

## **Consumer Choice Plan Privacy Policy**

This privacy policy discloses the privacy practices for consumerchoiceplans.com. This privacy policy applies solely to information collected by this website. It will notify you of the following:

- What personally identifiable information is collected from you through the website, how it is used, and with whom it may be shared.
- What choices are available to you regarding the use of your data.
- The security procedures in place to protect the misuse of your information.
- How you can correct any inaccuracies in the information.

### **Information Collection, Use, and Sharing**

Our services as a TPA (Third party Administrator): To validate customers for Insurance Plans, distribute card services to commercial users, validate usage of health card plans services. We are the sole owners of the information collected on this site. We only have access to/collect information that you voluntarily give us via email or another direct contact from you. We will not sell or rent this information to anyone. We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request.

Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this privacy policy.

### **Your Access to and Control Over Information**

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number is given on our website:

- See what data we have about you if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

### **Security**

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information, that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or look for "https" at the beginning of the address of the web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, claims or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

## **Updates**

Our Privacy Policy may change from time to time and all updates will be posted on this page. If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at 800-811-8194 or via email.

## **Registration**

In order to use this website, a user must first complete the registration form. During registration, a user is required to give certain information (such as name and email address). This information is used to contact you about the products/services on our site in which you have expressed interest. At your option, you may also provide demographic information (such as gender or age) about yourself, but it is not required.

## **Claims**

We request information from you on our website. To utilize our services, you must provide contact information (like name and provider) and financial information (like credit card number, expiration date). This information is used for billing purposes and to fill your orders. If we have trouble processing an order, we'll use this information to contact you.

## **Cookies**

We use cookies and other devices that track site visitors

We use "cookies" on this site. A cookie is a piece of data stored on a site visitor's hard drive to help us improve your access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site. Other organizations use cookies or devices that track site visitors. Some of our business partners may use cookies on our site however, we have no access to or control over these cookies.

## **Sharing**

We share aggregated demographic information with our partners. This is not linked to any personal information that can identify any individual person. We partner with another party to provide specific services. When the user signs up for these services, we will share names or other contact information that is necessary for the third party to provide these services. These parties are not allowed to use the personally identifiable information except for the purpose of providing these services.

## **Links**

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

## **Personal Information we collect from Customers**

We ask people seeking benefits to provide certain information when they enroll. This information may include Name, addresses, phone number, Social Security Number, Marital Status, Birth Date, and Information about insurance coverage. Customers may also give personal information about other insurance coverage. Customers may also give personal information when they contact us to; determine eligibility for health care coverage to provide benefits and pay claims, to substantiate Consumer Choice Plans Benny card purchases, and to provide other information and services to our customers. We may also be required to collect and keep certain information so that we meet legal and regulatory requirements even after a customer's coverage ends.

## **Personal Information we collect from Others**

We may also receive personal information about our customers from others, such as employers, insurance agents, brokers, your health insurance company, and healthcare providers. The information we collect from others may include, for example, eligibility, claims and personal information as the "personal information that we collect from customers" section above.

## **Children**

We provide business services and do not intend to collect or knowingly collect any information from or about children. It is possible that a child may impersonate a company representative and attempt to apply for a Card and, in so doing, provide the child's name, address, phone number, fax number, email address and other identifying information. When such information is received and we are aware that the individual providing the information is a child, the information is used only to reject the child's application and is immediately deleted by us. Consumer Choice Plans cannot always determine if a visitor to its website or the sender of an email is a child.

## **Privacy Policy Changes**

We reserve the right to change our policies (including this Privacy Policy) at any time. If we decide to change this Privacy Policy, we will post such changes to our website so that you may be aware of our actions. Any change to this Privacy Policy will become effective thirty (30) days after it is initially posted on our website.

## **Your acceptance of the terms of your privacy policy**

Continued use of our Cards, or your use of our website(s), signifies your agreement to this Privacy Policy. If you do not agree with this Privacy Policy you should not use our website(s) or continue to use the Cards.