

WEBSITE PRIVACY POLICY

Introduction and Consent

This privacy statement ("Privacy Policy") identifies the type of information the United Food and Commercial Workers Unions and Employers Benefits Administration, LLC (the "LLC") collects on behalf of the health and welfare plans it administers (hereinafter the "Plans," "we," "us" or "our") from a user (a "User," "you" or "your") of this website, www.ufcwemprfund.org (the "Website") and describes how the Plans use and disclose this information. By using this Website, you are consenting to this Privacy Policy. If this Privacy Policy is unacceptable to you, please do not use this Website. If you have any questions about this Privacy Policy, the Website, or the manner in which the Plans use or disclose personal information, we encourage you to contact us through any of the methods identified below.

Use and Disclosure of User Information

The Plans respect the privacy of Users of this Website and take steps to prevent unauthorized disclosure of User information to third parties. User information includes any and all information received by the Plans from Users of this Website, regardless how such information is received. The Plans collect and store this information to enable the Plans to fulfill their administrative, regulatory or legal obligations or to improve the level of service to Users. The Plans are the sole owners of the information on this Website. Unless permitted or required by law or court order, the Plans will not disclose, share or sell any User information to any other third party without the User's prior authorization, except information may be disclosed to the Plans' Trustees, employees, administrators and other professional advisors only to the extent necessary to administer the Plans.

Personal and Financial Information Collected by the Plans

Throughout this Website, there are forms that allow you to initiate actions, view information, and request information. These forms may ask for contact information (such as name, mailing address, and email address), login and password information, and certain other personal or financial information. Your provision of such information is entirely voluntary.

IP Address Logging

The Plans' web servers track domain names and/or IP (Internet Protocol) addresses of Users to measure what pages and features are accessed by visitors. The Plans use software to collect and analyze this information. This information helps us administer the Website, improve content, and improve service.

Cookies

This Website may use cookies to collect anonymous usage statistics to track Website utilization. A "cookie" is a small summary text file that is stored by your mobile phone (e.g., iPhone or Android) or by your browser (e.g., Internet Explorer, Edge, Chrome, Safari, or Firefox). Cookies allow the Website to store some information about Users, allowing the Website to recognize a User and respond appropriately. Identifiable visitor information may also be stored in internal log files. The Plans use this information to troubleshoot issues, improve online services, and for analytical purposes, such as analyzing trends, administering the Website, tracking User movements, and gathering broad demographic information. The Plans also utilize this information to ensure basic functionality for authenticated Users, including but not limited to initiating and terminating valid sessions.

Links to Other Websites

The Website may contain links to other websites not affiliated with the Plans. The Plans are not responsible for the privacy practices or the content of such other websites. By including links to other websites, the Plans neither endorse such websites nor guarantee the information they contain is accurate. The Plans encourage you to be aware when you leave the Website to read the privacy policies of every linked website as the privacy policies of each may differ from this Privacy Policy. This Privacy Policy applies solely to websites owned by, or operated on behalf of, the Plans.

Security

The Plans are committed to preventing unauthorized third parties from accessing the personal information you provide to us, and we maintain commercially reasonable procedures and technology designed for this purpose. This Website has reasonable technical and organizational security measures in place to protect the loss, misuse or alteration of information under our control, such as Secure Sockets Layer (SSL) encryption technology. Although we cannot guarantee that our systems are 100% secure 100% of the time, we periodically update and test our technology in order to improve the protection of User information.

Your participation is also important to the Plans' security efforts. We suggest you take steps to protect your computer's security, which include the following:

- Passwords. Create a strong password using a combination of letters, numbers and symbols. Do not share your password with anyone. Change your password often.
- Software Updates. Ensure your computer and internet browser software are up to date.
- Security Software. Install anti-virus software on your computer and routinely scan for viruses, keyloggers, spyware and other programs that may become installed on your computer without your permission. If you believe you have received a virus or other malware from this Website, please alert us as soon as possible so that we may take remedial measures to address.
- Log Off. Always log off the Website after completing your activities.

The Plans do not email Users requesting their login or password information. If you receive an email purporting to be from the Plans or the LLC requesting your personal, financial, or login information, do not provide such information unless you have first verified that the email is actually from the Plans or the LLC. Such emails may be fraudulent and used in connection with scams known as phishing. The Plans request that you report any suspicious emails, websites, or other activity to the Plans or the LLC.

Other Plan Policies

Your use of this Website may also be governed by other terms and conditions contained on separate user agreements and terms of use. Additionally, the Plans' Notice of Privacy Practices governs the Plans' use and disclosure of, and your rights to access, "protected health information" as that term is defined under the Health Insurance Portability and Accountability Act of 1996 and its implementing regulations. To the extent the terms of this Privacy Policy and the terms of the Notice of Privacy Practices conflict, the Notice of Privacy Practices shall control.

Governing Law and Jurisdiction

This Privacy Policy, and the Plans' collection, use and disclosure of user information, shall be governed and interpreted in accordance with the laws of the United States and, to the extent not preempted by federal law, the state of Georgia.

Changes to Privacy Policy

The Plans reserve the right to change this Privacy Policy at any time without prior notice. Any changes to the Privacy Policy will be posted on this page and will be effective immediately upon posting.

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