

NOTICE OF PRIVACY PRACTICES of

BusinessPlans, Inc.

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Thank you for visiting the myCafeteriaPlan Web site. The protection of your nonpublic personal information is important to us. To better protect your privacy, we are providing this notice to explain our Privacy Policy. By visiting this Web site, you are consenting to the practices described in this Privacy Policy and your continued usage after changes are posted constitutes acceptance of each revised policy. If we decide to change our privacy policy, we will post those changes on our Web site. Please review this page periodically for changes. If you do not agree to the terms of this Privacy Policy or any revised policy, please exit the site immediately.

General Information about the Privacy Policy

Our Privacy Policy applies to those persons who obtain from us financial products or services to be used for personal, family or household purposes. This Privacy Policy explains:

The types of information we may collect about you
The types of information we may disclose to third parties
The types of third parties to whom we may disclose information
How we protect the nonpublic personal information we collect about you

The Information We Collect

myCafeteriaPlan receives and stores information about you whenever you provide this information to us through this Web site or when you submit claims or other forms related to the benefit plan in which you are enrolled. We may also obtain information about you from third parties such as your employer, your employer's broker or consultant, insurance carriers, or other third party administrators.

The information we receive includes but is not limited to information provided by you on applications, forms, surveys and our Web sites, such as your name, address, telephone number, e-mail address, date of birth, Social Security number, gender, marital status and dependents and banking information if you participate in a direct deposit program. Information provided by your employer. Information about your transactions with myCafeteriaPlan such as: claims, account balances, contribution history, policy coverage, and premiums.

Cookies and Log Files

This site does not use "cookies". A "cookie" is an online device used to determine when a visit to the site has occurred and to track your activity within the site. Cookies are often used online and do not harm your computer. You have the option of programming your computer to prevent a cookie from being accepted.

We do collect some basic information that does not identify individual users when you visit our web site. This includes which pages are visited and any feedback from our visitors. We then aggregate this information with other pieces of information to improve our site and make the Web site more usable. We also record the IP or Internet Protocol address of users who log on to our site in order to make your use of this Web site more convenient.

We may choose to use cookies in the future.

How We Use the Information We Collect

We may disclose the personal information (not your personal health information) we receive, as described above, to the following types of third parties: Other third parties as permitted or required by law, such as for compliance with a subpoena, fraud prevention, or inquiries from state or federal regulatory Financial service companies with whom we have agreements, such as: insurance companies, insurance brokers/agents or consultants, administrators, and service providers.

We maintain written contracts with third parties to help ensure that the personal information we share about our customers is used for a legitimate business purpose.

Also, in the event that myCafeteriaPlan or substantially all of its assets are acquired, customer information may be one of the transferred assets. We may also release personally identifiable information when we believe that the release of such information is required by law or is necessary to protect the rights, property or safety of myCafeteriaPlan or others.

We do not share any information except as may be needed to perform the services required to administer your employee benefits. No information is given to, sold to, or otherwise disclosed to other companies for marketing or other related purposes.

Access and Amendment of Your Records

You have the right to access and amend your records. You may exercise this right by sending to us a written request, calling our customer service department, or logging into your secure account online.

Security

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect.

Linked Sites

For your convenience, this Web site contains links to other Web sites that may be of interest to you. However, you should be aware that myCafeteriaPlan has no control over these linked sites and is not responsible for the privacy policies and content of these sites. The privacy policies of these linked sites may not conform to the privacy policy maintained by myCafeteriaPlan or any other privacy statement. We recommend that you check the privacy policy of any Web site you visit.

Accuracy

We believe the information provided on this Web site is accurate and we make every effort to minimize errors. However, we cannot absolutely guarantee the accuracy of the information provided. If you find an error, or any inaccuracy, please inform us as soon as possible.

Contacting myCafeteriaPlan

We appreciate your business and the opportunity to assist you in understanding our Privacy Policy. We hope that you have found this information to be useful and appreciate the opportunity to continue to serve you in the future. If you have any questions about this privacy statement, the practices of this site, or your dealings with this Web site, you can contact: support@myCafeteriaPlan.com or contact us at (800) 865-6543. You may also contact in writing at 432 East Pearl Street, Miamisburg, OH 45342.