



Our Privacy Policy



THE Contractors Plan

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Fringe Benefit Group

Plan Benefit Services, Inc. is proud to provide employee benefits and services to our customers. Keeping your employees' personal information secure and protecting their privacy rights is important to you, and it is one of our top priorities. This statement tells you about the information we request from our customers. It also tells you how we safeguard personal information and protect the privacy rights of our customers.

Our Privacy Commitment to You

Plan Benefit Services, Inc. will safeguard your employees' personal information and protect the privacy rights of our customers in accordance with state and federal laws. We will accomplish this in ways that are reasonable and consistent with sound business practices.

Protecting Your Employees' Health Information

Plan Benefit Services, Inc. is committed to protecting the confidentiality and security of your employees' private health information. We maintain physical, electronic, and process safeguards that restrict unauthorized access to personal health information. These security procedures include locked files and information system security measures such as user passwords, data encryption or firewall technology. In certain circumstances, we may share personal health information if permitted or required by law.

Information about Our Customers

Plan Benefit Services, Inc. receives information about employees in order to provide customer service, offer new products or services, administer our products, and fulfill other legal and regulatory requirements. We will provide you with access to this information and the ability to review, amend, correct or copy this information, if we are required to do so under state or federal law. The methods we use to protect this information are similar to those described above to protect health information.

The information we receive may vary by product; therefore, the examples that follow may not apply to all customers but are designed to show the general categories of information that may be received and maintained by Plan Benefit Services, Inc:

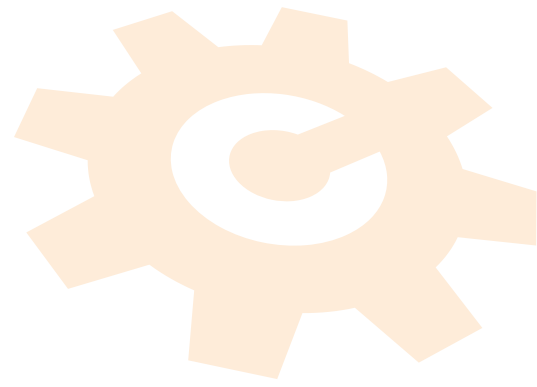
- Information provided by the employer and the employee on applications, forms, and surveys, such as: name, address, date of birth, social security number, gender, marital status, and dependents.
- Information about transactions and experiences with Plan Benefit Services, Inc. such as: products or services purchased, account balances, payment history, policy, coverage, and premiums.

Information Shared With Others

- Financial service companies with whom we have agreements, such as: insurance companies, insurance brokers or agents, administrators, and service providers.
- Other companies to help them market their products and services. We maintain written contracts with third parties to help ensure that the personal information we share about our customers is used for legitimate business purposes.

Email Policy

- For website, mail, or phone, you are opted in to receive electronic communications such as newsletters, product, event information and notifications.
- Within 10 days of receiving a request to opt out from email, you will be removed from the list.



Access to and Amendment of Records

Employees have the right to access and amend their records. They may exercise this right by submitting a written request to access and/or amend their records to:

Plan Benefit Services, Inc.
11910 Volente Road
Austin, TX 78726-1113
(800) 662-6177
info@contractorsplan.com

We may disclose the personal 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 agencies.

Changes to Our Notice of Privacy Policy and Insurance Information Practices

We reserve the right to change our privacy policies and insurance information practices. If we make any changes to our policies or practices, we will provide you a copy of a revised notice as required by applicable law.

Our Commitment

Plan Benefit Services, Inc. values you as a customer. We are committed to maintaining accurate records of your employee contributions and to bringing you products and services that help you feel more secure. It is always our goal to use your information in a responsible business manner. Plan Benefit Services, Inc. will comply with all state and federal requirements that prohibit sharing your employees' information without permission.