

# **Voluntary Benefits Plan Privacy Policy**

At the Voluntary Benefits Plan, we value each and every member relationship. Our enrolled members entrust us with not only their financial and insurance information, but also with their personal information. To protect and maintain this information and our relationship, we've enacted a privacy policy to ensure the confidentiality of the information you've shared with us.

## **We recognize your expectations for the responsible use of your information and your protection of your right to privacy**

At the Voluntary Benefits Plan, we recognize that you have a right to expect your personal information to remain private and secure. We will maintain standards to reasonably ensure that your information is kept private, secure and protected at all times, and will provide details as to how your information is used and the benefits such use provides to you.

## **The information we collect and from whom we collect it**

We collect nonpublic personal information about you from the following sources: Information we receive from you on application or other forms; and information we receive from you voluntarily, such as your email address, which may be used for internal marketing but will never be sold, any information contained in your email messages and information received from phone calls we receive from you. "Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product, insurance policy or other services provided to you. This could include information such as bank accounts, payroll data and payment history or claims history.

## **What information we disclose and whom we disclose it to**

The Voluntary Benefits Plan does not disclose ANY personal information about you to non-affiliated third parties except as may be required to perform the services associated with your enrollment in the programs offered by the Voluntary Benefits Plan or may otherwise be required by law. Affiliated Third Parties may include service providers such as insurance companies, dental providers, doctor's offices and/or law firms that have a financial interest or other role in the services you receive through the Voluntary Benefits Plan. If you decide to cancel any programs or services you have with us or otherwise become an inactive member, we will continue to adhere to the privacy policies and practices as described in this notice.

## **Our security procedures**

We restrict access to nonpublic personal information to only those employees who need to know for the purposes of providing you products or services. We maintain physical, electronic and procedural safeguards that comply with federal standards for safeguarding your nonpublic personal information.