

# UBenefit Privacy Policy

**1. Collection of Information:** To use UBenefit you need an account that is protected by a username and password. Your initial password is auto-generated and you can change it at any time. If you are enrolling in your company's benefit program, you may be asked for personal information about you and your dependents (e.g. address, date of birth, SSN) and if required by your benefit plan, health information (e.g. health conditions, medications). We may also track usage information (e.g. login times) to help diagnose technical problems and to administer and improve our service.

**2. Use of Personal Information:** UBenefit does not sell, rent, or release any of your personal information. UBenefit only allows the sharing of information provided by you to those individuals as authorized by your employer or by our employer's benefit associates (e.g. insurance broker, insurance carriers) as needed to administer your company's benefits program. We may disclose personal information if we are required to do so by law or have a good faith belief that access, preservation, or disclosure of such information is reasonably necessary to protect the rights, property, or safety of UBenefit, its users, and the public interest. Your insurance carrier(s), broker and employer, however, are governed by their own privacy policies. They may use information provided via the UBenefit system for purposes described in their company privacy policies. Use of Protected Health Information by all parties is strictly regulated by the Health Insurance Portability and Accountability Act (HIPAA).

**3. Security:** UBenefit takes appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of data. UBenefit has security measures in place to protect against the loss, misuse, and alteration of the data under our control. When a UBenefit website is accessed using a Web browser, 128 Secure Socket Layer (SSL) technology protects information using both server authentication and data encryption to help ensure data is safe, secure, and available only to you. UBenefit also implements an advanced security method based on dynamic data and encoded URL identifications, and hosts the site in a secure server environment that uses a firewall and advanced technology to prevent interference or access from outside intruders. UBenefit provides unique usernames and passwords that must be entered each time a user logs in. These safeguards help prevent unauthorized access, maintain data accuracy, and ensure the appropriate access to data. You are responsible for the confidentiality and security of your own username and password.

**4. Personal Identity (PII) and Personal Health Information (PHI) Access:** The UBenefit customer (e.g. your insurance broker/agent) downloads the PII and, if applicable for enrollment, PHI into carrier enrollments forms or reports that they send to an insurance carrier. If given access by the UBenefit customer through an employer portal, an employer's authorized administrators can also run enrollment summary reports or perform benefits administration that may include PII or PHI.

**5. In the Event of a Security Breach:** Any breach of this Policy will be disclosed immediately to the affected party and corrective steps to prevent any such reoccurrence will be made accordingly.

**6. Privacy Policy Changes:** UBenefit will post any changes to our Privacy Policy on our website and the application itself so you will know the information we collect and how we safeguard it.

**7. Additional Information:** Questions regarding this Policy should be directed to UBenefit's Security Administrator by emailing [info@ubenefit.net](mailto:info@ubenefit.net) or calling our corporate office at 952.806.6490.