



Reviewed: 2020.07.27

Privacy Policy

Privacy Notice

Welcome to the Benefit Communications Inc. (BCI) Internet web sites (BCI Sites). It is important for you to understand what information we collect and maintain about you when you visit the BCI Sites.

As part of the day to day business operations of BCI, a Tennessee corporation, we receive and maintain certain information regarding our clients and our clients' employees. BCI limits the collection of personal information to what is required for benefit administration or for underwriting purposes. Information received from the BCI Sites depends in part on what you do when transacting business on the BCI Sites. BCI respects the privacy of every individual who visits the BCI Sites. Therefore, we would like to define the types of information we receive and describe how it is maintained in this privacy policy ("Privacy Policy"). This policy refers only to the information collected and maintained from the BCI Sites.

Using the BCI Sites confirms your consent and agreement to our privacy policy, including collection, use, and disclosure of information by BCI to authorized parties, as described herein. Your visit to the BCI Sites and communication with us via the BCI Sites is subject to this Privacy Policy, as well as our User Agreement or Terms of Service. If you do not agree with this privacy policy, you can choose to stop using the BCI Sites.

Disclosure of Non-Public Personal Information:

BCI defines "personal information" as data that is unique to an individual, such as that individual's name, address, age, Social Security Number (or other identifier, such as driver's license or state identification number or employee identification number), e-mail address, or telephone number. We may request personal information from you to deliver requested materials to you, respond to your questions, or deliver a product or service to you. Any personal information that you may provide via the BCI Sites will be used solely for the purpose specified by your human resources or benefits department.

We restrict access to nonpublic personal information unless it is needed to complete a transaction that is authorized by you or your employer. Information is shared with your employer, providers and vendors (such as carriers, brokers, and wellness providers) that are authorized by your employer to assist in supplying products and services to you. Information is provided to nonaffiliated third parties as required by federal and state law. BCI maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Other Information Collected:

BCI may ask for personal information (such as date of birth, social security number, name, address with zip code, telephone number and e-mail address) to verify appropriate BCI Sites usage. This information is collected from your employer (our client).

Through use of the website, we may collect information about your diagnosis and/or medical condition, treatment/medical history (including prescription medications), health insurance information, and/or financial or other relevant information, as necessary to submit coverage determination requests. The information we collect includes "Protected Health Information," as defined HIPAA.

As a normal course of business, BCI records phone conversations regarding your benefit enrollment choices. These voice recordings act as your electronic signature and are subject to quality checking by our



internal staff. A redacted copy of the recording may also be requested and provided to your employer's human resources or benefits department.

The BCI Sites may write and read "cookies" to your web browser. A cookie is an element of data that is stored temporarily or permanently on your computer and can be communicated between the BCI Sites and your browser. A cookie is not a computer program and has no ability to read data residing on your computer or instruct it to perform any function. We do not use cookies to store personal information about you.

We may also use "client-side page tagging", which uses code on each page of the BCI Sites to write certain information about the page and the visitor to a log when a page is rendered to your browser. This technique is commonly used on commercial websites. "Tagging" does result in JavaScript or other client-side code to be run on your computer, but it is limited to providing information about the page from the BCI Sites that you are requesting and the configuration of your browser. It will not read any of the data files on your computer or execute other functions. It does not extract any personal information about you. You can prevent tagging by disabling JavaScript in your browser, but that may prevent you from using any or all the BCI Sites features.

Children under 13:

The BCI Sites are designed and directed to adults; it is not directed to children under the age of 13. We do not knowingly collect personal information from children, although we use and disclose children's personal information that we have obtained voluntarily from you, your employer, or other third parties about the administration of your benefit programs. If you are under the age of 13, you are not permitted to submit information to the BCI Sites.

Your Emails to Us:

Please note that your email, like most non-encrypted Internet communications, may be accessed and viewed by others without your knowledge and permission while in transit to us. Therefore, please do not send e-mail to us with personal information. BCI has no way to secure personal information sent via e-mail. If you send us e-mail to ask a question, we will only use the information you provide to answer your request. Personal information will not be provided to a non-affiliated third party without your prior consent, except as permitted by federal and state law.

Retention of Information Collected:

The non-public personal information collected and maintained from the BCI Sites will be retained for seven years from the date of its creation or the date when it was last in effect, whichever is later; or longer, as required by law. Personal information is disposed of in a secure manner when no longer needed for the purpose for which it was obtained and used.

Direct Access to Other Websites:

BCI offers direct links to other separate and individual web sites that offer information, which could be beneficial to client employees. Since these direct links are separate web sites independent of the BCI Sites, they may have different privacy guidelines. If you have questions about those websites, we suggest that you contact the appropriate controlling authorities of these sites or review their privacy policy.

Correction/Updating Personal Information:

If the personally identifiable information of a user of our services changes or an employer's information changes, or if the user or employer no longer desires to use the services on the BCI Sites, BCI will endeavor to provide a way to correct, update or remove that user's personal data. It is your responsibility to verify



that your personal information is accurate. To correct or update personal information, contact your employer's human resources or benefits department. Upon request and verification of identity, BCI will provide personal information collected during the benefits enrollment process.

Inquiries, Complaints, or Disputes:

For inquiries, complaints, or to dispute any information on this website, please contact your employer's human resources or benefits department. Upon request by your employer's human resources or benefits department, BCI will investigate and document any inquiries, complaints, or dispute of information. A report will be provided to your employer's human resources or benefits department. Any release of information in the report will be at the discretion of your employer's human resources or benefits department.

Security:

BCI takes precautions to protect its users' personal non-public information. We implement various security measures in accordance with industry standards to protect the security of your personal information both on the BCI Sites, and off-line.

Technical Security: BCI uses SSL encryption to protect sensitive information online. When the registration/login form asks users to enter sensitive information, the information is encrypted and is protected with the encryption software. While on a secure page, such as the login page, the lock icon on the bottom of web browsers or to the left of the web address, such as Internet Explorer and Chrome, becomes locked, as opposed to unlocked, or open, when you are just "surfing". Note that browser choices are personal, and your browser may display the security status differently. Please check your browser's website for more information on secure web pages.

Administrative Security: BCI protects user-information off-line and data at rest. Only BCI employees who need the information to perform their jobs are granted access to personally identifiable information. Furthermore, all BCI employees are kept up-to-date on BCI security and privacy practices.

Physical Security: The computers and servers that store personally identifiable information are kept in a secure environment.

If you have any questions about security at the BCI Sites, please submit your questions in writing to us at:

*Security Policy Administrator
Benefit Communications Inc
2977 Sidco Drive
Nashville, Tennessee, 37212*

Notification of Changes to Privacy Policy

BCI reserves the right to change or update this Privacy Policy at any time. If we revise our Privacy Policy, we will post the revised policy here. As we may make changes at any time without notifying you, we suggest that you periodically consult this Privacy Policy. Please note that our rights to use your personal information will be based on the privacy policy in effect at the time you submit the personal information to us. This Privacy Policy is not intended to and does not create any contractual or other legal right in or obligation on behalf of any party.