

Discovery Benefits CCPA Notice

Effective as of January 1, 2020

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Discovery Benefits, LLC (collectively referred to as “Discovery Benefits”, “we” or “us”) takes its data protection responsibilities seriously. This Privacy CCPA Notice explains who we are, how we collect, use and share personal information about you, and how you can exercise your privacy rights under the California Consumer Privacy Act (“CCPA”). It applies to all individuals who access our website(s), engage in our products and/or services (“Services”), or who participate in our recruitment activities if we have collected information about you while you were present in California or sold information about you in California (“California Consumers”). We recommend that you read this Privacy CCPA Notice in full to ensure you are fully informed. Discovery Benefits also makes available its Privacy Policy setting forth additional information about Discovery Benefits’ privacy practices. The Privacy Notice will continue to apply to individuals who are not California consumers and, where not inconsistent with this CCPA Notice, to California consumers.

What We Do

Discovery Benefits is a third-party administrator of employee benefits that help employers and other customers of Discovery Benefits connect with, track and use tax-advantaged, consumer-

directed health, commuter and employee benefit plans. You can find out more about Discovery Benefits at <https://www.DiscoveryBenefits.com/about> or by contacting us using the information in the [Contact](#) section.

Collection and Uses of Your Personal Information

“Personal information” is any information that can be used to identify an individual, is capable of being associated with an individual, or could reasonably be linked with a particular individual or household, and may include name, address, email address, phone number, login information or payment information.

We collect and use information about you if you are enrolled in a benefit plan administered by us or if you sign up for or open a health-related financial account with us.

Categories of Information

When you engage our services, we collect and use personal information, which is necessary for the performance of those services. The majority of the personal information we collect and use to provide our services is supplied voluntarily by you, your employer, and our other customers and business partners, and most of that personal information is available for you to review by accessing our software and services. Because of this, if you are interacting with Discovery Benefits, then it will be generally obvious to you what personal information we collect and use. This information broadly falls into the following categories:

- Basic information such as your name, the company you work for, your position and your relationship to a person.
- Contact information, such as postal address, email address and telephone number(s).
- Identifiers such as unique personal identifier, online identifier or user id. We collect your Social Security number (SSN) if your employer or health plan uses your SSN as your unique personal identifier, and, in some circumstances, such as when you use our services to open a bank account, we are required to collect copies images of documents from you reflecting your SSN, driver’s license number, or passport number to verify your identity.
- Insurance information, such as insurance policy number and other health insurance information when we provide COBRA and similar services. We may also receive insurance information in the course of administering your HRA, FSA, HSA, Commuter Benefits, COBRA and similar services account.
- Financial information (such as bank account information, credit and debit card numbers, tax registration information, billing details) in order to manage and process any payments that you make to us, we make to you, or you make to others using accounts that we administer for you.
- Medical information associated with medical bills if you use an HRA, FSA and HSA to pay medical bills.
- Demographic information such as gender and health insurance coverage levels (such as individual or family coverage) if your health plan or health insurer requires it.

- Information held by credit references agencies and fraud prevention agencies, such as your Internet Protocol address (IP address) and geolocation data, which we use when we receive a request to log into our software using your credentials to help us decide whether to allow access in order to assess any application for your use of our services.
- Identification and background information provided by you or collected as part of our business validation process.
- Information and feedback you provide to us about our products and services in order to continuously improve the products and services.
- Information about your interactions with our software and services.

We will use this information in the following ways and where we are satisfied that we have an appropriate legal basis to do so. These uses broadly fall into the following categories:

- Providing our services and necessary functionality: We process your personal information to perform our services for you and to fulfill our obligations under applicable terms of use/service consistent with our contracts with our customers and so that we may meet the obligations in our contracts with our customers. Where we have not entered into a contract with you, we base the processing of your personal information on our legitimate interest to operate and administer our services.
- Providing necessary functionality: We process your personal information to perform our contract with you for the use of our services. Where we have not entered into a contract with you, we base the processing of your personal information on our legitimate interest to provide the necessary functionality required during your use of our services.
- Developing and improving our services: We process your personal information to analyze trends and to track your usage of and interactions with our services to the extent it is necessary for consistency with our legitimate interest in developing and improving our services and providing our users with more relevant service offerings, or where we seek your valid consent.
- Assessing and improving user experience: We process device and usage data, which in some cases may be associated with your personal information, to analyze trends. We do this so we can assess and improve the overall user experience to the extent it is necessary for consistency with our legitimate interest in assessing and improving our service offerings, or where we seek your valid consent.
- Promoting the security of our services: We process your personal information by tracking the use of our services; establishing access controls to our systems like user names, passwords, and other forms of user authentication; creating aggregated, non-personal data; verifying accounts and activity, investigating suspicious activity; and enforcing our terms and policies, to the extent this is necessary in support of our legitimate interest in promoting the safety and security of our services, systems and applications and in protecting our rights and the rights of others.
- Managing user registrations: If you have registered for an account with us, we process your personal information by managing your user account for the purpose of providing services to you according to applicable terms of service.

- Handling contact and user support requests: If you fill out a “Contact Me” web form or request customer support, or if you contact us by other means including via a phone call, we process your personal information to perform our services and to the extent it is necessary for our legitimate interest in fulfilling your requests and communicating with you.
- Managing Payments: If you have provided financial information in connection with payments you make to us, we process your personal information to verify that information and to process payments to the extent that doing so is necessary to complete the transaction and perform our services.
- Reviewing compliance with applicable usage terms: We process your personal information to review compliance with the applicable usage terms in our customer’s contract to the extent that it is in our legitimate interest to ensure adherence to the relevant terms.
- Complying with legal obligations: We process your personal information when cooperating with public and government authorities, courts or regulators in accordance with our legal obligations under applicable laws to the extent this requires the processing or disclosure of personal information to protect our rights or is necessary for our legitimate interest in protecting against misuse or abuse of our website, protecting personal property or safety, pursuing remedies available to us and limiting our damages, complying with judicial proceedings, court orders or legal processes or to respond to lawful requests.

Your Choices and Rights

Discovery Benefits respects your rights in knowing what personal information we have about you and how that information is collected, used and shared. You may request we disclose what personal information we have and to access, make corrections to, or delete your personal Information and make choices about the kinds of marketing materials you receive (or choose not to receive marketing from Discovery Benefits at all).

We may ask you for additional information to verify the request, confirm your identity and for security purposes, before disclosing the personal information request to you. We reserve the right to charge a fee where permitted by law.

You can exercise your rights by using one of the methods in the [Contact](#) section. We will send a confirmation once we receive your request that will include any verification instructions and provide further information on how your request will be addressed. Subject to legal and other permissible considerations, we will make every reasonable effort to honor your request promptly or inform you if we require further information in order to fulfill your request. The method we use to verify your request will depend on the type and sensitivity of the personal information. We may need more information to verify the request if there is a risk of harm to

you by unauthorized access or deletion of the information. We may not always be able to fully address your request, for example, if it would impact the duty of confidentiality we owe to others, or if we are legally entitled to deal with the request in a different way.

Access, Correction or Deletion of Your Information

If you would like to correct or update your personal information, or to request access to or deletion of your personal information, you may contact us by using one of the methods listed in the [Contact](#) section below. Please include your name, email address, account identification, and purpose of the request.

If you request a change to or deletion of your personal information, please note that we may still need to retain certain information for recordkeeping purposes, and/or to complete any transactions that you began prior to requesting such change or deletion (e.g., when you make a purchase or enter a promotion, you may not be able to change or delete the personal information provided until after the completion of such purchase or promotion). Some of your information may also remain within our systems and other records where necessary for compliance with applicable law.

At your request and where the law requires us to do so, we will confirm what personal information we hold about you. You may also have a legal right to obtain a copy of your personal information by making a written request in one of the ways described in the [Contact](#) section below. We may charge a processing fee for this service where permitted by law and we will require verification of the request and evidence of your identity before fulfilling your request.

Sharing Your Personal Information

We may disclose your personal information with third parties for the purposes of operating our business, delivering/improving/customizing our services and for other legitimate purposes permitted by applicable law or otherwise with your consent.

We may share your personal information in the following ways with the following categories of third parties:

- Within Discovery Benefits and any of our affiliates for the purpose of data processing or storage.
- With service providers, authorized third-party agents or contractors to provide a requested service or transaction.
- In connection with information and services you request and to give you a customized interactive experience as you use our products.
- In connection with other service or product offerings provided by Discovery Benefits.
- In connection with providing notice to you of third-party offerings that may be of interest to you.

- In connection with, or during negotiations of, any merger, sale of company assets, consolidation or restructuring, financing, or acquisition of all or a portion of our business by or to another company.
- In response to a request for information by a competent authority if we believe disclosure is in accordance with, or is otherwise required by, any applicable law, regulation or legal process.
- With law enforcement officials, government authorities, or other third parties as necessary to comply with legal process or meet national security requirements; protect the rights, property, or safety of Discovery Benefits, its business partners, you, or others; or as otherwise required by applicable law.
- In aggregated, anonymized, and/or de-identified form, which cannot reasonably be used to identify you.
- If we otherwise notify you and you consent to the sharing.

Sale of Personal Information

Discovery Benefits does not sell Personal Information to third parties for business or commercial purposes.

Security

We intend to protect the personal information entrusted to us and treat it securely in accordance with this CCPA Notice. Discovery Benefits implements reasonable physical, administrative and technical safeguards designed to protect your information from unauthorized access, use or disclosure. For example, we encrypt personal information in our systems and when we transmit such information over the internet. The internet, however, cannot be guaranteed to be 100% secure, and we cannot ensure or warrant the security of any personal information you provide to us.

Retention of Personal Information

We will store your personal information for as long as is reasonably necessary for the purposes for which it was collected, as explained in this CCPA Notice. In some circumstances we may store your personal information for longer periods of time (for example, if we are required to do so in accordance with legal, regulatory, tax, or accounting requirements). In specific circumstances we may store your personal information for longer periods of time so that we have an accurate record of your dealings with us in the event of any complaints or challenges, or if we reasonably believe there is a prospect of litigation relating to your personal information or dealings.

Contact

Discovery Benefits, LLC.
4321 20th Avenue S.
Fargo, ND 58103

Phone: 866-451-3399

Email: DBIwebsite@discoverybenefits.com

Updates to this CCPA Notice

We may amend this notice from time to time to keep it up to date with legal requirements and the way we operate our business. Please regularly check for the latest version of this notice. If we make significant changes to this CCPA Notice, we will seek to inform you by notice on our website or by email.