

PRIVACY POLICY

BeneFLEX HR Resources, Inc. Website and Mobile App Privacy Policy

Your privacy is important to BeneFLEX. This privacy policy covers how we collect, store, use, disclose, and transfer your information as it relates to beneflexhr.com (website) and BeneFlexHR Mobile (mobile app).

Types Information Collected

When you register and use our website and/or mobile app, we must collect and verify some of your personal information. Some of the information we gather varies based upon the particular function or use of the website and/or mobile app. That information may include your name, username, password, electronic mail, physical address, telephone number, date-of-birth, IP address, social security number, and possibly financial data. You may also have access to benefit claims, benefit denials, or other information regarding the benefits that we administer. Keep in mind you are not required to use our website or mobile app. You may also access your benefits by calling our Customer Service Team and/or submitting written correspondence via mail or fax.

How Your Information is Stored

When you access or submit your personal information through our secure website or mobile app, it is protected from unauthorized access by a secure firewall and security infrastructure. When your personal information is transmitted, your privacy is protected by Secure Socket Layer 128-bit encrypting software. Upon receipt by BeneFLEX, your information is protected through administrative, technical, and physical safeguards to ensure your information remains secure. We also conduct periodic reviews and employ a third-party to ensure our safeguards are effective. At BeneFLEX, our employees are trained and retrained regarding our policies. Our employees have access to information based upon their role and function and are granted access to personal information only as necessary to perform a specific function and carry out their job duties. Finally, our servers are kept behind a locked door.

Use of Your Information

We do not sell, rent, or share your information with anyone other than disclosed in this policy, as required or permitted by law, or as necessary for BeneFLEX to fulfill its legal and contractual responsibilities in administering your benefits. For instance, we may share your information in order to provide you with a Benny Card and/or verify your benefits with a third-party data

processor. These parties are only allowed access to information for the purpose of administering your benefits. We may also share or use your information for treatment, payment, or healthcare operations. Finally, we do not provide “share” functionality on our mobile app and we do not support advertising or use your personal information for advertising.

How You Can Access or Change Your Information

If your personal information changes, you may log onto our website and update your information. Keep in mind some personal information is routinely transmitted to BeneFLEX by your employer. If your employer’s information is outdated, that outdated information may eventually override any changes you may make. Be sure you also make those updates with your employer. You may also call or send us a secure email (ZixMail) and we will assist you with making any necessary changes.

Third-Party Sites and Services

Our website may link or contain links to other third-party websites (“Third-Party Sites”) that are not owned or controlled by BeneFLEX. BeneFLEX may also provide links to Third-Party Sites managed by our vendors. Such Third-Party Sites are provided as a service to you. These Third-Party Sites may have similar appearance to our website, but are not owned or controlled by BeneFLEX. Please keep in mind that this policy only applies to our website and mobile app.

Non-Personal Information Collected

For security purposes we can and may track the type of computer, smart phone, operating system, and internet provider being used.

Email and Other Alerts

From time to time you may receive benefit plan communications through electronic mail or phone alerts. Alerts are provided within the mobile app and you will not receive “Push Notifications.” You may opt out of certain electronic communications by logging into your participant account online. There you may configure the communications you would like to receive. BeneFLEX will never send or request for you to send private health information (PHI) in an unsecure email. For your security, always use a secure email (ZixMail) to send private information.

You are also Responsible for the Privacy and Security of Your Information

You too must take steps to ensure the privacy and security of your information. You must always logout of your online account when using public computers. Never share your username and password with anyone or otherwise permit them to impersonate you online. Finally, if you log onto your account while at work or use your work email address, we cannot control the monitoring used by your employer. It is important to note that email is not a secure means of communication. If you feel your information may

have been or will be compromised, change your password immediately at www.beneflexhr.com or call our Customer Service Team to have your password reset.

Notifications of Changes

We may, from time to time, update this Privacy Policy. When we do, we will post the new Privacy Policy on our website and mobile app and notify you by updating the “Effective Date” of the policy.

Effective Date

April 13, 2015

Contact Information

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