



HEALTHCONNECT SYSTEMS' PRIVACY POLICY

We know that you care how your information is used, and we appreciate your trust that we will use it carefully and sensibly. This notice describes our privacy policy for consumer users of our Individual and Family plan website. By visiting us, you are accepting the privacy policy described below.

1. What Personal Information Do We Collect?

Information You Provide. We receive and store information you enter. For example, when you log in or personal information to run a quote (gender, date of birth, etc.), or when you supply information such as your employee's address, phone number, email address and other identifying information. You can choose not to provide certain information, but then you might not be able to take advantage of some of our features.

Information Provided by Your Employer. We receive and store information provided by employers about their business and employees such as employee identifying information, employer documents, medical applications, etc. Employers can choose not to provide certain information, but then they might not be able to take advantage of some of our databases and functionality.

Cookies. Like many websites, we use "cookies". A cookie is a small file that we transfer to your hard drive that allows us to recognize you and grant access to the application. The file contains no personal information about you nor is it used to collect information about you. It serves only to recognize that you have used the application in the past. You may configure your browser so that you are notified before a cookie is downloaded or so that your browser does not accept cookies.

2. How Do We Use Your Information?

To Provide You an Accurate Quote. We need personal information in order to provide you with the most accurate quote possible. In most markets, date of birth and gender for you and covered family members are required to determine the appropriate rate for the available insurance products. Personal information may be used by your chosen insurance agent to follow up on your request for a quote. All of the data you enter will be seen by the insurance agent with whom you accessed our quoting site through their website.

To Facilitate Processing of COBRA, Payroll, Flexible Spending Account Administration and other Human Resource-Related Events. We need personal information in order to provide you administration of payroll processing, COBRA processing and other Human Resource-related administration duties.

To Facilitate Processing of Your Application. If you enroll online we may provide the chosen insurance carrier information entered on this site to facilitate the processing of your application.

Customization. We use your information to better serve you by providing a customized quoting experience.

Business Transfers. As we continue to develop our business, we might sell or buy assets. In such transactions, customer information generally is one of the transferred business assets. In the event that we are acquired, customer information will be one of the transferred assets.

Aggregate Quoting Reports: Company may sell information about or distribute reports on aggregated quoting and other activity on HealthConnect as long as (a) Client's quoting activity is not specifically identified and does not comprise more than 33% of any activity in any report. No user-identifying information will be used in this manner.

Law Enforcement. If we receive a lawful court order to release account or other personal information then we will comply with the law. We will also release information when necessary to protect the life, safety or property of others. This includes exchanging information with other companies and organizations for fraud protection.



Contacts by HealthConnect Employees. Persons who supply us with their telephone numbers or email addresses on-line may receive telephone contact from us with information regarding new products and services or upcoming events. If you do not wish to receive such telephone calls, please let us know by sending us at healthconnect.support@ebix.com, or calling us at (877)805-2828. Please provide us with your name, company name, and phone number

3. How Do We Protect the Security of Your Information?

Your contact information as well as the personal information you enter can be viewed by officials at the Insurance Agency that is licensing the application you are using. Access to that information is password-protected. At your request we will tell you who those officials are.

Certain HealthConnect employees also have access to your contact information and will only view this information for testing and maintenance purposes. It is important for you to protect against unauthorized access to your password and to your computer. Be sure to sign off when finished using a shared computer.

No system can guarantee absolute security, just as the finest lock cannot guarantee physical security. However, we take every reasonable precaution to assure that your data is secure.

4. Other Websites

Various Web sites may be linked to from this site. If you link to another site, your privacy depends on the policy of that site. We strongly urge you to check their privacy policy. Not all sites guarantee that they will not share your personally identifiable information with others. You may also wish to consult privacy guidelines such as those recommended by the Online Privacy Alliance (www.privacyalliance.org).

Affiliated HealthConnect Services on other sites – We offer some of our services on or through other web sites (both ours and our partners). Personal information that you provide to those sites may be sent to HealthConnect or HealthConnect Partners' sites in order to deliver the service. We process such information under this Privacy Policy. The affiliated sites through which our services are offered may have different privacy practices and we encourage you to read their privacy policies.

5. Contact Us

If you would like to learn more about our privacy policy you may contact us at healthconnect.support@ebix.com. You will be required to provide identifier information to assure that this information is not released to others. When we receive formal written complaints at this address, it is HealthConnect's policy to contact the complaining user regarding his or her concerns. We will cooperate with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of personal data that cannot be resolved between HealthConnect and an individual.

We reserve the right to modify this policy in the future. If we do so, a notice will be posted on the site. Revised 9/2015