

# Pacific Federal, LLC's Commitment to Your Privacy

Pacific Federal, LLC strives to protect the privacy of our customers, our employees, and all individuals who are participants or beneficiaries under the plans and programs we administer. The statements below apply to this website and the information we obtain through it.

## About Pacific Federal, LLC:

Pacific Federal, LLC (Pacific Federal) is a Zenith American company. PacFed Benefit Administrators and PacFed insurance Services are dba's of Pacific Federal, LLC. Pacific Federal is also an affiliated company of Zenith American Solutions.

## Our Privacy Policy explains:

- Accessing and updating your personal information.
- What information we collect and why we collect it.
- Information you share.
- How we use that information.

## Your Personal Information

Use of online services conveys explicit consent to the processing of personal data for one or more specific purposes. All personal information collected through this website is provided voluntarily by visitors. Designated sections of our website are intended to provide information about, and to collect information on behalf of, benefit plans administered by Pacific Federal. Within these sections, web pages that display and collect non-public personal information can be accessed only by registered visitors.

Personal information that registered visitors provide through these web pages will be used only for purposes related to administering the specified benefit plan(s). Pacific Federal discloses non-public personal information that we collect on behalf of our clients only as permitted or required under our agreements with our clients, or as permitted or required by law. For example, we may disclose information to another company that provides services to our clients. It is Pacific Federal's policy not to disclose, sell, or transfer non-public personal information except as permitted or required by law.

## Other Information

We use "cookies" on our web sites to collect information about each visitor. This information provides us with the number of visitors who access each web page. Our web site may place a "cookie" on your computing device to monitor actions on our website. A "cookie" is a small text file, not a program. If your web browser refuses to accept "cookies", certain features of our web site may not function

properly. Personally identifiable information will not be collected from you without your prior knowledge and approval.

We log and monitor information exchange between Internet Protocol (IP) addresses to prevent crime, malicious activities, diagnose problems, and to improve our services. IP addresses are network numbers that permit data to be exchanged between computing or mobile devices. IP addresses may specifically identify or disclose your location.

We may provide email and or other links to further facilitate communication for our members and their designees and caregivers. Information collected through email may be shared with our Member Services department, other associates or third parties that perform services on our behalf. Unless otherwise noted, email sent through our web site is not secure. Any confidential information to be sent should first be encrypted by you, then attached to your email. Unencrypted email may be accessed and viewed by other Internet users without your knowledge and or permission while in transit to us.

## Security

Pacific Federal places a high priority on protecting the confidentiality of non-public personal information that has been entrusted to us. We have implemented administrative, physical, and technical safeguards to protect against unauthorized access or disclosure of non-public personal information that is under our stewardship. Pacific Federal cannot prevent others from reading unencrypted files or communications. Please do not send unencrypted confidential information.

If your web browser supports “do not track” features, our services will track ignoring those features. Our services track visitor actions to improve site performance, quality of services, and to prevent and detect malicious activities.

For legal reasons, we may share information reasonably necessary to:

- Meet any applicable law, regulation, legal process or enforceable governmental request.
- Enforce applicable Terms of Service, including investigation of potential violations.
- Detect, prevent, or otherwise address fraud, security or technical issues.
- Protect against harm to the rights, property or safety of Pacific Federal, our users, or clients as required or permitted by law.

We work hard to protect our users from unauthorized access to or unauthorized alteration, disclosure or destruction of information we hold. In particular

- We encrypt our services using secure SSL transmissions.
- We review our information collection, storage and processing practices, including physical measures, to guard against unauthorized access to systems.

- We restrict and limit access to personal information on a need to know basis, and subject access to strict confidentiality obligations which can result in termination.

## Other Sites

Pacific Federal website contains links to other sites which are not administrated or controlled by Pacific Federal. Pacific Federal is not responsible for the content or policies of other web sites or services.

## Rights

Pacific Federal reserves the right to modify our privacy policies with regard to this web site and our public statements regarding those policies. Any such changes will be posted on this web site. This statement and the policies it describes are not intended to and do not provide any contractual or other legal rights.

## Questions or Suggestions

If you have any questions or suggestions you can send a letter to:

Attn: Privacy Compliance Officer  
Pacific Federal, LLC  
1000 N. Central Ave, Suite 400  
Glendale, CA 91202

You may also send an email to [info@pacfed.com](mailto:info@pacfed.com).

© 2018 Pacific Federal, LLC | a Zenith American company  
PacFed Benefit Administrators | PacFed Insurance Services | CA License # 0L45116