

Benefit Marketing Solutions LLC

Website Privacy and Security Statements and Legal Disclaimer

Benefit Marketing Solutions (BMS LLC) mission is founded upon respect for the individual. It is this respect for the principles of integrity and dignity of the individual that guides all interactions with our customers as well as with each other. We pledge to be continually aware so that our focus is on service, realizing its ultimate value to our clients and the rewards it brings.

BMS LLC utilizes five primary websites in providing services to its customers: www.eFlexOnline.com, www.MyFlexOnline.com, www.mytpaonline.com, portal.bmsllc.net, and www.bmsllc.net. All five of the above websites provide information to you, but only the first three collect personal information from you in order to service your account or your employees' accounts. The eFlexOnline and MyFlexOnline websites have their own unique Privacy Statements which should be reviewed by you in detail. MyTpa Online also has a *HIPAA and Safe Computing* statement for your review. All of these websites have been constructed in order that BMS LLC may provide practical, yet innovative, benefits solutions designed to keep employees informed and satisfied, save employers money, and, most importantly, make your job easier.

Information Collection and Use

BMS LLC collects individually identifiable information when you register for a BMS LLC account, when you use certain BMS LLC services, and when you visit BMS LLC pages. BMS LLC may also receive individually identifiable information from our business partners.

When you register with BMS LLC we ask for your name, email address, zip code, and other information. Once you register with BMS LLC and sign in to our services, you are not anonymous to us.

BMS LLC uses information for three general purposes: to enroll you in plans, to be able to contact you if needed, and to fulfill your requests for certain products and services.

Information Sharing and Disclosure

- BMS LLC will not sell, rent, or otherwise disclose your individually identifiable information to anyone, except as authorized or otherwise required by law.

- BMS LLC will send individually identifiable information about you to other companies or people when:
 - We have your consent to share the information in order to provide the product or service you have requested;
 - We need to send the information to companies who work on behalf of BMS LLC to provide a product or service to you. (Unless we tell you differently, these companies do not have any right to use the individually identifiable information we provide to them beyond what is necessary to assist us.);
 - We respond to subpoenas, court orders or other legal actions; or
 - We find that your actions on our web sites violate the BMS LLC Terms of Service, or any of our usage guidelines for specific products or services.

Security

- Your BMS LLC account information is password-protected for your privacy and security.

In certain areas BMS LLC uses industry-standard SSL-encryption to protect data transmissions.

- Changes to this Privacy and Security Statement: BMS LLC may amend this policy from time to time. If we make any substantial changes in the way we use your individually identifiable information we will notify you by posting a prominent announcement on our pages.

BMS LLC Web Site Privacy and Security Policy

It is BMS LLC's responsibility to guard our customers' individually identifiable information from any unauthorized use. We take this responsibility very seriously and promise to our customers that BMS LLC does not and will not knowingly distribute, sell, or otherwise transfer any customer's individually identifiable information for any reason other than a lawful order from a court of law.

If you enter information through BMS LLC registration forms, or if you are signed up for a BMS LLC account, then your individually identifiable information is subject to use by BMS LLC as per BMS LLC Privacy Policy. BMS LLC can and will distribute this information to other BMS LLC departments for their marketing efforts. You may occasionally receive advertisements via e-mail from the marketing department.

Privacy Policy

Since BMS LLC takes the privacy and security of your individually identifiable information very seriously our state-of-the-art site employs the very best security measures available to protect you. Our primary means of protection is SSL technology which encrypts all your individually identifiable information, including your debit card data, and prevents it from being intercepted over the Internet. In addition, access to your online account is always protected by an individually identifiable password of your choice. Finally, we will never share or sell your individually identifiable information, including your email address, to other companies for any reason except as required by law.

1. What information do we gather?

At BMS LLC, we collect individually identifiable information on our forms. There are many places on our website where we collect your individually identifiable information: via "contact us" forms, claim forms, enrollment forms, COBRA eligibility forms, family status change forms, and others. Depending on the information needed, you may be required to submit your name, company, email address, telephone number, shipping address, and expense information (among others).

2. How do we use your information?

We have three main uses for your individually identifiable information: Processing your request, enrolling you in a plan, and being able to contact you a) at your request, b) because of an issue with your account, or c) for general notification of plan or legislative changes.

3. With whom will your information be shared?

We will never share or sell your individually identifiable information, including your email address, to other companies for any reason except as required by law.

4. What choices are available to you regarding collection, use, and distribution of the information?

In order to complete any request/service, it is necessary for you to enter a minimum amount of information. The required fields of entry are always indicated on the form.

5. What other Privacy or Security protections does BMS LLC have?

Because BMS LLC creates, maintains, and transmits protected health information (PHI) as defined by the Health Insurance Portability and Accountability Act of 1996 (HIPAA), as amended, on behalf of many of its clients, BMS LLC has put in place additional administrative, physical, and technical safeguards to protect the confidentiality and integrity of the PHI. Your company should have a signed Business Associate Agreement (BAA) on file with BMS LLC, outlining these responsibilities and procedures.

6. Red Flags Rule:

Benefit Marketing Solutions LLC (BMS LLC) has a written “Identity Theft Prevention Program” that complies with the Red Flags Rule. This program is designed to detect the warning signs – or “red flags” – of identity theft in our day to day operations, take steps to prevent a crime, or mitigate any damage inflicted. The program adopted by BMS LLC includes a means of detecting relevant warning signs of identity theft, including for example, unusual account activity, fraud alerts, or attempted suspicious use of the card or account, describes appropriate responses that would prevent mitigate a crime and details about our plans to keep the program updated.

Click Here to Link to [BMS LLC Red Flags Rule](#).

Legal Disclaimer

This Web site is designed to provide accurate and authoritative information and is distributed with the understanding that legal, tax, accounting, and financial planning issues have been checked with resources believed to be reliable. Some material may be affected by changes in law or in the interpretation of such laws. Do not use the information on this Web site in place of personalized professional assistance. If you need to discuss any issues, please contact BMS LLC.