

# **Benefit Resource, Inc. Privacy Policy**

## **Safeguarding your information – Privacy Policy**

### **Your Privacy Rights**

We believe your privacy is important. You have entrusted us with your personal data and we take proactive steps to honor that trust. We will continue to offer benefit products and we will do so in a highly confidential manner. Please review the following information as it pertains to our relationship.

#### **Information We Collect**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you (or your employer) on applications or other forms or in other ways, such as your name, address, email and Member ID.
- Information about your transactions with us and our business providers, such as your account balances or card transactions.
- Information about the pages you visit on our site or in partnership with our site. We receive and store certain types of information when you interact with us.
- Information you provide to us through web forms, online chat, email or service interactions.
- Information regarding your interactions with email communications. In order to continually improve the effectiveness of e-mails, we often receive a confirmation when you open e-mail from Benefit Resource, if your computer supports such capabilities. If you do not want to receive e-mail or other mail from us, please use the “Manage Preferences” link on any email communication.

#### **Specific rights and responsibilities to citizens of European Union**

Benefit Resource, Inc. markets its services exclusively to companies located in the United State and its employees. As a result, our systems and processes are not designed to manage accounts and activities for individuals outside of the United States. However, if we become aware of an individual’s ties to the European Union, we will take steps to unsubscribe and remove them from our marketing programs and electronic communications. The individual will only be added back if we receive express consent from such individual to resume specific communications needed to manage their accounts or programs with Benefit Resource, Inc.

### **Internet Privacy Rights**

#### **Confidentiality and Security**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

#### **Non-sharing Policy**

We do not share any nonpublic personal information with nonaffiliated third parties unless you authorize or request it, it is required to fulfill a transaction requested by you, or it is lawfully permitted or required.

## **Nonpublic Personal Information and Former Customers**

Once you cease to have a relationship with us, our policy is to continue to honor the provisions contained in this Privacy Notice concerning your nonpublic personal information.

## **Web Personal Information Collection**

Our website does not collect personal identifying information about you except when specifically and knowingly provided by you. Once you have provided personal identifying information, it will be used for the purpose as described at the point of data collection. All such information will then be subject to the provisions of our Privacy Notice.

## **Web General Information Collection**

Our web server automatically recognizes a user's web information such as domain name (e.g. aol.com, msn.com), browser and operating system without identifying the user. We also aggregate information on these visits to our site that tells us such things as: how many visitors we had, what sites they came from, which of our pages they visited, how long they stayed at each site and the total time of their visits.

The general information we collect is used to analyze and improve the content of our site. It is not shared with other organizations for commercial purposes.

If you send us email, your return address will be displayed in the header we receive. We will use this information to respond to your inquiry and we will keep your message as a record of our contacts. We will not share that information with outside companies or agencies unless it is necessary for us to do so in order to respond to your email or carry out a request therein, or unless we are required to do so by law or court order.

## **Cookie Technology**

A cookie is a file created on your computer by your browser at a website's request. We create a cookie each time you connect to benefitresource.com directly, click on an ad or campaign sponsored by Benefit Resource or view a post from Benefit Resource on social media.

The primary purpose of cookie technology is to manage your session and enable a seamless interaction. Benefit Resource also uses cookies in order to improve our service, user experience and analyze how the website is used. The information collected is mostly anonymous. It includes information regarding browser, device and approximate location (IP address). If you receive email communications from Benefit Resource and you have taken any action on those emails, your website activity may be combined to a basic profile containing your name, company and email address. This allows us to understand the communications and topics that are most relevant to you and aids in improving our overall services.

If you do not wish to have cookies tracked, the Help feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. If you block or otherwise limit access to cookies, your login access or experience through benefitresource.com may be negatively impacted.

## **Children's Online Privacy**

We have no way of distinguishing the age of individuals who access our website. We collect the same general information we collect from any website user as well as personally-identifiable information from individuals under the age of 14 if they provide it. If such information is received via email, we will respond to the communication as warranted but only retain the information in accordance with our general information collection policy. If an individual under the age of 18 provides us with personally-identifiable information through an Internet account application, the application will be declined and all related information would only be maintained as required or allowed by law.

## **Right to Contact**

Benefit Resource, Inc. has a Data Privacy Officer who is responsible for matters relating to privacy and data protection.

You can contact us at any time to:

- Request access to information that Benefit Resource, Inc. has about you.
- Correct any information the Benefit Resource, Inc. has about you.
- Delete information that Benefit Resource, Inc. has about you (except as required for account administration).
- Change your communication preferences on file with Benefit Resource, Inc.

If you have additional inquiries about Benefit Resource's Privacy collection and storage of data, please contact our Data Protection Officer at:

Benefit Resource, Inc.  
ATTN: Data Privacy Officer  
245 Kenneth Drive  
Rochester, NY 14623  
(866) 966-5200  
[privacy@BenefitResource.com](mailto:privacy@BenefitResource.com)

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