

**Effective Date: March 15, 2019**

## **Privacy Policy**

**At BenefitMall we're dedicated to maintaining your privacy.**

This statement discloses the privacy practices for the BenefitMall Web site. BenefitMall has created this Privacy Policy to demonstrate our firm commitment to protecting user privacy and sensitive user information.

### **Information This Site Gathers About You**

BenefitMall places great importance on visitor privacy and security. The type of information gathered about you is entirely dependent upon your use of the BenefitMall Web site. There are two forms of data gathered by BenefitMall: (1) site visitor data and (2) personally identifiable information voluntarily provided to us by you. Visitor data is gathered on an aggregate, anonymous basis, meaning no personally identifiable information is associated with the data. BenefitMall collects personally identifiable information about you only when you provide it to us voluntarily, such as by registering with us as a broker or small business, entering a contest, completing a survey, processing payroll, or requesting information about advertising on the BenefitMall Web site. We do not require site registration by visitors and we do not pass personally identifiable information about individual users to any third party without your prior knowledge and consent. The specific types of personally identifiable information, and its use by BenefitMall, are explained in further detail below.

We may collect information about your computer, including your IP address, operating system and browser type, for system administration and in order to create reports. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

The cookies in use on our site are for Google Analytics. Google Analytics is a web analytics tool that helps website owners understand how visitors engage with their website. Google Analytics customers can view a variety of reports about how visitors interact with their website so that they can improve it.

Like many services, Google Analytics uses first-party cookies to track visitor interactions as in our case, where they are used to collect information about how visitors use our site. We then use the information to compile reports and to help us improve our site.

Cookies contain information that is transferred to your computer's hard drive. These cookies are used to store information, such as the time that the current visit occurred, whether the visitor has been to the site before and what site referred the visitor to the web page.

Google Analytics collects information anonymously. It reports website trends without identifying individual visitors. You can opt out of Google Analytics without affecting how you visit our site – for more information on opting out of being tracked by Google Analytics across all websites you use, visit this [page](#).

### **Registration Material**

Although registration is not required to use certain portions of our site, registration allows greater access throughout the website. Our site's registration form asks users to give us contact information such as name, company, address, phone, and e-mail. Brokers are required to provide state license numbers and must fax or mail us a copy of their license before full access is granted. Small businesses are asked additional information such as their current insurance carrier, their insurance renewal date, and the SIC code for their business. We use the contact information to contact the visitor when necessary. Users may opt-out of receiving future mailings (see the choice/opt-out section below). Unique identifiers are collected to verify the user's identity. Demographic and profile data is also collected at our site. We use this data to tailor the visitor's experience at our site, showing the visitor content that we think might be particularly interesting to that visitor, and displaying other content according to the visitor's preferences.

### **Contests And Surveys**

We periodically run contests and conduct user surveys on our site in which we ask visitors for contact information (such as their e-mail address). The customer's contact information is used to contact the visitor when necessary. Users may opt-out of receiving future mailings (see the choice/opt-out section below). We also use the information gathered in contests and surveys to help us create a better environment for our users.

## **Company Information**

When you as a company representative request information about advertising on our site, we ask that you give us your company name, address, and phone number. We use this information only to contact you with information you have requested. We do not release the names or addresses of those who request advertising information.

## **E-Mail Addresses**

BenefitMall receives many e-mail messages from our users. Except as described elsewhere in this policy, we do not sell or otherwise release the names or e-mail addresses of users who write to the site. Your correspondence with us remains private.

## **Log Files: Ads And Cookie Technology**

In addition, BenefitMall collects anonymous information about you and your visit to our site from our servers' log files, from your browser, and from cookie technology incorporated into our website.

Like most standard website servers, the BenefitMall Web site uses log files. Information collected in log files includes Internet protocol (IP) addresses, browser type, Internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks. BenefitMall uses this information to analyze trends, administer the site, track user movements in the aggregate, and gather broad demographic information for aggregate use. IP addresses, etc., are not linked to personally identifiable information.

A cookie is a very small file sent to your Web browser by a site's server, which allows more efficient information processing. Usage of a cookie is in no way linked to any personally identifiable information while on our site. Cookies do not obtain information from your hard drive without your consent, destroy files, or send you viruses. Cookies basically avoid duplication of information and advertising. For instance, by setting a cookie on our site, the user would not have to log in a password more than once, thereby saving time while on our site.

If a user rejects the cookie, he or she may still use our site. The only drawback to rejecting the cookie is that the user will be limited in some areas of our site. For example, the user will not be able to participate in any of our sweepstakes, contests, or monthly drawings that take place. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Additionally, some of BenefitMall's advertising is delivered using cookies. We count the number of readers who view and click on ads and use cookies to deliver content specific to your interests and to save your password so you don't have to reenter it each time you visit our site.

## **Tracking**

The BenefitMall Web site will not respond to Web browser "do not track" signals. If you would like information about online tracking and various opt-out mechanisms, please see <http://donottrack.us/>

Because BenefitMall links to social media sites, and from time to time may include third-party advertisements, other parties may collect your personally identifiable information about your online activities over time and across different web sites when you visit the BenefitMall Web site.

Please note that not all tracking will stop even if you delete cookies.

## **Use Of This Information**

BenefitMall uses the information collected from our users (except for the third-party personally identifiable information described below) to enhance their experience on our site, whether to provide interactive or personalized elements on the site or to better prepare future content based on the interests of our users. BenefitMall may perform statistical analyses of user behavior in order to measure user interest in the various areas of our site, and to inform advertisers as to how many users click on advertising banners and/or rate-quoting forms. Except as otherwise stated in this Privacy Policy, any information sharing in performance of these analyses or related analyses is done in aggregate form; no individual information will be shared with any third parties without your consent.

BenefitMall offers our customers the ability to process their payroll via the Internet. Within our secure online payroll websites, customers provide confidential payroll data each time they process a payroll. BenefitMall uses this data

strictly to process customers' payroll. Company payroll data and individual employee data is never used outside payroll processing parameters.

### **With Whom We Share The Information**

Information collected during your visit to BenefitMall and to our corporate information pages is used by BenefitMall, its parent, its affiliates, subsidiaries, operating companies, and related entities. We maintain strict security over all the information you share with us and use this information to support your relationship with us and improve your experience with BenefitMall.

We share information with trusted service providers who provide specific services and/or administer activities offered at our site. We may make registration records and log files available on a confidential basis to third-party auditors, to data storage firms, or to select measurement and analysis firms. These parties do not use or otherwise disclose any information except for the purpose of providing the services or administering the activities on our behalf.

We may also utilize a service provider to assist us in aggregating guest information. We may then share such aggregate information with prospective partners and advertisers. This aggregate information does not contain any information that could identify an individual guest. We may also disclose specific guest information when we believe that such disclosure is necessary to comply with the law or to protect the interests or safety of BenefitMall, its guests, and others.

***\*We do not sell or rent personally identifiable information.\****

### **Third-Party Personally Identifiable Information**

BenefitMall may request that brokers or small businesses submit census data regarding the prospective policy beneficiaries in order to use the rate quoting functions of the BenefitMall Web site. Census data generally consists of the prospective beneficiary's name, gender, birth date, zip code of residence and workplace, and number of children. In addition, we may request that brokers or small businesses provide certain information about the medical condition of prospective beneficiaries that will be used in generating the requested rate quotations.

This information is used solely for the purpose of generating rate quotations at the request of the broker or small business. The information is not shared with any third party, except when requests are sent by the user for rate quotes. In that case, the information is shared with the insurance carriers working with BenefitMall for the purpose of providing the requested quote. At the request of small business, BenefitMall may retain a completed rate quotation (which may incorporate the census data described above) for future access by the small business.

### **Site Security Measures**

Personally identifiable information collected from our users by BenefitMall, information generated by cookies and site-analysis tools, and any third-party personally identifiable information provided by our users are stored in electronic logs behind our firewall, and can be accessed only by approved BenefitMall staff or user account administrators through password-protected administration sites. All BenefitMall employees are made aware of security practices through regular training and conferences. BenefitMall management reviews website security quarterly. Keep in mind that there is no such thing as perfect security.

### **HIPAA Readiness**

BenefitMall monitors the implementation of the HIPAA Administrative Simplification regulations, and is committed to becoming compliant with all applicable provisions of such law.

### **Opt-Out Procedures**

BenefitMall provides users the opportunity to opt-out of receiving communications from us, or to change and modify information previously provided. You can send an e-mail to [unsubscribe@benefitmall.com](mailto:unsubscribe@benefitmall.com) in order to opt-out of future communications or to modify existing information. Please allow 48 business hours for your request to be processed.

### **Changes To BenefitMall's Privacy Policy**

If we decide to change our privacy policy, we will post those changes on our homepage so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. If at any point we decide to use personally identifiable information in a manner different from that stated at the time it was

collected, we would notify users by way of e-mail. Users will have a choice as to whether or not we use their information in this different manner. We will use information in accordance with the privacy policy under which the information was collected.

#### **Delete/Deactivate Policy**

Users may unsubscribe to any of our electronic newsletters/e-mails at any time by following the opt-out instructions contained at the end of every electronic communication.

#### **Links To Other Sites**

This site may contain links to other sites. Please be aware that BenefitMall is not responsible for the privacy practices of other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every website that collects personally identifiable information. This privacy statement applies solely to information collected by this website.

#### **Corrections Or Contacting the Site Administrator**

BenefitMall offers users the ability to correct or change the information collected during registration. Users may change this information at any time and as often as necessary. If you have any questions about this privacy statement or the practices of this site, or if you have corrections to the information that you have provided BenefitMall, you can contact:

**BenefitMall Marketing**  
**12404 Park Central Drive, Suite 400S**  
**Dallas, Texas 75251**  
[marketing@benefitmall.com](mailto:marketing@benefitmall.com)