

IMPORTANT NOTICE REGARDING CLIENT PRIVACY
January, 2009

Maintaining your trust and confidence is our priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of M.A. Services, a Marketing Associates and Limited Companies, Inc. company.

Information We Collect. In connection with providing you with flexible benefits services, we obtain nonpublic personal information about you, including:

- Information we receive from you on applications.
- Information about your transactions with us or others, including your physician, your insurance carrier and/ or day care provider; and
- Information from your employer and other third parties.

Information We Disclose. We will not disclose information regarding you or your account with us except under the following circumstances:

- To our employees for purposes of claims adjudication and payment.
- To your legal plan administrator for purposes of reviewing claims
- To your employer as processed claims payment data for purposes of forwarding deductions to cover the cost of claims.
- To government entities or other third parties in response to subpoenas or other legal process as required by law.
- To your spouse or representative *ONLY* if you have approved such disclosure on your current enrollment form

Our Security Policy. Only those individuals who need it to perform their jobs are authorized to have access to confidential client information. We maintain physical, electronic, and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

Closed or Inactive Accounts. If you decide to close your account(s) (and can do so given the requirements under your employer's summary plan description for this Plan) or become an inactive participant, we will adhere to the privacy policies and practices as described in this notice.

Changes to this Privacy Policy. If we make any substantial changes in the way we use or disseminate confidential information, we will notify you.

If you have any questions concerning this Privacy Policy, please write us at the above address.