NYSUT Member Benefits Privacy Policy

I. Introduction

This Privacy Policy ("Policy") sets forth NYSUT Member Benefits' practices regarding: (i) what personal information we collect about you, both online via the *memberbenefits.nysut.org* website as well as offline via traditional, hard copy forms; (ii) how we use that information; (iii) under what circumstances we disclose it; (iv) what choices are available to you regarding such information collection; and (v) what security we use to protect such information. This Policy also provides some additional information for users of the *memberbenefits.nysut.org* site.

II. Definitions

As used in this Policy, the following terms have the meanings indicated below:

- A. The term "we" or "us" means NYSUT Member Benefits.
- B. The term "you" means a current or former NYSUT member or other individual who has provided personal information to us in connection with obtaining a NYSUT Member Benefits-related program or service.
- C. The term "personal information" means any piece of information that on its own can specifically identify a current or former NYSUT member. This would include, but is not limited to, full name, date of birth, postal address, home phone number, mobile phone number, email address, NYSUT ID number, and Social Security number.
- D. The term "memberbenefits.nysut.org website" means NYSUT Member Benefits' external website located at memberbenefits.nysut.org and any future websites that we may develop.
- E. The term "NYSUT-related organizations" means the NYSUT Member Benefits Trust, the NYSUT Member Benefits Corporation, the NYSUT Member Benefits Catastrophe Major Medical Insurance Trust, and any other entity created by NYSUT.
- F. The term "third party program provider" means a legal entity endorsed by NYSUT Member Benefits, that is separate and independent from NYSUT and NYSUT Member Benefits, which offers benefit programs and services to NYSUT members and their families.
- G. The term "cookie" means a small file that is placed on your computer that allows a website to store, and sometimes track, information about how you use that website.

III. Personal Information Collected

We may collect personal information about you from the following sources:

A. Personal information that you voluntarily provide to us or our third-party program providers on your benefits application and other NYSUT Member Benefits forms

(whether online via the *memberbenefits.nysut.org* website or offline via traditional, hard copy forms (including, but not limited to, your full name, date of birth, postal address, home phone number, mobile phone number and email address).

- B. Other personal information that you voluntarily provide to us through any means, such as the *memberbenefits.nysut.org* website, an email, phone call or letter to Member Benefits, or a response to a survey.
- C. Personal information that we receive from NYSUT and NYSUT-related organizations (including, but not limited to, your full name, postal address, home phone number, mobile phone number and email address).¹
- D. Personal information that we receive from our third-party program providers.

IV. How We Use That Information

The personal information that NYSUT Member Benefits collects about you helps us to efficiently and effectively provide you with access to valuable benefit programs and services.

V. Information Sharing

In order to provide you with access to valuable benefit programs and services, we may share all of the personal information that we collect about you (as described in Section III above) with the third-party program providers of our endorsed programs, which perform services for us under strict confidentiality agreements. Our agreements with these providers require them to keep your personal information strictly confidential and allow them to use your personal information only to offer and verify eligibility for the endorsed programs they operate.

We do not sell or rent members' personal information to telemarketers, mailing list brokers, or any other entity.

In addition, like most organizations, we hire companies to assist with mailings that require access to members' names and addresses ("mailing information"). Our agreements with these companies require them to keep your mailing information strictly confidential and to destroy or return your mailing information to NYSUT Member Benefits when the mailing is complete.

Further, many of our NYSUT Member Benefits-endorsed third-party program providers inform NYSUT Member Benefits when you participate in a program. NYSUT Member Benefits uses this information to monitor program utilization and to aid in member service.

Lastly, we may share any of the personal information that we collect about you (as described in Section III above) as otherwise required by law.

¹ Note: We obtain some personal information from NYSUT and NYSUT-related organizations. NYSUT does not have a current practice of collecting members' Social Security numbers. However, those Social Security numbers that had been collected in the past are shared with us, and we only use them to perform legitimate business functions (for example, to process payroll and pension deduction services).

Privacy and Treatment of Personal Information: All personal information shared with and maintained by NYSUT Member Benefits is treated in the same strict manner that we treat medical information (personal health information) that we have on file for participants of our endorsed health-related programs. Please refer to the NYSUT Member Benefits Trust's **HIPAA Privacy Notice** for information on how your medical information may be used and disclosed and how you can get access to this information. If you would like a copy of the HIPAA Privacy Notice mailed to you, contact us at NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110-2455 or call 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST).

VI. Available Choices

Any personal information that you provide to us is voluntary, and NYSUT members may update their personal information at any time.

You can request that we not share your personal information with third-party program providers for the purpose of: (i) receiving Member Benefits-endorsed program offerings in the mail; or (ii) verifying your eligibility to participate in a program *AND* receiving offerings in the mail. Please note that if you choose option (ii), you will be precluded from participating in NYSUT Member Benefits-endorsed or sponsored insurance programs, including any that you currently participate in,* as well as the Purchasing Power Member Shopping Program.

To make one of the above requests, you can:

- call us at 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST)
- fax us at 518-213-6413
- use this secure message form, which will encrypt your message to protect your privacy
- write to us at NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110-2455.

Please include your name and NYSUT ID number (found on your NYSUT membership card). Be sure to indicate whether you want us to not share your personal information for the purposes of eligibility verification and not receiving offers in the mail, or just to not receive offer mailings. You should then stop receiving provider mailings in about six to eight weeks.

*The Long-Term Care, WrapPlan II Universal Life Insurance and Universal Life with Convalescent Care programs require that NYSUT Member Benefits provides your personal information at the time of application and in order to purchase them via payroll or pension deduction. If paying for them via direct bill, following application and acceptance, it is not required that NYSUT Member Benefits continues to share your personal information with the providers of these endorsed programs.

VII. Information Security

We maintain administrative, technical, and physical safeguards designed to: (i) ensure the security and confidentiality of your personal information; (ii) protect against any anticipated threats or hazards to the security or integrity of such information; and (iii) protect against unauthorized access to or use of such information. For more information on our information security, contact us at NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110-2455 or call 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST).

VIII. Additional Information for Users of the NYSUT Member Benefits Website

A. Collection and Use of Non-Personal Information

If you use the *memberbenefits.nysut.org* website, you provide us with certain non-personal information in addition to any personal information that you may voluntarily provide. For example, if you browse the *memberbenefits.nysut.org* website or download information, our operating system automatically records the following non-personal information:

- 1. the Internet domain for your Internet service;
- 2. the type of browser that you use;
- 3. the type of operating system that you use;
- 4. the date and time that you visit the website and the webpages that you view;
- 5. the address of the previous website that you visited if you linked to us from another website; and
- 6. the address of the next website that you visit if you link to it from the *memberbenefits.nysut.org* website.

We use the above non-personal information to diagnose technical problems and track user interests so that we can provide content that interests you. We gather this non-personal information in the aggregate and may share it in the same manner that we share personal information, as described in Section V above.

B. Cookies

We use cookies to track what you are viewing when you visit the *memberbenefits.nysut.org* website, and to enhance your user experience. In order to provide you with customized content and an enhanced user experience, certain cookies used by NYSUT Member Benefits identify you as an individual. If you are concerned about NYSUT Member Benefits' use of cookies, check your Internet browser. Most have a setting that will allow you to reject cookies. However, some features and services may not function properly if your cookies are disabled. Additionally, NYSUT Member Benefits allows organizations that provide content on the *memberbenefits.nysut.org* website to use cookies. Their use of cookies is subject to their own privacy policies and is not governed by this Policy.

C. External Links

With regard to your computer use, this Policy applies only to the *memberbenefits.nysut.org* website. It does not cover any websites that are linked to or from the *memberbenefits.nysut.org* website for which we are not responsible ("linked-sites"). These linked-sites will have their own policies and practices which may be

different from ours. We encourage you to familiarize yourself with the policies and practices of the linked-sites, especially if you provide personal information to them.

X. Effective Date, Amendments, and Consent to This Privacy Policy

This Policy is effective January 11, 2019. We retain the right to amend or otherwise update this Policy at any time for any reason. By becoming a participant in a NYSUT Member Benefits-endorsed program or using the *memberbenefits.nysut.org* website, you consent to the collection, use, and sharing of personal information as we have described herein. If we amend or update our Policy, we will post the changes online at the *memberbenefits.nysut.org* website so that you are always aware of our current practices. You may also contact us at NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110-2455 or call 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST), to request an up-to-date hard copy version of this Policy.

XI. Contact Us

If you have any questions regarding this Privacy Policy, you can contact us at NYSUT Member Benefits, 800 Troy-Schenectady Road, Latham, NY 12110-2455 or call 800-626-8101 weekdays from 9 a.m. to 5 p.m. (EST).