

State Consumer Privacy Law Notice

Depending on your state of residency, you may have rights as outlined in this Notice. This State Consumer Privacy Notice applies to residents of California, Colorado, Connecticut, Utah, and Virginia, and sets forth your rights under your respective state’s comprehensive privacy law. This State Consumer Privacy Notice supplements our Privacy Policy. It explains what personal information we collect about you, where and from whom we obtain it, why we collect it, and your respective state rights regarding it. If you are a California, Colorado, Connecticut, Utah, or Virginia resident, this notice applies to any personal information that we collect about you.

Personal Information (PI) We Collect and Disclose for Business

In the preceding twelve (12) months, depending on the product or service you have used we may have collected the following categories of PI and have disclosed/shared it for the business purposes described as follows:

(Some PI included in the categories below may overlap with other categories.)

Purposes

Category of PI	Examples	Collected	Categories of Third Parties That We Disclose PI for Business Purposes	Shared for Advertising Purposes	Categories of Third Parties That We Shared PI for Advertising Purposes
Identifiers	A real name, preferred name, postal address, business email address, internet protocol (IP) address, phone	Yes	Employers, Vendors, Government Agencies, Specifically Authorized Representatives.	No	Not applicable

	number, organization name, state license(s), fax, national producer number (NPN), or other similar identifiers				
Personal Information Categories	A name, signature, bank account number, credit card number, debit card, or any other financial information	Yes	Employers, Vendors, Government Agencies, Specifically Authorized Representatives.	No	Not applicable
Protected Classification Characteristics	Gender, citizenship, veteran or military status, or date of birth.	Yes	Employers, Vendors, Government Agencies, Specifically Authorized Representatives.	No	Not applicable
Sensitive Personal Data Categories	Government-issued identification number.	Yes	Employers, Vendors, Government Agencies, Specifically Authorized Representatives.	No	Not applicable
Commercial Information	Records of personal property, products or services	No	None	No	Not applicable

	purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.				
Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	Yes	Vendors	No	Not applicable
Internet and/or network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	Yes	Contracted Service Providers, Vendors, and other third parties at your request	Yes	Contracted Service Providers

Geolocation data	Physical location or movements.	Yes	Contracted Service Providers, Vendors, and other third parties at your request	Yes	Contracted service providers
Sensory Data	Audio, electronic, visual, thermal, or similar information	Yes	None	No	Not applicable
Professional or employment - related information	Current or past job history or performance evaluations	No	None	No	Not applicable
Education information subject to the Family Educational Rights and Privacy Act	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student discip	No	None	No	Not applicable
Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, psychological trends,	No	None	No	Not applicable

	predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.				
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We will retain the above categories of PI consistent with our internal record-retention policies and for as long as is necessary to provide products and services to you or as required

Personal information Does Not Include

- De-identified or aggregated consumer information
- Publicly available information from government records
- Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data
- PI covered by other privacy laws, including: The Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), the California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994

Categories and Sources of PI

We obtain the categories of PI listed above from:

- You or your authorized representative
- Service providers
- Affiliates
- Publicly available information
- Organizations where you are employed or affiliated or
- Activity on our apps and websites

Collection from these sources may occur online or other electronic means, and may occur automatically where state law permits such profiling absent an explicit request to opt-out.

Why We Collect PI

We collect your PI for one or more of the following business purposes:

- To create an online account for you.
- To send you email reminders about enrollment dates.
- To respond to an email or particular request from you.
- To personalize the website for you.
- To process an application as requested by you.
- To administer surveys and promotions.
- To provide you with information that we believe may be useful to you, such as information about health products or services provided by us or other businesses.
- To recommend Medicare Advantage insurance plans, verify identity, import health records, once a voluntary HIPAA authorization has been completed.
- To perform analytics and to improve our products, websites, and advertising.
- To comply with applicable laws, regulations, and legal processes.
- To protect someone's health, safety, or welfare.
- To protect our rights, the rights of affiliates or related third parties, or take appropriate legal action, such as to enforce our Terms of Use.
- To keep a record of our transactions and communications.

Sharing Your PI

At times, some of our products or services may share your PI with third parties to display advertisements to you based on your activities, preferences, or interests. If we do this, you may opt-out of this activity using our cookie management tool on our website.

Third parties are not allowed to use or disclose your PI other than as specified in our contract and as permitted by law.

If we seek to use your PI for a materially different purpose than we previously disclosed in this notice, we will notify you and will not use your PI for this new purpose without your explicit consent.

Sensitive Personal Data

We only process Sensitive Personal Data to render services or offer products to you. Virginia and Colorado residents, your acceptance of this Privacy Policy constitutes your opt-in consent to our processing of any Sensitive Personal Data about you.

Privacy Rights

You have the right to Access, Correct, and Delete your personal information across our businesses. If you have any questions about your rights, or you would like to exercise any of them, please review information in “How can I exercise my privacy rights section?” in this Policy.

Right to Opt-Out

You have the right to opt-out from the sale or sharing of personal information at any time across businesses.

Limit the Use of Sensitive Personal Information

You have the right to limit the use of your sensitive personal information, the unauthorized use of which creates a heightened risk of harm to you as a consumer across our businesses.

Request Information

You have the right to request that we disclose the collection, use, disclosure, and sale of personal information; you may request information beyond the 12-month collection period preceding the verifiable consumer request.

You may request the disclosure of the following:

- (1) the categories of personal information we have collected about you.
- (2) the categories of sources from which the personal information is collected
- (3) the business or commercial purpose for collecting, selling, or sharing personal information
- (4) the categories of third parties to whom we disclose personal information
- (5) the specific pieces of personal information we have collected about you

No retaliation or discrimination

We do not discriminate against a consumer for exercising their privacy rights such as right to access, deletion or opt-out from sale or sharing of your personal information. This means that we will not, because of the exercise of consumer privacy rights:

- Deny goods or services to you
- Charge you different prices or rates for goods or services
- Provide you a different level or quality of goods or services
- Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

How to Exercise Your Rights

- You may exercise your rights by emailing us at or info.medicare@hellomedicare.com.
- If we do share your PI, you may opt-out of the sharing of your PI by using our cookie management tool on our website.
- You may be required to submit proof of your identity for these requests to be processed.
- We will not be able to comply with your request if we are unable to confirm your identity.
- You may designate an authorized agent to make a request on your behalf subject to proof of identity and authorization.

Timing

We will acknowledge receipt of your request within 10 days of receipt of your submission. You will receive our response to your request within 45 days of your request unless we provide you with notice that it will take more than 45 days to respond (in that case, we won't take more than 90 days to respond).

Appeals

- We will respond to your appeal within 45 days of receipt unless we notify you that we will require an additional 15 days to respond.
- If you remain concerned about the result of that appeal, you may contact the attorney general in your state of residency.

Contact Us

To contact us regarding this policy and our related privacy practices, contact us at 5995 Plaza Drive, CA112-1000, Cypress, CA 90630, or info.medicare@hellomedicare.com. If you believe we or any company associated with us has misused any of your information please contact us immediately and report such misuse.

Changes

We will review this notice annually and update it from time to time. Any changes will be posted on this page and will become effective as of the “Last Revised” date. We encourage you to review this notice periodically to be sure you are aware of those changes.

Last Updated: March 14, 2024