

CoreSource, Inc.

PRIVACY NOTICE

Congress recently passed laws that deal in part with how insurance "licensees" treat nonpublic personal financial and health information. CoreSource has always been committed to maintaining participant and beneficiary confidentiality. We appreciate this opportunity to clarify our privacy practices for you as a result of these new laws. You may wish to share this notice with your plan participants.

THE TYPE OF INFORMATION WE COLLECT

We collect nonpublic personal financial information about participants and beneficiaries from a number of different sources, including information we receive from applications or other forms, information about your transactions with us or others (including, for example, claims submissions transactions), and information received from other sources.

CATEGORIES OF INFORMATION WE DISCLOSE AND THE CATEGORIES OF PARTIES TO WHOM WE DISCLOSE

We do not disclose nonpublic personal financial information that we collect, as described above, about current or former participants or beneficiaries to anyone, including our affiliates or nonaffiliated third parties, except as permitted by law. We are allowed by law to disclose nonpublic personal financial information, as described above, about current or former participants or beneficiaries to persons and companies that perform services on our behalf, such as companies that help provide services to us in connection with claims and benefit administration, companies that market our services, or companies with whom we have joint marketing agreements. We do not share nonpublic personal financial information with persons or companies that are not affiliated with us unless we have a confidentiality agreement in place with them to protect participant or beneficiary privacy or as otherwise required or permitted by law.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information to those employees who need to know that information to provide services for plan participants and beneficiaries. We maintain policies and procedures to protect the security, confidentiality and integrity of participant and beneficiary information, including physical, electronic and procedural safeguards that comply with federal rules to protect nonpublic personal information.

FURTHER INFORMATION

We may amend our privacy policies from time to time, and will accordingly notify you of such changes. In addition, we will send you a notice describing our privacy policies and practices at least once a year as required by law.

We hope you have found this notice helpful. You do not need to call or do anything as a result of this notice. This notice is meant to inform you of our privacy practices.