

## Privacy Policy

This website is provided by CBIZ Benefits & Insurance Services, Inc. doing business as (D/B/A) CBIZ Savitz (“CBIZ Savitz”), whose principal place of business is:

1845 Walnut Street, 14<sup>th</sup> Floor  
Philadelphia, PA 19103-4755

This website is maintained for the sole use of employee benefit plan participants that we serve on behalf of our client whose name and/or logo may be found in the banner above (hereinafter referred to as the “Sponsor”).

We want to thank you, as a plan participant, for visiting this website and to assure you that your privacy is important to us. In order to provide services to you, we must collect and maintain personal information about you. This Privacy Policy (“Policy”) explains what personal information we collect, how we protect it when you choose to use this website and what you can do to help protect yourself when using this website.

When you choose to use this website, personal information about you will be exchanged over the internet as described in this Policy. There is no requirement that you use this website as all transactions related to the benefit plan in which you participate can also be executed by phone or mail. This Policy will apply to all sessions that you choose to initiate with us through this website.

### **What Personal Information does CBIZ Savitz maintain on my behalf?**

The Personal Information maintained on your behalf depends on several factors including the type of plan(s) in which you participate, your status within the plan(s) and the level of service CBIZ Savitz has agreed to provide in connection with such plan(s). The different types of information we may need to collect and maintain are summarized briefly below:

- Information needed to identify you, such as your name, gender, birth date and social security number
- Information needed to contact you, such as your mailing address, phone number and e-mail address
- Information needed to determine the amount of your retirement benefits (if applicable) which may include historical service and compensation
- Information needed to pay benefits to you when due which may include your tax withholding elections and your direct deposit instructions
- Information needed to determine the amount of your health and welfare benefits (if applicable) which may include medical claims and other information about your physical or mental health
- Information needed to pay benefits to your spouse, dependents or other beneficiaries when due including the different types of information described above

***Some of this information will be exchanged over the internet each time that you choose to use this website. Refer to the section “How is my personal information exchanged over the internet” for more information.***

#### **Will CBIZ Savitz collect personal information from me?**

CBIZ Savitz will re-solicit some of this personal information (already known to CBIZ Savitz) from you, the user, for identity verification purposes when you create your online account. Otherwise, you will not be asked to provide personal information to CBIZ Savitz, except when conducting transactions relating to your benefit plan(s) as an authenticated plan member. Examples of transactions in which you might provide CBIZ Savitz additional personal information include:

- Change of Address, Phone Number or E-mail address
- Change of Tax Elections on your Benefit Payments
- Change of Direct Deposit Account Information on your Benefit Payments
- Submission of Benefit Claims
- Corrections to historical data (with documentation)

When contacting CBIZ Savitz by phone, you will be asked to confirm your name, birth date and the last four digits of your Social Security Number (not the full number). Additional personal information may also be exchanged by phone once the authentication process is complete. Benefit election forms that you receive in the mail from CBIZ Savitz may ask you to submit personal information. ***If you did not request the form, you should contact CBIZ Savitz by phone before you respond. Under no circumstances should you send personal information to CBIZ Savitz via e-mail.***

#### **Why does CBIZ Savitz need my personal information?**

The personal information described above is generally needed to administer the employee benefit plan(s) in which you participate. The Sponsor has hired CBIZ Savitz to provide these services on their behalf.

#### **How did CBIZ Savitz obtain my personal information?**

The sources we used to assemble your personal information depend on the type of plan(s) in which you participate and your current status within the plan(s). Available sources may include the Sponsor, current or previous vendors of the Sponsor, third party locator services and you to the extent you have provided personal information directly to us as described above.

#### **How does CBIZ Savitz protect the confidentiality and security of personal information?**

We maintain reasonable administrative, technical and physical safeguards to protect your personal information. Our employees and third party service providers have access to your personal information only on a “need to know” basis. We conduct regular internal audits of our business practices and procedures in order to protect your personal information.

### **Will CBIZ Savitz share my personal information?**

CBIZ Savitz will not sell or publicize any personal information received or stored on your behalf. We will not disclose or otherwise share your personal information with any outside parties, except:

- as requested and/or directed by the Sponsor who hired us to provide service to you,
- as needed by other agents that are directly involved with the administration of your benefits (e.g. financial institutions responsible for the payment of pension benefits, insurance companies responsible for the payment of medical benefits, etc.),
- as explicitly directed by you (e.g. your financial advisor, mortgage lender, etc.),
- as requested by your attorney-in-fact under a duly executed power of attorney, or
- as required to comply with applicable law or to respond to judicial process.

### **How is my personal information exchanged over the internet?**

This website runs over Secure Sockets Layer (SSL), meaning all communications between your computer and the web server are encrypted. Our SSL certificates use a 256-bit key to encrypt all pages and requests in transit, as certified by our provider GeoTrust. To verify this, you can click the “lock” icon next to the URL bar at the top of your browser.

Login sessions require two-factor authentication, meaning you will need to provide more than a username and password for enhanced security. Normally this means that a secure application on your smartphone or other device, or else a text message to your phone, will serve as an additional identifying token for us to ensure that your account is being accessed by you alone, and not someone else using your account without your permission or knowledge. Our two-factor authentication partner is Twilio (formerly Authy).

No security system is impenetrable and we cannot guarantee the security of our website, nor can we guarantee that the information you supply will not be intercepted while being transmitted to us over the Internet. CBIZ Savitz assumes no liability for the illegal acts of third parties such as criminal hackers.

### **What can I do to protect myself online?**

When using this website, or when browsing any site that solicits, accesses, or displays your personal information, always make sure you:

- Keep your browser and operating system up to date
- See the SSL “lock” icon at the top of your browser
- Log out when done and close the browser you are using
- Never share your user name or password with anyone
- Do not respond “Yes” when a browser asks if you would like to store your password
- Secure your mobile device

***You should contact us immediately if you become aware of any suspicious activity relating to your use of this website or any of your interactions with CBIZ Savitz.***

### **Browser Requirements, Logging and Cookies**

In order to experience the website's full functionality and maximize the speed and security of your browsing experience, please make sure your browser and associated plugins are up to date. As of 2016, we recommend installing Firefox 40.0.3 or higher, Internet Explorer 11.0.9600.18282 or higher, or Chrome 50 or higher.

In the course of using this website, the following information about your session may be logged by our protected servers:

- Your domain or IP address
- Time, date, and pages visited
- Any personal information you enter into the site (as described above)
- The browser and operating system of the computer or device from which you are visiting
- The URL of the website which referred you to this website

Our site uses "cookies" to speed navigation, keep track of your requests, and provide you with custom-tailored content. Cookies are small pieces of information that are stored by your browser on your computer's hard drive. You will need to set your browser to accept cookies if you wish access your account through this site. The cookies do not expose any personal information or allow you to bypass ordinary login requirements by, for example, storing your password or username.

### **Updates to this Policy**

We may update this Policy from time to time. We encourage you to periodically check back to learn about updates to our privacy practices.