website.

## **INFORMATION WE COLLECT**

If you visit this website to obtain information regarding your trusts and benefit plans or to browse this site, we collect and store the following information:

- The name of the domain and host from which you access the Internet (for example, Google, Firefox, IE.com);
- The Internet protocol address of the computer you are using;
- The browser software you use and your operating system;
- The date and time you access this site; and
- The Internet address of the website from which you linked directly to this site.

We use this information only to fulfill your requests for our services, to improve our services to you, and to measure the number of visitors to this site.

## **USE OF COOKIES**

This site uses “cookies” to help personalize your online experience, such as recognizing your name when you revisit. A cookie is a text file that is anonymously placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you. We will not share or sell information contained within cookies with any other person or third party.

You can accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of this website or have some of the services, such as being automatically recognized as a registered user, function properly.

## **ACCESS**

This site only provides access to information about trusts and benefit plans that are administered by companies that are clients of Health Services and Benefit Administrators (“Client Companies”). The information provided through this site is compiled, monitored, and managed by the Client Companies. We do not compile, monitor, or manage any of the information provided to users of this site. We do not sell to third parties any information compiled, monitored, and managed by Client Companies, or any information obtained as a result of your use of this site. However, as necessary, we do share selected information pertaining to traffic on this site with the government and other regulatory entities as part of our standard business operations and pursuant to legal and regulatory requirements.

## **SECURITY**

We use secure socket layer (SSL) encryption to protect the transmission of information such as passwords and social security numbers that you submit to us when you use our services. All the information you provide us through use of these services is stored securely offline. All of your personal data and information are protected by your User Name and Password. You should never reveal your Password to anyone.

## **LINKS**

This site contains links to other websites. However, we are not responsible for the privacy policies or content of these other websites.

## **TERMS**

This Privacy Statement does not supersede the terms of use that govern your use of this site. Any conflict between the Privacy Statement and the terms of use shall be resolved in favor of the terms of use. Health Services and

Benefit Administrators reserves the right to, in its sole discretion, modify this Privacy Statement at any time. Such modifications will be effective immediately as soon as they are posted.