

Copyright

All editorial content, graphics, and other materials on this site are protected by US copyright and international treaties, and may not be copied without the express permission of BenefitMall®, which reserves all rights in and to such copyrighted materials. Reuse of any of BenefitMall's editorial content, graphics or other copyrighted material online without the express written authorization of BenefitMall is strictly prohibited. The materials from BenefitMall's site are available for informational and noncommercial uses offline only, provided the content and/or graphics are not modified in any way, all copyright and other notices on any copy are retained, and written permission is granted by BenefitMall.

Permission to use BenefitMall content is granted on a case-by-case basis. BenefitMall welcomes requests. Please direct your inquiries to marketing@benefitmall.com.

Note: Do not copy or adapt the HTML that BenefitMall creates to generate web pages or any other material as it is covered by BenefitMall's copyright.

BenefitMall Trademarks

BENEFITMALL, BENEFITMALL.COM, the "B" logo, the "B" BENEFITMALL LOGO BENEFITUNIVERSITY and CompuPay are registered trademarks of BenefitMall, and all other trademarks, service marks and trade names used on the BenefitMall Web site are the property of their respective owners. The "look" and "feel" of BenefitMall sites are also intellectual property of BenefitMall protected under the law of trademarks. This includes BenefitMall's color combinations, button shapes, layout, and all other graphical elements. All of the above trademarks may not be copied, downloaded or otherwise exploited without the permission of BenefitMall or the owner of such registered trademark, service mark or trade name.

Quoting from BenefitMall

Prior to quoting BenefitMall's editorial content in promotional materials or on product packaging, BenefitMall requires that you submit the quoted material to BenefitMall for review, and that you sign an agreement with BenefitMall stating that you will use it in context, attribute the quote accurately, and identify BenefitMall as the source. Please keep in mind, however, that BenefitMall does not sponsor or endorse the products or services of others.

Downloading Software and Rates/Quotes

You can download third-party software that BenefitMall indexes on its sites, but please remember that BenefitMall does not create, endorse, or sponsor that software. If you download any third-party

materials that BenefitMall indexes or supports, you do so completely at your own risk. If you plan to download any software, please be sure to read the copyright and licensing information first.

You can download insurance rate/quotations from the BenefitMall site for small business plans, but please remember that rate/quotations are generated by third party insurance carriers. BenefitMall does not guarantee the accuracy or completeness of the rate/quotations, and assumes no liability for damages resulting from your reliance on the rate/quotations. Downloading the rate/quotations is subject to the Terms and Conditions: BenefitMall User Agreement.

BenefitMall has registered a designated agent with the Copyright Office pursuant to 17 U.S.C. 512(c). If you believe your copyrighted material is being used on this website without permission, please notify the BenefitMall designated agent at:

Carrie L. Kiedrowski
Jones Day
North Point
901 Lakeside Avenue
Cleveland, Ohio 44114-1190
Telephone: (404) 581-8620
Fax: (216) 579-0212

clkiedrowski@jonesday.com

Guidelines: Using BenefitMall Copyrighted Material

This section outlines BenefitMall's guidelines and requirements for using copyrighted material. In general, BenefitMall forbids the use of copyrighted editorial content and graphics from its properties without BenefitMall's express written consent. However, you may use the logos in accordance with certain guidelines. Contact our Marketing Department at marketing@benefitmall.com for additional details.

If you wish to use any other material from BenefitMall's sites, BenefitMall will consider granting permission provided that: (1) no verbiage or graphics are altered or modified in any way; (2) use of the verbiage or graphics is for noncommercial or personal use only, unless otherwise provided in writing by BenefitMall; and (3) no verbiage or graphics are taken out of the original context. Written permission is granted on a case-by-case basis.

BenefitMall does not allow the reposting of its articles in full (including editorial, graphics, layout, and code) on other sites on the World Wide Web, except in the case of a specific licensing agreement.