#### **Innovative Benefits Inc**

### **Privacy Policy**

Your privacy and peace of mind are of the utmost importance to us. As the administrators of your plan, we take your confidence in us very seriously and have developed thorough security measures and strict operational guidelines to insure that the data you give us is kept secure. For more details, see below:

## What information do we collect?

Innovative Benefits only collects information that is strictly necessary for the provision of Private Health Service Plans (PHSPs), and what you give us knowingly and voluntarily. Such information may include: financial details of PHSP transactions (claims), information for the purpose of reporting to regulatory bodies, and the names and contact information of you, your employees, and their dependents. This information will only be requested as is necessary for the administration of your plan, and will only be provided by you, the client. We will not obtain information from a third party unless requested by you.

### How is our information stored?

The data we keep is stored electronically and in hard copies. The hard copies are locked in a filing cabinet in our secured office, which possesses standard conventional security measures to prevent unauthorized access. The program we use to administer your plan is kept on an internal network that cannot be accessed externally via the internet.

Any documents that are mailed to us that are not necessary for record keeping are shredded. Anyone contacting Innovative Benefits via email or regular postage should be aware that email is not encrypted and can be intercepted. Innovative Benefits assumes no liability for interception, alteration or misuse of information transmitted to us over the Internet, or misdirected by mail.

Please note that we do not require or ask that your information be sent online. We will still address any inquiries or requests made via email, and will use email to contact you unless requested otherwise.

# What do we use your information for?

The information we keep on your plan is kept solely for administration purposes as required by regulators or for tax purposes. We will never sell or give yours, your employees', or their dependents' contact information to arms length third parties for marketing or any other purpose. We will not share the personal, medical or financial information of you, your employees, and your dependents with any arms lengththird party for any reason, at any time, except when required to by law.

