# **Privacy Policy**

#### Introduction

Benefit Administrative Systems, LLC values its visitors' privacy. This privacy policy is effective September 1, 2018 and summarizes what information we might collect from a registered user orother visitor ("you"), and what we will and will not do with it.

Please note that this privacy policy does not govern the collection and use of information by companies that Benefit Administrative Systems, LLC does not control, nor by individuals not employed or managed by Benefit Administrative Systems. If you visit a Website that we mention orlink to, be sure to review its privacy policy before providing the site with information.

What we do with your personally identifiable information

Benefit Administrative Systems, LLC values its visitors' privacy. This privacy policy is effective September 1, 2018 and summarizes what information we might collect from a registered user or other visitor ("you"), and what we will and will not do with it. It is always up to you whether to disclose personally identifiable information to us, although if you elect not to do so, we reserve the right not to register you as a user or provide you with any products or services. "Personally identifiable information" means information that can be used to identify you as an individual, such as, for example:

- your name, email address, phone number, billing address, and shipping address
- vour user ID and password
- any account-preference information you provide us
- your computer's domain name and IP address, indicating where your computer is located onthe Internet
- session data for your login session, so that our computer can 'talk' to yours while you are logged in

If you do provide personally identifiable information to us, either directly or through a reseller or otherbusiness partner, we will:

- not sell or rent it to a third party without your permission. We may use your contact information to provide you with information we believe you need to know or may find useful, such as (for example) news about our services and products and modifications to the Terms of Service;
- take commercially reasonable precautions to protect the information from loss, misuse and unauthorized access, disclosure, alteration and destruction;
- not use or disclose the information except:
  - as necessary to provide services or products you have ordered, such as (forexample) by providing it to a carrier to deliver products you have ordered;

- in other ways described in this privacy policy or to which you have otherwiseconsented:
- in the aggregate with other information in such a way so that your identitycannot reasonably be determined (for example, statistical compilations);
- as required by law, for example, in response to a subpoena or searchwarrant;
- to outside auditors who have agreed to keep the information confidential:
- as necessary to enforce the Terms of Service;
- as necessary to protect the rights, safety or property of Benefit AdministrativeSystems, LLC, its users, or others; this may include (for example) exchanging information with other organizations for fraud protection and/or risk reduction.

#### Other Information we collect

We may collect other information that cannot be readily used to identify you, such as (for example) the domain name and IP address of your computer. We may use this information, individually or in the aggregate, for technical administration of our Website(s); research and development; customer-and account administration; and to help us focus our marketing efforts more precisely.

#### Cookies

Benefit Administrative Systems, LLC uses "cookies" to store data on your computer. We also use 3rd party vendors that may store "cookies" on your computer for analytical purposes. If you set up your Web browser (for example, Chrome or Firefox) so that cookies are not allowed, you might notbe able to use some or all of the features of our Website.

## External data storage sites

We may store your data on servers provided by third party hosting vendors with whom we have contracted.

## Your privacy responsibilities

To help protect your privacy, be sure:

- not to share your user ID or password with anyone else;
- to log off the Benefit Administrative Systems, LLC's Website when you are finished:
- to take customary precautions to guard against "malware" (viruses, Trojan horses, bots,etc.), for example by installing and updating suitable antivirus software.

### Information collected from children

You must be at least 13 years old to use the Benefit Administrative Systems, LLC Website and services. Benefit Administrative Systems, LLC does not knowingly collect information from childrenunder 13. (See the U.S. Children's Online Privacy Protection Act.)

Changes to this privacy policy

We reserve the right to change this privacy policy as we deem necessary or appropriate because of legal compliance requirements or changes in our business practices. If you have provided us with anemail address, we will endeavor to notify you, by email to that address, of any material change to how we will use personally identifiable information.