

## PRIVACY NOTICE

This privacy notice discloses the privacy practices for Affordable Benefit Solutions at our website, [www.absmn.com](http://www.absmn.com). This privacy notice applies solely to information collected by this web site. It will notify you of the following:

1. What personally identifiable information is collected from you through the web site, how it is used and with whom it may be shared.
2. What choices are available to you regarding the use of your data.
3. The security procedures in place to protect against the misuse of your information.
4. How you can correct any inaccuracies in the information.
5. Information Collection, Use, and Sharing.

We collect no information on consumers who browse our Web page.

We are the sole owners of the information collected on this site. We have access only to collect information that you voluntarily give us via e-mail or other direct contact from you. We will not sell or rent this information to anyone.

We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request.

Unless you ask us not to, we may contact you via e-mail in the future to tell you about seminars, new products or services, or changes to this privacy policy.

### Your Access to and Control of Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the e-mail address in our website:

- See what data we have about you, if any. Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data

### Security

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Our clients who use the Online Enrollment feature of our website do so by logging on with a secure password. The Online Enrollment feature is linked directly to Instant Benefits Network, which provides a secure, encrypted method of recording and maintaining data used to process requests for insurance coverage. A copy of Instant Benefit Network's privacy notice and contact information is available to our clients through their Client Mini-Websites. Members of our client firms who apply for insurance through Instant Benefits Network receive an access code and a copy of the privacy notice from their benefits administrator before accessing the Online Enrollment feature. The security of the Instant Benefits Network site may be verified by the presence of a closed lock icon at the bottom of the web browser, or "https" at the beginning of the address of the web page.

We transmit other privileged information via our secure web-based Information Vault, managed by **Jenux Technologies**, a premier security service provider in Minneapolis.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Hard copies of insurance application information may be maintained by Affordable Benefit Solutions under secure conditions compliant with the Health Insurance Portability and Accountability Act, HIPAA, for the sole purpose of processing insurance coverage requests. Only employees who need the information to perform a specific job, such as facilitating the process of insurance applications, are permitted access to your information.

Questions regarding our privacy policy may directed by e-mail to: [info@absmn.com](mailto:info@absmn.com) or write to: Data Administrator, ABS, 12100 Singletree Lane, Suite 131, Eden Prairie MN 55344