CallMD understands how important the privacy of personal information is to our users. This Privacy Policy will tell you what information we collect about you and about your use of CallMD and its services. It will explain the choices you have about how your personal information is used and how we protect that information. We urge you to read this Privacy Policy carefully.

We have organized this Privacy Policy under the following topics:

This Privacy Policy applies to the CallMD Web sites owned and operated by CallMD, including the CallMD.com site. Reference to "CallMD" means Americarecare Services Inc., including any company that Americare Services, Inc. controls (for example, a subsidiary that Americare Services, Inc owns). CallMD Web sites include any site that callMD owns or controls (for example, a Americareservicesinc.com). CallMD may share information among its subsidiaries or sites that it owns or controls, but it is always protected under the terms of this Privacy Policy.

The CallMD Web site contains links to other sites. Once you enter another Web site (whether through an advertisement, service, or content link), be aware that CallMD is not responsible for the privacy practices of these other sites. We encourage you to look for and review the privacy statements of each and every Web site that you visit through a link or advertisement on CallMD.

We hope that reading our Privacy Policy helps you understand how we manage information about you. Throughout our Privacy Policy, we have underlined various terms and hot-linked them to our Glossary or to the corresponding Section within the Privacy Policy to help you better understand their meaning.

While you may use some of the functionality of CallMD without registration, many of the specific tools and services on our website require registration. If you use our Web site without registering, the only information we collect will be Non-Personal Information through the use of Cookies or Web Beacons. If you choose to register with our Web site for certain Interactive Tools or other services, we require you to submit Personally Identifiable Information. Depending on the tool or service you have selected, we may also collect Personal Health Information. You are responsible for ensuring the accuracy of the Personally Identifiable Information and Personal Health Information you submit to CallMD. Inaccurate information will affect the information you receive when using our site and tools and our ability to contact you as described in this Privacy Policy. For example, your email address should be kept current because that it is how we communicate with you.

Part 3: Non-Personal Information We Collect About You

Even if you do not register with CallMD, we collect Non-Personal Information about your use of our Web site, special promotions and newsletters.

A. Cookies

We collect Non-Personal Information about your use of our Web site and your use of the Web sites of selected sponsors and advertisers through the use of Cookies. Every computer that accesses a CallMD Web site is assigned a different Cookie by CallMD. The information collected by Cookies (i) helps us dynamically generate advertising and content on Web pages or in newsletters, (ii) allows us to statistically monitor how many people are using our Web site and selected sponsors' and advertisers' sites, (iii) how many people open our emails, and (iv) for what purposes these actions are being taken. We may use Cookie information to target certain advertisements to your browser or to determine the popularity of certain content or advertisements. Cookies are also used to facilitate a user's log-in, as navigation aids and as session timers. Cookies used by CallMD.

Most browser software can be set to reject all Cookies. Most browsers offer instructions on how to reset the browser to reject Cookies in the "Help" section of the toolbar. If you reject our Cookies, certain of the functions and conveniences of our Web site may not work properly but you do not have to accept our Cookies in order to productively use our site. We do not link Non-Personal Information from Cookies to Personally Identifiable Information without your permission and do not use Cookies to collect or store Personal Health Information about you.

B. Web Beacons

We also may use Web Beacons to collect Non-Personal Information about your use of our Web site and the Web sites of selected sponsors and advertisers, and your use of special promotions or newsletters. The information collected by Web Beacons (i) allows us to statistically monitor how many people are using our website and selected sponsors' and advertisers' sites, (ii) how many people open our emails, and (iii) for what purposes these actions are being taken. Our Web Beacons are not used to track your activity outside of our Web sites or those of our sponsors'. We do not link Non-Personal Information from Web Beacons to Personally Identifiable Information without your permission and do not use Web Beacons to collect or store Personal Health Information about you.

C. Third Parties Collecting Non-Personal Information on WebMD's Behalf

Third parties under contract with CallMD may use Cookies or Web Beacons to collect Non-Personal Information about your usage of CallMD's sites, and this information may used by CallMD to tailor the advertising you may see on sites within the networks of these third parties. This Non-Personal Information is anonymous and does not contain any personal information about you. These third parties may collect this information, on our behalf, to help CallMD target our advertising on these third party sites. These third parties have agreed not to use this non-personal cookie or web beacon information except to help us target our advertising on these sites and have agreed to not link any non-personal cookie or web beacon information collected by them on our sites to Personally Identifiable Information they or others collect from other sites. If your browser is set to reject cookies, this Non-Personal Information will not be sent to these third parties. Please read Part 3.A for more information on rejecting cookies.

Part 4: Personally Identifiable Information We Collect About You

We collect Personally Identifiable Information, like your name, email address, date of birth, and zip code, you provide to us when you register as a member of CallMD and/or when you update your member profile. We use the Personally Identifiable Information that you provide to respond to your questions, provide you the specific services you select, send you emails about Web site maintenance and updates, and inform you of significant changes to this Privacy Policy.

A. Newsletters & Emails to You

At registration and at various times as you use callMD, you will be given the option of receiving recurring informational/promotional newsletters via email from CallMD and/or directly from third parties. These emails will not contain Personal Health Information. When you sign up for our email newsletters or at any time, you can choose to Opt-In to receiving additional promotional emails from CallMD or our Sponsors. In order to subscribe to CallMD newsletters via email, we need your contact information, like name and email address. You can unsubscribe from the newsletters by simply clicking on the "unsubscribe" link at the bottom of any email newsletter. An email to our automated unsubscribe service will be created on your computer. Click the "send" button. You will then be unsubscribed from that newsletter within two to three business days. You may also unsubscribe or change any of your email preferences by clicking on the applicable links in your email newsletter or by changing your profile settings by clicking on any of the view/manage links at the bottom of your CallMD Newsletter. If you experience difficulties with our automated unsubscribe service, please use our Customer Support Form. CallMD Customer Service will manually unsubscribe you from that newsletter in two to three business days. In some cases, when you click on a link or an advertisement on our site, in an e-mail or newsletter, your browser may be momentarily directed to the website of a third party which, acting on behalf of CallMD (see Disclosure to Third Party Contractor Web sites, below), notes or "counts" your response to the e-mail or newsletter before re-directing your browser to your selected destination; this re-direction process may not be apparent to you.

B. Email a Friend

If you choose to use our Email a Friend service to tell a friend about our site or newsletter, we will ask you for your name, your email address and your friend's email address. We will automatically send your friend a one-time email inviting him or her to visit the site using your name and email address as the from email address. CallMD does not use your name, your email address or your friend's email information and the information you provide using this service for any other purpose. We will only use the information you provide to send the email you request.

C. Emails You Send to CallMD

This Privacy Policy does not apply to content, business information, ideas, concepts or inventions that you send to CallMD by email. If you want to keep content or business information, ideas, concepts or inventions private or proprietary, do not send them in an email to CallMD. We try to answer every email within 48 business hours, but are not always able to do so.

D. Message Boards and other Public Forums

As a service to our users, CallMD features message boards, chat rooms and other public forums where users with similar interests or medical conditions can share information and support one another or where users can post questions for experts to answer. We also offer online discussions moderated by medical or healthcare experts. **Any information shared (including Personally Identifiable and Personal Health Information) that you**

reveal in a chat room, message board, Ask Our Expert posting or online discussion is by design open to the public and is not a private, secure service. You should think carefully before disclosing any Personally Identifiable or Personal Health Information in any public forum. What you have written may be seen, disclosed to or collected by third parties and may be used by others in ways we are unable to control or predict, including to contact you for unauthorized purposes. As with any public forum on any site, this information may also appear in third-party search engines like Google, Yahoo, MSN etc.

We use other third parties [like Blogger from Google] to manage the CallMD blog(s) on our site. When you create a Google Account for Blogger, Google will share the information you have posted as necessary for us and the third party to provide continued service and to allow you to post your blogs on both the Google blog site and the CallMD site. Google will share ownership of your information as necessary to continue to implement the blogs on our site and as described in their privacy policy. CallMD will use your information as described in this privacy policy.

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E. Website Registration and Interactive Tools on CallMD

After you have registered as a member of CallMD, you may choose to use certain CallMD interactive content, tools and services that may ask you to voluntarily provide other types of information about yourself including Personal Health Information. Some of the tools (like certain quizzes or calculators) do not retain your Personal Health Information, while others (like Ovulation Calendar) store your Personal Health Information in accordance with the authorization you provide at the time you use the tool.

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F. Children

We are committed to protecting the privacy of children. Neither CallMD nor any of its services are designed or intended to attract children under the age of 13. We do not collect Personally Identifiable Information from any person we actually know is under the age of 13. The parent or guardian assumes full responsibility for ensuring that the registration information is kept secure and that the information submitted is accurate. The parent or guardian also assumes full responsibility for the interpretation and use of any information or suggestions provided through CallMD.

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G. Market Research

From time to time the CallMD market research department, or its operations contractors acting on its behalf, conducts online research surveys in order to gather feedback about our site, our sponsors and opinions on important healthcare issues, through email invitations, pop-up surveys and online focus groups. When participating in a survey, we may ask you to submit Personally Identifiable Information. This Personally Identifiable Information is used for research purposes, and is not used for sales solicitations. When a survey is sponsored by a third party, Aggregate Information of the survey results is reported to the sponsor. Personally Identifiable Information collected through market research will be used only by CallMD and its service providers and contractors and will not be given or sold to a third party without your consent

or as otherwise permitted by this Privacy Policy. For market research surveys we will not knowingly accept survey responses from or conduct interviews with any person under the age of 18. Some surveys may provide remuneration to participants such as a small cash fee for your time or an entry into a sweepstakes for a larger prize. Each survey will disclose whether or not it is a paid survey. In addition to collecting survey responses from our members, Cookies may be used to authenticate respondents or to help you pick up where you left off in a survey. If you have Cookies disabled you may not be able to participate in some studies. Cookies may be used to connect survey data with CallMD site usage characteristics. You will be notified when we would like to use Cookies in this way and your consent will be requested for these Cookies.

Part 6: *Information Collected by Third Parties Not Acting on CallMD's Behalf*

Sponsors or advertisers on CallMD may use their own Cookies, Web Beacons or other online tracking technologies in the banner advertisements served on CallMD and in emails, special promotions or newsletters we send you. Some advertisers use companies other than CallMD to serve their ads and to monitor users' responses to ads, and these companies ("Ad Servers") may also collect Non-Personal Information through the use of Cookies or Web Beacons on our Web site. In certain situations, information collection may be facilitated by momentarily directing your browser to the Web site of an Ad Server or other third party acting on behalf of the sponsor, partner, or advertiser before re-directing your browser to its selected destination (e.g., back to CallMD to show the ad, or to the advertiser's website); this re-direction process will not be apparent to you.

We do not control these third parties' use of cookies or Web Beacons, or how they manage the non-personal information they gather through them. However, we do require sponsors, advertisers and Ad Servers who collect cookie or web beacon information through our Web site to agree that they will not collect any Personally Identifiable Information from our site without your consent. They have promised us they will not link any non-personal cookie or web beacon information collected by them on our site to Personally Identifiable Information they or others collect in other ways or from other sites except as may be described in connection with a particular program. For example, in connection with "Ad links" furnished by Yahoo, non-personal information sent by your browser to Yahoo when you click on a sponsored link or submit a query may be used by Yahoo as described in its privacy policy. In addition, WebMD's Advertising Policy is posted on our Web site and will provide additional detail about our relationship with advertisers and the companies that serve ads. You should review the privacy policy of other sites you visit or link to from our site to understand how these other sites use cookies and how they use the information they collect through the use of cookies or web beacons on their own sites. Certain Ad Servers allow you to prevent them from collecting data through the use of cookies. In order to do so, you must Opt-out of such data collection with each individual site. Currently, you can Opt-out of Cookies for several Ad Servers by visiting the Network Advertising Initiative gateway Opt-out site. This website will also allow you to review the Ad Server's privacy policies.

You can also find additional information and resources about how to opt out of advertising and related cookies by visiting the World Privacy Forum's Site.

Part 7: Disclosure of Your Information

Except as described in this Privacy Policy or as specifically agreed to by you, CallMD will not disclose any Personally Identifiable or Personal Health Information it gathers from you on our website. We may only release Personally Identifiable or Personal Health Information to third parties: (1) to comply with valid legal requirements such as a law, regulation, search warrant, subpoena or court order; or (2) in special cases, such as in response to a physical threat to you or others, to protect property or defend or assert legal rights. In the event that we are legally compelled to disclose your Personally Identifiable or Personal Health Information to a third party, we will attempt to notify you unless doing so would violate the law or court order. In addition, we may disclose Personal Information as described below.

A. Disclosure to CallMD Operations and Maintenance Contractors

CallMD operations and maintenance contractors sometimes have limited access to your Personally Identifiable Information in the course of providing products or services to CallMD. These contractors include vendors and suppliers that provide us with technology, services, and/or content for the operation and maintenance of our Web site. Unless you have Opted-out of receiving emails and newsletters from CallMD, these contractors also may have access to your email address to send newsletters or special promotions to you on our behalf or to send emails to you for purposes such as conducting market research on our behalf. Access to your Personally Identifiable Information by these contractors is limited to the information reasonably necessary for the contractor to perform its limited function for CallMD. We also contractually require that our operations and maintenance contractors 1) protect the privacy of your Personally Identifiable Information consistent with this Privacy Policy, and 2) not use or disclose your Personally Identifiable Information for any purpose other than providing us with products and services as required by law.

Disclosure to Third Party Contractor Websites

Certain content and services offered to you through our website are served on Web sites hosted and operated by a company other than CallMD ("Third Party Contractor Web sites"). CallMD does not disclose your Personally Identifiable Information to these Third Party Contractor Web sites without your consent, but you should be aware that any information you disclose once you access these other Web sites is not subject to this Privacy Policy. CallMD does not endorse and is not responsible for the privacy practices of these Third Party Contractor Web sites. You should review the privacy policy posted on the other Web site to understand how that Third Party Contractor Website collects and uses your Personally Identifiable Information. CallMD makes an effort to make it obvious to you when you leave our website and enter a Third Party Contractor Web site, either by requiring you to click on a link or by notifying you on the site before you visit the third party site. In addition, if you see a phrase such as "Powered by" or "in association with" followed by the name of a company other than CallMD, then you are on a Web site hosted by a company other than CallMD.

CallMD also provides links to sites provided by Third Party Contractor Websites that have business arrangements with CallMD to pay commissions

based on sales of products or services generated through CallMD. An example of this would be "Ad links" from Yahoo on our Search pages.

Disclosure to or by Co-branded Channel Partners

CallMD is a contractor and provides co-branded content and services to Channel Partner Web sites hosted and operated by companies other than CallMD Channel Partner Websites. You can only access these co-branded content and services only through the Channel Partner Web site, and usually from the health section of these other Web sites. The co-branded CallMD pages that you may access through a Channel Partner Web site may have different registration processes and opportunities for information collection, and Personally Identifiable Information that you provide on these pages may be shared with the Channel Partners. CallMD does not share Personal Health Information with Channel Partner Web sites without your consent. Each of these co-branded CallMD Web sites has its own privacy policy posted on that site, which explains what information is disclosed by CallMD to the Channel Partner and vice versa. If you visit one of these co-branded CallMD sites, please read the privacy policy that is posted on that site, as well as the individual privacy policy of the Channel Partner Web site.

Disclosure to Linked Sites

In addition to the Third Party Contractor Web sites that you may access as described above, for your convenience there are links to Third Party Web sites operated by companies that are not affiliated with the CallMD Web site and that do not have contracts to provide content or services through the CallMD Web site. These links may be found in advertisements, referenced within content, or placed beside the names or logos of sponsors. CallMD does not disclose your Personal Information to these Third Party Websites without obtaining your consent. CallMD does not endorse and is not responsible for the privacy practices of these sites. If you choose to link to one of these Third Party Web sites, you should review the privacy policy posted on this other website to understand how that Third Party Web site collects and uses your Personally Identifiable Information.

E. Disclosure of Aggregate Information

CallMD may provide Aggregate Information to third parties. For example, we might inform third parties regarding the number of users of our website and the activities they conduct while on our site. We might also inform a pharmaceutical company (that may or may not be an advertiser on our site) that "30% of our users live east of the Mississippi" or that "25% of our users have tried alternative medicine." Depending on the circumstances, we may or may not charge third parties for this Aggregate Information. We require parties with whom we share Aggregate Information to agree that they will not attempt to make this information personally identifiable, such as by combining it with other databases.

Part 8: How CallMD Handles Privacy and Security Internally

Here are some of the security procedures that CallMD uses to protect your privacy:

- Requires both a personal username (log-in name) and a password in order for users to access their Personally Identifiable Information or Personal Health Information.
- Requires a public 'nickname' different from the username and password, used for any public forums like message boards.
- Uses firewalls to protect information held in our servers.
- Utilizes Secure Socket Layer (SSL) encryption in transmitting Personally Identifiable Information to our servers. In order to take advantage of encryption technology, you must have an Internet browser which supports 128-bit encryption.
- Closely monitors the limited number of CallMD employees who have potential access to your Personally Identifiable Information.
- Requires all CallMD employees to abide by our Privacy Policy and to be subject to disciplinary action if they violate it.
- Backs-up our systems to protect the integrity of your Personally Identifiable and Personal Health Information.

Part 9: Updating Your Information and Contacting CallMD

A. Updating Your Personally Identifiable Information

CallMD tools that collect and store self-reported data allow you to correct, update or review information you have submitted by going back to the specific tool, logging-in and making the desired changes. CallMD may store user submitted data (PII and/or PHI) in an active database for a period of six (6) months. After six (6) months, user submitted data, including PII and/or PHI will be held in an active database or on an inactive back-up medium for a period of not less than six (6) years.

B. Removing your Personal Information

If you have a complaint or problem, please use our Customer Support Form (Contact Us.) Our customer service department will forward your complaint to the appropriate internal CallMD department for a response or resolution. We try to answer every email within 48 business hours, but may not always be able to do so. If you want to (1) delete your Personally Identifiable Information from our systems, (2) update the Personally Identifiable Information that you have provided to us, or (3) change your preferences with respect to marketing contacts or other activities, select the privacy option on our Contact Us form.

If you do not receive adequate resolution of a privacy related problem, you may write to CallMD's Compliance Office at:

CallMD
Attn: Office of Compliance
2801 Network Blvd., Suite 101
Frisco, TX 75034
Or call: 800-352-2797

We will notify you within 30 days of receipt of your letter to confirm your personal identifiers have been removed.

We will notify you within 30 days of receipt of your letter to confirm your personal health identifiers have been removed.

D. Limitations on Removing or Changing Information

Upon your request, we will delete your Personally Identifiable or Personal Health Information from our active databases and where feasible from our back-up media. You should be aware that it is not technologically possible to remove each and every record of the information you have provided to CallMD from our servers.

Part 10: Changes to this Privacy Policy

Personally Identifiable Information - We will inform you if a material change is made to the Privacy Policy, which means a change that expands the permissible uses or disclosures of Personally Identifiable Information allowed by the prior version of the Privacy Policy. Your continued use of the CallMD Web site will indicate acceptance of the changes. You may of course choose to Opt-out of continuing to use the CallMD Web site. Please exit the site immediately if you do not agree to the terms of this Privacy Policy or any revised policy.

Non-Significant Changes - CallMD may make non-significant changes to the Privacy Policy that do not affect Personally Identifiable Information or Personal Health Information. For these instances, CallMD may not notify you of such non-significant changes.

If we decide to change our privacy policy, we will post those changes to this privacy statement, the home page, and other places appropriate throughout our site so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, and by means of a notice on our home page.

Part 11: Glossary

aggregate information or data: As a website gathers individual pieces of Non-Personal Information (see definition below) from its users, it may combine similar data from many or all the users of the website into one big "batch". For example, the site may add up the total number of people in Peoria, Illinois, (but not their names) who are seeking information about weight loss and compare that to the number of people in Petaluma, California seeking the same information.

This sort of statistical information is called aggregate data because it reflects the habits and characteristics of a large group of anonymous people. Web sites may use aggregate data or share it with their business partners so that the information and services they provide best meet the needs of the users. Aggregate data also helps advertisers and sponsors on the Web know how effectively they are reaching and meeting the needs of their target audience.

browser: Short for web browser, a browser is a software application used to locate and display web (Internet) pages. The most popular browsers are AOL, FireFox, Microsoft Internet Explorer, and Netscape Navigator. In addition,

most modern browsers can present multimedia information, including sound and video, though they require plug-ins for some formats.

cache (also called cache memory): Once your Web browser accesses a web page, it references that page and the graphics on it within your computer's "cache" (or more simply, your computer takes a "snapshot" of every page you visit and stores it in the "cache".) The next time you visit that same page, your download time will be quicker as the images and much of the page is already available on your computer for your browser to reference instantly instead of waiting for the page and images to download again.

channel partner web site: A third party Web site to whom CallMD provides content and services for that web site's health channel.

click stream information: A record of all the pages you have visited during your visit to a particular Web site or the services you accessed from the site or from an email. Click Stream Information is associated with your browser and not with you personally. It records the archives of your browser.

cookie: A small data file that is stored on the hard drive of the computer you use to view a Web site. Cookies are placed by that site or by a third party with a presence on the site, such as an advertiser using a Web Beacon (see definition below) and are accessible only by the party or site that placed the Cookie (i.e. a Cookie placed on your computer by CallMD isn't accessed by any other site you visit but a Cookie placed on your computer by an advertiser may be accessed by any site on which that same advertiser has a presence). Cookies can contain pieces of Personally Identifiable Information (PII). CallMD encrypts any PII it stores in its Cookies. These Cookies often are used to make the site easier to use. For example, if you check a box to ask that we store your user name on your computer so that you don't have to enter it each time you visit the site, it's stored in a Cookie on your computer.

encryption: The translation of data into a secret code. Encryption is the most effective way to achieve data security. To read an encrypted file, you must have access to a secret key or password that enables you to decrypt it. This is typically done by secure computer systems.

firewall: A system designed to prevent unauthorized access to or from a public or private network. Firewalls can be implemented in both hardware and software, or a combination of both. Firewalls are frequently used to prevent unauthorized Internet users from accessing private portions of public networks. All messages entering or leaving the network pass through the firewall, which examines each message and blocks those that do not meet the specified security criteria.

non-personal information: Information that is not traceable back to any individual and cannot be used to identify an individual. For example, Click Stream Information is Non-Personal Information, as is information such as gender, age, city and state when not linked with other Personally Identifiable Information.

Opt-In: MMeans you are actively indicating your preference to participate in a program, email, feature, tool, or enhancement on a Web site. Typically, if you "Opt-in" you must provide certain information, usually Personally Identifiable Information, to the Web site or otherwise actively indicate your choice or preference to participate in the Web site program. For example, if you wish to receive a diabetes newsletter by email from CallMD, you must enter your email address and choose the type of newsletter by checking a box next to a

statement such as: "Yes, I'd like to receive a free subscription to CallMD's Diabetes Newsletter."

Opt-Out: Means that if you do not take some action you are indicating your preference to participate in a program, email, feature, tool or enhancement on a Web site. Typically, if you "Opt-out" you must uncheck a box next to a stated preference or otherwise take some indicate action to indicate your preference not to participate in a program. For example, if you do not wish to receive promotional emails from CallMD or its sponsors, you must uncheck the box in your email preference center that states: "Please send me special offers and communications from CallMD and/or its partners that would interest me."

password: A secret series of characters, typically alphanumeric (meaning it consists of both letters and numbers) that enables you to access a file, computer, or program. You must enter your password before the computer or system will respond to commands. The password helps ensure that unauthorized users do not access the system. In addition, data files and programs may require a password.

Ideally, the password should be something that nobody could guess. In practice, many people choose a password that is easy to remember, such as their name or their initials. This is one reason it is relatively easy to break into many computer systems.

personal health information (PHI): When your Personally Identifiable Information (PII) is combined with known health characteristics. For example, if you indicated that you have a certain disease or condition, when that information is combined with your PII, it becomes Personal Health Information.

personally identifiable information (PII): (also called Personal Information): Information that can be traced back to an individual (contrast with Non-Personal Information and Aggregate Information). Examples of PII include your name, home address, telephone number, email address, and Social Security number.

If other pieces of information are linked to PII, they also become PII. For example, if you use a nickname to chat online and give out your real name while chatting, your nickname becomes PII when linked with other PII.

security questions: CallMD requires you to answer two security questions, usually called Challenge-Response questions. We will use the answers you provide to these questions to help you in the event you forget your username or password. In order to help maintain your privacy, we require an EXACT match against what you submitted during your registration process. Correct spelling and short answers can help ensure that you will succeed with retrieving your username or resetting your password.

server: A computer that provides services to other computers. A "web server" stores web site files and "serves" them to people who request them.

SSL (Secure Sockets Layer): A security protocol developed by Netscape for transmitting private information via the Internet. SSL works by using a private key to encrypt data that's transferred over the SSL connection. Both Microsoft Internet Explorer (http://www.webopedia.com/TERM/S/Internet_Explorer.htm) and Netscape Navigator (http://www.webopedia.com/TERM/S/Navigator.htm) support SSL, and many Web sites use the protocol to obtain confidential user information,

such as credit card numbers. By convention, URLs that utilize an SSL connection start with https: instead of http.

username: A name used to gain access to a computer system or program. Usernames, and often passwords, are required in shared systems, such as the Internet. In most such systems, users can choose their own usernames and passwords (see Nickname above for additional information.)

Usernames are also required to post a reply on message boards, use certain CallMD Tools.

virus: A program or piece of code that is loaded onto your computer without your knowledge and runs against your wishes. Viruses can also "replicate" themselves by copying their code to other computers. All computer viruses are manmade. A simple virus that can make a copy of itself over and over again is relatively easy to produce. Even such a simple virus is dangerous because it will quickly use all available memory and bring the system to a halt. An even more dangerous type of virus is one capable of transmitting itself across networks and bypassing security systems. There are numerous virus protection programs available. See the "How You Can Protect Yourself" section.

web beacons (also often referenced as "clear GIFs", "web bugs", "1-by-1 GIFs", "Single-Pixel GIFs", "1 x 1 Pixels", or "clear Pixels"): Tiny graphic image files, imbedded in a web page in GIF, jpeg or HTML format, typically used to monitor activity on a web page and send back to its home server (which can belong to the host site, a network advertiser or some other third party) information from your browser, such as the IP address, the URL of the page on which the beacon is located, the type browser that is accessing the site and the ID number of any Cookies on your computer previously placed by that server. Web Beacons can also be used to place a Cookie on your computer.