

IMPORTANT NOTICE

(PLEASE READ THOROUGHLY)

Regarding Your Rights Concerning Reconstructive Surgery Following a Mastectomy Under the

Women's Health and Cancer Rights Act of 1998

Employers: Please copy both of these notices and distribute to all Plan participants. If a participating dependent has a different address than the insured, this notice must also be mailed to the dependent's address. Federal law requires that your plan participants receive this notice annually.

Dear Plan Participant:

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

This coverage is subject to the same deductibles and copayments consistent with those established for other benefits under your plan.

(PLEASE SEE REVERSE SIDE)

10/07



October 2007

Re: Privacy Policy

Dear Policyholder or Plan Sponsor:

Federal legislation called the Gramm-Leach-Bliley Act requires that we send you annual notice of our privacy policy. This policy outlines how Gilsbar, as an insurance services provider, may collect and use information about you.

GILSBAR PRIVACY POLICY

We collect nonpublic personal information about you from the following sources:

- **Information we receive from you on applications and other forms, such as name, address, social security number and previous insurance coverage;**
- **Information about your transactions with us or our affiliates, such as claims history and premium payments; and**
- **Information about you from others, including providers of services to you, such as previous employment, previous insurance coverage and claims detail.**

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may disclose information we collect as described above to companies that perform services on our behalf. For example, we provide information on approved claims to the specialist company that prints and mails checks.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We appreciate the opportunity to serve you by providing quality insurance and benefit programs and other financial services. If you have any suggestions about improving our privacy policies, I hope you'll feel free to call us. As always, thank you for allowing us to serve you.

Sincerely,

A handwritten signature in black ink, appearing to read "Henry J. Miltenberger, Jr.", written in a cursive style.

Henry J. Miltenberger, Jr.
President