



Privacy Policy

Our Commitment. We understand that your privacy is important. TBX Employee Benefits, LLC values your relationship and is committed to protecting your confidentiality. This notice explains why and how we collect information, what we do with it, and how we protect your privacy.

Security and Safeguards. TBX Employee Benefits, LLC protects your privacy related to this Website in several ways. All personal information in our computers is protected from unauthorized access by a secure firewall and database architecture. Information may only be accessed by personnel who have a legitimate business reason to access it. Some areas of this Website use secure methods of Internet communication to exchange personal information with you. We have physical, electronic, and procedural safeguards that protect the confidentiality and security of your information. Only employees have access to your information on a need-to-know basis to provide products or services to you.

Collecting Information. We collect information about our customers to provide them with insurance products and services. This may include telephone numbers, addresses, dates of birth, occupation, income, and health history. We collect information from your applications, forms, registrations, other insurers, employers, insurance support organizations, and service providers.

Cookies. Cookies are small pieces of information that our Website sends to your computer. The information is stored on your hard drive so that the next time you visit our Website. We can retrieve the information to facilitate your use of our Website. In most circumstances, you may set your browser to notify you when you are receiving a cookie. If you would prefer not to have cookies on your computer, you may set your browser to deny cookies. Please remember that by denying cookies, you limit the functionality we can provide you when you visit our Website.

Sharing Information. We share the information we collect with those who perform insurance, business, and professional services for us. This includes those who help us pay claims and detect fraud. We may share information with medical providers for insurance and treatment purposes and with an insurance support organization. These entities may retain the information and disclose it to others for whom it performs services. In certain cases, we may also share information when required or permitted by law, such as official requests or audits by governmental agencies, other legal authorities, or under subpoena in judicial proceedings.

Limits of Information Use. We do NOT share your health information to market or solicit any product or service. We do NOT share your information to market non-financial products and services.

Financial Products and Services. The law allows us to share your information (but NOT health information) with affiliates to market financial products and services. The law does not allow you to restrict these disclosures. We may also share information with companies that help us

market our insurance products and services, such as vendors that provide mailing services to us. We may share with other financial institutions to jointly market financial products and services. When required by law, we ask your permission before we share NPI for marketing purposes.

Your Access to Information. You may request access to certain information we have collected to provide you with insurance products and services. You must make your request in writing and send it to our offices at 1201 Elm St. Ste 4250 Dallas, TX 75270. The letter should include your full name, address, telephone number, and policy number if we have issued you a policy. In response to this request, we will send copies of your information—or non-public information (NPI)—to you. If the NPI includes health information, we may provide the health information to you through a health care provider you designate. We will also send you information related to disclosures. We may charge a reasonable fee to cover our copying costs. Please note that this paragraph only applies to NPI we collect to provide you with coverage. It does not apply to information we collect in anticipation of a claim or civil or criminal proceeding.

Third Parties. When other companies help us conduct business, we expect them to follow applicable privacy laws. We do not authorize them to use or share NPI except when necessary to conduct the work they are performing for us or to meet regulatory or other governmental requirements.