

Dependable Benefits Advising, LLC. Privacy Notice

At Dependable Benefits Advising, LLC, we do not rent or sell employer or employee information. We place high value on the trust you have placed in us and maintaining this trust is a top priority. We adhere to all HIPPA and Personal Identifying Information standards and best practices, utilizing encryption and security technologies. We take great pride on offering you top quality benefit administration. We respect your right to privacy and will only use your information as necessary to administer your account(s).

The following policy describes how Dependable Benefits Advising collects and uses your personal information:

In order to administer your account(s), it is necessary for us to collect certain information about you, your spouse, and dependents. Some of the information we collect may be considered nonpublic personal information. Examples include:

- Information for applications or enrollment forms, claim forms, change of status forms, worksheets, etc. (such as your name, address, and Social Security number)
- Information you have provided as a means for us to provide you with administrative services.
- Information about your claim's transactions. Your file may contain information such as reimbursement payments and claims history that we have established over time due to our transactions and experiences with you and your service providers.
- Information we obtain from independent third parties.

Dependable Benefits' Advising use of your personal information:

We treat your information with respect and concern for your privacy. We do not disclose any nonpublic personal information to anyone about our clients or former clients, or plan participants, except as permitted by law. For example, we are legally allowed to share your information with our affiliated insurance companies and independent Dependable Benefits Advising representatives, other insurance agents and financial advisors authorized and licensed to sell insurance products. We may also disclose any or all information we have collected about you to insurance companies that perform services on our behalf and to financial institutions with whom we have joint marketing agreements. This disclosure is only for the purpose of providing you with proper insurance coverage at competitive prices. When we make this type of disclosure it is done to service your Dependable Benefits Advising account or policy, or to inform you about our products and services. Before disclosing your information, we require these companies to promise to keep the information we disclose confidential, except where disclosure is required or permitted by law.

Insurance & Financial Representatives:

Insurance companies and financial advisors authorized to sell insurance products and services are not all Dependable Benefits Advising employees. These other companies and individuals may not be subject to our Privacy Policy. Because they already have a unique business relationship with customers and clients, they may have or obtain additional personal information about you that Dependable Benefits Advising does not have. They may use this information differently than Dependable Benefits Advising. Generally, financial advisors, insurance companies, and financial institutions are required under applicable state and federal law to ensure your privacy and maintain your personal information in a confidential manner similar to this Privacy Policy. You may want to contact your financial institution or advisor to learn more about their privacy practices.

Information about Dependable Benefits Advising web site Information collected:

We have developed and maintained a web page on the electronic internet accessed on the world wide web. Our URL Address is: www.dependablebenefitsadvising.com We collect personal information (for example, name, address, e-mail address) on our web site only when you voluntarily provide it to us. Only your domain is recognized when you visit our web site; your individual e-mail address is not.

Links to other sites:

Our web site, www.dependablebenefitsadvising.com, contains links to other web sites. These other web sites are not under our direct control, and they may collect information about you that Dependable Benefits Advising does not. We are not responsible for the privacy practices or the content of linked web sites.

Protecting your personal information from unauthorized access:

We limit employee access to customer information to those employees with a legitimate business reason for such access. We maintain physical, electronic and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Your medical information:

Dependable Benefits Advising obtains medical information only in connection with specific services, products or claims. We will not use or share personally identifiable medical information for any purpose other than the underwriting or administration of your policy, claim or account, or as otherwise disclosed to you when the information is collected.

Information sharing and use:

Dependable Benefits Advising does not release, trade or sell information about you to others. Personal information you supply to us for an insurance quote or to apply for insurance coverage or Dependable Benefits Advising and its affiliates' services, will not result in unsolicited e-mail, or telemarketing calls from other companies. We may send you marketing materials because of your visit or inquiry, but only to the extent the information may be beneficial to meet your needs, and we have first discussed and reviewed that with you. When you make changes to your account or request more information about our products, we may forward information you supply to use to your present insurance underwriting company, another insurance company or financial services representative. We do this so they can service your account or contact you with additional information about our products.

Dependable Benefits Advising Affiliates subject to this policy:

This policy applies to all representatives and direct affiliates of Dependable Benefits Advising and our services.

Changes to this policy statement:

We may occasionally make changes to this statement. Any change will be posted on our web site. A printed version of the change will be mailed to effected customers and accounts. At Dependable Benefits Advising, we value our relationship with you and understand the need to respect your privacy while also providing administrative services. Please contact us at 978-335-6658 if you have any questions on our privacy policy.