

## **PRIVACY POLICY**

**This statement discloses the privacy practices for the healthEdata enrollment process used by HED, LLC. This Privacy Policy was created to demonstrate our firm commitment to protecting your privacy and sensitive information. HED, LLC audits the following on a regular basis:**

- ✓ What personally identifiable information of yours or third-party personally identifiable information is collected from you through the healthEdata enrollment process
- ✓ The organization collecting the information
- ✓ How the information is used
- ✓ With whom the information may be shared
- ✓ What choices are available to you regarding collection, use, and distribution of the information
- ✓ The kind of security procedures that are in place to protect the loss, misuse, or alteration of information under HED, LLC's control
- ✓ How you can correct any inaccuracies in the information or update the information

If you have any questions or concerns regarding this statement, you should first contact:

**HED, LLC**

**11644 W 75<sup>th</sup> St. – Suite 104-C**

**Shawnee KS, 66214**

### **Information This Process Gathers About You**

HED, LLC places great importance on your privacy and security. HED, LLC collects personally identifiable information about you only when you provide it to us voluntarily, such as by participating in an in-person medical interview, telephonic interview, completing a survey, or requesting information about materials from your HED, LLC representative. We do not require participation from you.

### **Participation**

Although participation is not required to use our services, participation allows greater results of our efforts when reviewing market options for your health plan. By participating in our process, you will be asked give us contact information such as name, social security number, date of birth, address, phone, and e-mail. We use the contact information to contact you when necessary. Unique identifiers are collected to verify your identity. Demographic and profile data is also collected through our process. We use this data to customize our recommendations to suit your needs, showing you plan options that we think might be particularly interesting to you, and illustrating other content according to your preferences.

### **Surveys**

We periodically conduct member surveys through our process in which we ask you for contact information (such as your e-mail address and phone number). Your contact information is used to contact you only when necessary. We also use the information gathered in contests and surveys to help us create a better environment for our participants.

### **Company Information**

When you as a company representative request information about products through our process, we ask that you give us your company name, address, and phone number. We use this information to contact you with information you have requested.

### **E-Mail Addresses**

HED, LLC receives many e-mail messages from participants like you. Except as described elsewhere in this policy, we do not sell the names or e-mail addresses of participants who write to our company. Your correspondence with us remains private.

### **Use Of This Information**

HED, LLC uses the information collected from our users (except for the Third-Party Personally Identifiable Information described below) to customize our analysis of health plan options that we think are best suited for your needs. HED, LLC may perform statistical analyses of your information in order to provide a more in-depth analysis, as in a group environment.

### **With Whom We Share The Information**

Information collected during your interview with HED, LLC is used by HED, LLC and related entities. We maintain strict security over all the information you share with us and use this information to support your relationship with us and improve your benefit offerings through HED, LLC. We may also disclose specific participant information when we believe that such disclosure is necessary to comply with the law or to protect the interests or safety of HED, LLC, its affiliates, and others.

**We do not sell or rent personally identifiable information.**



### **Third-Party Personally Identifiable Information**

HED, LLC may request that company representatives submit census data regarding the prospective covered employees in order to use the rate quoting functions of the various affiliates of HED, LLC. Census data generally consists of the prospective beneficiary's name, gender, birth date, zip code of residence and workplace, marital status and number of children. In addition, we may request that company representatives provide certain information about the medical condition of prospective beneficiaries that will be used in generating the requested rate quotations.

This information is used for the purpose of generating rate quotations at the request of the company representative. The information is not shared with any third party, except when requests are sent by the user for rate quotes. Upon request, HED, LLC may retain a completed rate quotation (which may incorporate the census data described above) for future access by the requesting party.

### **Process Security Measures**

Personally identifiable information collected from our participants by HED, LLC and any third party personally identifiable information provided by our users are stored in electronic logs behind our firewall, and can be accessed only by approved HED, LLC staff through password-protected administration sites. All manually generated forms (handwritten) are either stored in a secure location behind locked doors or shredded. All HED, LLC employees are made aware of security practices through regular training and conferences. HED, LLC management reviews information security quarterly.

### **HIPAA Readiness**

HED, LLC monitors the implementation of the HIPAA Administrative Simplification regulations, and is committed to becoming compliant with all applicable provisions of the law.

### **Opt-Out Procedures**

HED, LLC provides participants the opportunity to opt-out of receiving communications from us, or to change and modify information previously provided. You can send an e-mail to [admin@hedata.com](mailto:admin@hedata.com) in order to opt-out of future communications or to modify existing information.

### **Changes To HED, LLC's Privacy Policy**

If we decide to change our privacy policy, we will post those changes on our homepage so our members are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. If at any point we decide to use personally identifiable information in a manner different from that stated at the time it was collected, we would notify members by way of e-mail. You will then have a choice as to whether or not we use your information in this different manner. We will use information in accordance with the privacy policy under which the information was collected.

### **Other Affiliate Information**

Participation in the healthEdata process may lead to discussions between you and HED, LLC representatives regarding other company's products and services (affiliate information). Please be aware that HED, LLC is not responsible for the privacy practices of affiliates. We encourage our participants to be aware when they make an inquiry to our affiliates to read the privacy statements of each and every affiliate that collects personally identifiable information. This privacy statement applies solely to information collected by the healthEdata enrollment process.

### **Corrections Or Contacting the HED, LLC Administrator**

HED, LLC offers participants the ability to correct or change the information collected during their interview. Participants may change this information at any time and as often as necessary. If you have any questions about this privacy statement or the practices of HED, LLC, or if you have corrections to the information that you have provided HED, LLC, you can contact:

**HED, LLC**

**11644 W 75<sup>th</sup> St. – Suite 104-C**

**Shawnee, KS 66214**

This privacy policy was last updated January 12, 2004.