



Privacy Policy

As a current or prospective customer of Employee Benefit Solutions, we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

Employee Benefit Solutions is a member of the financial services industry (which includes insurance producers) and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is Employee Benefit Solutions privacy policy regarding the customer information we collect.

Information we collect and the means used to collect:

Employee Benefit Solutions collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. Employee Benefit Solutions collects this necessary information from the following sources:

- Information we receive from you on applications or other forms; this information may include, but is not limited to, your name, address, social security number, date of birth, marital status and information about medical issues.
- Information about our clients' transactions with us; this information may include, but is not limited to, your insurance coverage premiums and selection, and your payment and claims history necessary for billing and payment.

To collect customer information from the above-stated sources, Employee Benefit Solutions may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

The collection of this information is required by the companies and authorities who request it, as part of an application or process by which to obtain insurance. If you choose to not provide the information, we will not be able to assist you in getting insured.

How we share client information with non-affiliated third parties:

We do not share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, Employee Benefit Solutions may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- To service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by Employee Benefit Solutions to its customers include, but are not limited to, underwriting, obtaining competitive quotes at renewal, rating, placement, and providing quotes for insurance that is germane to the coverage the customer places with our agency.
- To create a marketplace account for the purpose of securing insurance, information will be submitted to CMS (a federal agency) and will be maintained in a federal system of records.
- To protect the confidentiality or security of our client's records.
- To resolve client disputes or inquiries or assist them in maintaining compliance with laws.
- To aid individuals or entities that are assessing our legal compliance.
- Information that is required for Employee Benefit Solutions to comply with the law.
- To protect against or prevent fraud, unauthorized transactions, claims, or other liability.

Our practices regarding information confidentiality and security:

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those who need to know that information in order to assist in providing services or products to the customer.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.
- We store client paper files in a locked file drawer and encrypt and password protect client electronic files.

Employee Benefit Solutions appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. Employee Benefit Solutions will continue to monitor the effectiveness of this privacy policy.

Questions and Complaints:

If you have any questions or concerns regarding our privacy policy or handling of PII, please contact our Privacy and Security Officer, Ella Pokrifka, at 215-885-9988 or Ella@aboutebbs.com.

Complaints regarding handling of PII by Pennie should be submitted by email to Pennie's Privacy Officer at Privacy@Pennie.com.

Complaints regarding handling of PII by Get Covered NJ should be submitted to:

New Jersey Department of Human Services, Attention: HIPAA Privacy Officer 153 Halsey Street, 6th floor
Newark, NJ 07101 Phone: 973-648-3333