

## **Privacy Policy (2010)**

The Benefits Consultancy is very concerned about guarding your privacy, and is committed to protecting the privacy and security of your personal and financial data.

We provide products and services that involve private and sensitive data, and guarding and keeping it safe is vital. This notice explains our data policies and practices. You should know how we collect, store, and protect your data, as well as our policies regarding data sharing.

The Benefits Consultancy collects the minimum amount of data required to deliver products and services to you, our valued client. The data we collect varies with the type of product or service you request, and may include:

- **Application Data:** Data you give us, or the insurance carriers and HMOs we represent. Examples are your name, social security number, medical history & records, family data, income, assets, addresses, employer(s), and account or policy data, beneficiaries, etc.
- **Employer Data:** Data from your employer, benefit plan administrator, etc, on any group products we may provide. Examples are your name, social security number, medical history & records, family data, address, income, job description, age, date-of-hire, etc.
- **Transaction and Experience Data:** Data about your contacts with The Benefits Consultancy, agents working with us, carriers you are covered by, and any of our business partners. Examples are payment history, beneficiary changes, ownership changes, medical or dental or vision claims, disability claims, long-term care claims, etc.

### **We limit how, when, and where we share your data**

We do not sell your personal or financial data to any person, institution, or business entity. We do not disclose your, or any former customer's and client's, data for marketing purposes, so there is no need for an opt-out process with The Benefits Consultancy.

We do not share your medical data for any purpose other than to address a matter requested by you, or if the law requires it.

We do not share customer or client data with any person, institution, or business entity unless allowed, or required by law. We share only the data that is needed to complete the matter or service in question. We may disclose all the data described above only under limited circumstances. Examples of when we may share data include:

- a) To service your account or policy, such as I.D. cards, billing & payment data, or to assist with a claim matter.
- b) To process a request by you, such as adding or deleting a dependent, change coverage levels, etc.
- c) To provide business services to our firm, such as accounting, computer, legal, etc.
- d) To protect your account or policy from fraud or theft.

- e) To underwrite a policy.
- f) When required by law, regulation, or court order.

**We may share data with the following persons, institutions, or business entities only as needed. When legally possible, we require these persons, institutions, and business entities that we share data with to maintain their own security as well.**

Support - Help agents, claim processors, computer services, mailing firms, accounting, legal, etc.

Insurance Support – Groups, medical information bureau, physical examination firms, etc.

Medical, dental, and vision service providers

Insurance entity or HMO carriers or insurers that you have coverage through, etc.

Law enforcement, regulators, or the courts in response to a subpoena or court order to obtain government benefits, stop fraud or theft, etc.

Group policy holders - Employers or groups you have coverage through, etc.

Lien holders & co-owners - Others with a legal interest in the policy, etc.

Business who intends to buy - In the case of sale of this business, in whole or in part, to another agent or insurer.

The Benefits Consultancy maintains physical, electronic, and administrative safeguards to insure the protection of your data. Only agents and service personnel have access to data. Your data is protected by physical & electronic safeguards, such as locked files, virus and firewall protection.

You have the right to access, copy, review, and request correction of the data we collect and maintain. We will act on all such requests made in writing within 30 days of receipt. If you believe that there is an error in your data, you may request in writing that it be corrected. You will be notified within 30 days of our receiving the request to correct your data that it has been corrected, or explain why we are unable to make the requested change. If you disagree in any way, you may supply a short statement why you disagree. It will be filed with your personal data.

We will renew this privacy notice with you annually. We may change these privacy policies and practices from time to time, as required by new laws or regulations, court rulings, or changing business practices. If we make material changes, you will be notified prior to their being made. You may contact this office at any time, and request a copy of the latest privacy policy.