

Privacy Statement

This website is maintained by Milliman on behalf of your employer and its employees. The Milliman site is MyBenefitChoice.com. The information you provide at this site, about yourself, your dependents, and your benefits, is strictly confidential, and will not be used in any manner other than in accordance with the function of this site. In other words, your information may be passed back to your employer or on to the administrators you have chosen for each specific benefit (i.e., medical, life insurance, etc.), but it will not be distributed to any other party, unless legally required. We refer to and treat this information as "personal information".

The Information We Collect About You

We use personal information in ways that are compatible with the purposes for which you supply it. For example, we will use the information about you to record your enrollment request, send your enrollment request to administrators, and to determine the premium due for coverage.

We limit the collection and use of personal information to what is necessary to administer your plan. This may require us to combine information you give us on the Web with information provided by your employer.

Personal information we receive and/or collect may include:

- Name and Address
- Social Security number
- Date of birth
- Income
- Employment status (i.e., benefit eligible, retired, or not benefit eligible)
- Enrollment information, such as election of certain medical and dental benefits, life insurance, information for enrolling your dependents in benefits, and life insurance beneficiary information

We protect the confidentiality of any personal information you share with us.

Milliman policies require that employees with access to confidential participant information may not use or disclose the information except for business use. All employees are required to safeguard such information, as specified in their confidentiality agreements with Milliman.

How We Share Information about You Outside of Milliman

You can be assured that we do not sell or share personal information such as names, addresses, phone numbers, or other personal data or identifying information to anyone. However, we may provide access to information about you to outside companies and other third parties in limited circumstances, including:

- To complete the election requests you make by sending such information to the appropriate administrator as contracted with by your employer
- When we use another company to provide services for us
- To parties as requested by your employer in order to fulfill their responsibilities as the plan administrator for operating the plan
- When we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to protect our rights or property, or upon reasonable request by an insurance carrier or third party administrator to ensure accurate enrollment and premium calculation

These third parties are required to protect your information and to use it only in accordance with Milliman's privacy policy. We do not share personal information with third parties for marketing or sales purposes.

Browsers and Internet Security

Any time you make an election or provide personal information on www.MyBenefitChoice.com (such as a Social Security number or password), we encrypt it using Secure Socket Layer (SSL) technology. SSL protects information as it crosses the Internet. To support this technology, you need an SSL-capable browser. Milliman's site supports Microsoft's Internet Explorer 5.5 or higher. This browser will activate SSL automatically whenever you sign on to www.MyBenefitChoice.com.

You can tell if you are visiting a secure area within a website by looking at the symbol on the bottom of your browser screen. If you are using Internet Explorer, you will see either a lock or a key. When the symbol appears unbroken or the padlock is in the locked position, your session connection is taking place via a secure server.

If you need a strong encryption browser, you can go to the Microsoft website to download the latest Internet Explorer browser. We do not recommend the use of beta browser versions.

Your Password and Other Security Issues

Your password is your private entry key into your account. You will be required to change your password the first time you access the site. You should never share it with anyone and you should change it periodically. You can change your password any time you like after logging in to <https://www.MyBenefitChoice.com>. Our password requirements, which facilitate online account security, are as follows:

Your password must be a minimum of eight and no more than twelve characters long. It must,

- Include a mix of letters AND numbers
Be aware that your new password will be case sensitive. That is, "abc123abc" will not be the same password as "ABC123ABC".

- Contain no symbols (!, %, #, etc.)
- Cannot start with or end in a number

Examples of good passwords: k3vint06, davide3s0ta

Examples of passwords that are not as secure or are invalid: Kevin, 11111111, #12abcdef

The information you submit to MyBenefitChoice.com is protected both online and offline. Milliman uses a dedicated server that is not shared with any other sites not operated by Milliman. No persons other than MyBenefitChoice.com employees have access to our computer files.

If you have questions about the security of our website, you can e-mail us at:
mybenefitchoice.feedback@milliman.com

Logging Off

After you've finished reviewing or completing your election information, don't forget to log off. You log off by either clicking Submit at the top or bottom of the Summary of Elections screen, or by clicking Log Off in the top bar from any section. This prevents someone else from accessing your account if you leave your computer and your session hasn't "timed out", or automatically shut down.

Cookies

Cookies are used by this website to make sure the correct benefits are offered to you. In other words, the cookie contains information regarding what group you belong to, what benefits are available to you, and the rates associated with the benefits.

Your privacy and security are not compromised when you accept a cookie from our website. We do not use cookies to collect personal information. Cookies from a secure site such as <https://www.MyBenefitChoice.com> are encrypted and sent securely, and a cookie can't read data from your computer's hard disk or read cookie files from other websites. When you finish your enrollment session and log out, the cookie is removed.

Updating Your Information

The accuracy of your election information is important to us. You may update your address, password, dependent or beneficiary information at any time through this site as long as that option is shown. You may only update your election if you are eligible to make a change (for example, it is annual enrollment, you are a new hire, or you had a recent change in family status).

Please contact your employer to correct your personal information such as date of birth, date of hire, or spelling of your name, as this information does come from your employer.

Links to Other Sites

MyBenefitChoice.com has many links to other websites, such as insurance carrier websites. The links allow you to obtain additional information to assist you with the enrollment decision process. When you link to another site, you are no longer on the MyBenefitChoice.com site and this Privacy Statement will not apply. When you link to another website, you are subject to the privacy policy of that site.

Disclaimer

The information provided through this site should not be taken as legal, financial, medical or other advice. Content, viewpoints, products, or services linked from this site are not endorsed by any employee or officer of Milliman or MyBenefitChoice.com. Neither shall be held liable for losses caused by reliance on the accuracy, reliability, or timeliness of such information.

Changes to the Privacy Policy

This privacy policy may change periodically. You should check our website frequently to see recent changes. Unless stated otherwise, the current Privacy Policy applies to all information that we have about you.

This privacy policy was last modified on December 23, 2007.