

Terms for Electronic Delivery

By checking a box that states "*I have read and agreed to the Terms for Electronic Delivery*" and clicking on the **Save** or **Continue** button, you agree that you have read, understood, and consented to the electronic delivery of documents in accordance with these terms. If you do not agree, simply do not check the box.

Electronic Delivery of Documents

Documents that may be provided to you pursuant to these terms include, but are not limited to, newsletters, disclosures, privacy notices, explanation of benefit statements, and service notifications. If you choose to receive electronic delivery of documents, an e-mail will be sent to you to inform you that the document(s) have been posted and are available to you in **Member Portal** or via other means (such as a hyperlink).

Alternatively, an e-mail will be sent to you to that includes the document(s) in the body of the e-mail or in an attachment to the e-mail. You acknowledge that your consent to receive electronic delivery of documents is subject to all applicable federal, state, or local laws and regulations, including but not limited to the federal Electronic Signatures in Global and National Commerce Act, the Health Insurance Portability and Accountability Act, and the Gramm-Leach-Bliley Act. By registering for electronic delivery of documents, you agree that these laws and regulations, and your consent, apply to the fullest extent possible to validate our ability to communicate with you by electronic means.

Updating Your E-Mail Address

You are responsible for ensuring that any e-mail address you provide to us is accurate and up-to-date. You must inform us of any changes in your e-mail address by completing the *Add/Edit E-mail* section in the **Profile** section of the **Member Portal**. You agree that it is your responsibility to keep all contact information updated and correct. If you fail to do so, you understand and agree that any documents shall nevertheless be deemed to have been provided or made available to you in electronic form, to the extent permitted by law.

System Requirements

You agree and certify that you have the necessary hardware and software to access and retain documents that are delivered to you electronically. To access these documents, you will need a personal computer or other access device that is capable of accessing the Internet, and a valid e-mail address. To retain electronic records, your computer or access device must have the ability to download documents to a hard drive or external storage device, or to print the documents in hard copy. The site is intended to be used with the following platforms and browsers.

- Windows 98 or higher
- Mac OS X
- [Microsoft Internet Explorer 6](#) or higher
- [FireFox 1](#) or higher
- [Safari 1](#) or higher

Using older browsers, incompatible browsers or disabling browser features such as JavaScript, cookies and SSL may reduce site functionality. To download current versions of these free software products, click on browser title above.

Some pages contain content that may require the [Adobe® Acrobat® Reader®](#). This plug-in can be downloaded for free.

This site is designed for monitors running at a resolution of 1024x768 and capable of displaying at least 16-bit color (thousands of colors).

Paper Copies of Documents and Changing Your Delivery Preferences

All communications we deliver to you in an electronic format will be considered to have been delivered "in writing." We recommend that you preserve a permanent copy of all electronically delivered documents, either by saving them to your computer or printing a paper copy. You may choose to change from electronic delivery to paper delivery at any time by changing your *Delivery Preference* in the **Profile** screen of the **Member Portal**. Any changes in the selected method of delivery may not take effect for up to 30 days. You will not be charged any fees as a result of changing your delivery preferences. In addition, you may at any time request a paper copy of any document, at no charge, by calling Customer Service.

Changes to This Document

We reserve the right, in our sole discretion, to discontinue the provision of electronic documents, or to terminate or change the terms and conditions on which we provide electronic documents. We will provide you with notice of any such termination or change to the extent required by law. Without limiting the foregoing, if a change is required to protect the security of our system or subscriber information, we reserve the right to make immediate changes without prior notice.