Privacy Policy

At BenefitHub, we know that you care how information about you is used and shared. When you use BenefitHub, we know that you are trusting us with your personal information and want us to tell you what information we are gathering and how we are sharing it. We appreciate your trust that we promise to only share your personal information carefully and sensibly. This notice describes our privacy policy. By visiting BenefitHub, you are accepting the practices described in this Privacy Notice.

What personal information do we gather?

The information we learn from you and other customers helps us personalize and continually improve your BenefitHub experience. Here are the types of information we gather.

**Information You Give Us:** We receive and store any information you give us or enter on our Web site. If you choose not to provide certain information, you might not be able to take advantage of features that relate to that information. We use the information that you provide for such purposes as responding to your requests, customizing your shopping experience, finding benefits that match your profile, improving our marketplace, and communicating with you.

**Automatic Information:** Whenever you interact with us, we receive and store certain types of information. For example, we use “cookies,” like many Web sites, and we obtain certain types of information when your Web browser accesses BenefitHub or advertisements and other content served by or on behalf of BenefitHub on other Web sites.

**E-mail Communications:** We often receive a confirmation when you open e-mail from BenefitHub, to help us make e-mails more useful and interesting. If you do not want to receive e-mail or other mail from us, you may opt out by adjusting your Customer Communication Preferences.

**Information from Other Sources:** We might receive information about you from other sources, such as your employer or membership organization, and add it to our account information.
What About Cookies?

Cookies are unique identifiers that we transfer to your device to enable our systems to recognize your device and to provide numerous features that require remembering who you are (e.g. remembering your User Name).

The Help feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on's settings or visiting the Web site of its manufacturer. Because cookies allow you to take advantage of some of BenefitHub’s essential features, we recommend that you leave them turned on.

Does BenefitHub Share the Information It Receives?

We never sell information about our customers to anyone. We also do not share information about your individual shopping activities or preferences with your employer or membership organization. Other than registrations, logins and clicks, we only share aggregated information about all employees or members of your organization with your employer or membership organization, and only subject to this Privacy Notice. However, if you are purchasing or participating in your company or membership organization’s specifically sponsored employee or membership benefits program through BenefitHub (e.g. voluntary benefits), then it is likely we are sharing your benefit elections and information with your employer or membership organization, as well as with any insurance carriers or other benefit providers that you have selected.

Communicating Offers: Sometimes we send offers to you if you have opted in or subscribed to receiving special offers. If you do not want to receive such offers, please opt out of these communications in your Profile.

Protection of BenefitHub: We release account and other personal information when we believe release is appropriate to comply with the law; enforce or apply our Conditions of Use and other agreements; or
protect the rights, property, or safety of BenefitHub, our users, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction. Obviously, however, this does not include selling, renting, sharing, or otherwise disclosing personally identifiable information from customers for commercial purposes in violation of the commitments set forth in this Privacy Notice.

**With Your Consent:** Other than as set out above, you will receive notice when information about you might go to third parties, and you will have an opportunity to choose not to share the information.

**How Secure Is Information About Me?**

We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts information you input.

It is important for you to protect against unauthorized access to your password and to your computer. Be sure to sign off when finished using a shared computer. Click here for more information on how to sign off.

**What About Third-Party Advertisers and Links to Other Websites?**

Our site includes third-party advertising and links to other Web sites. When linking to third party sites, please be aware of their privacy policies as they are certain to be different than ours.

**What Choices Do I Have?**

As discussed above, in some circumstances you can choose not to provide information, even though it might be needed to make a purchase or to take advantage of such BenefitHub features as Your Profile, Subscriptions, Customer Reviews, and Cash Back.

If you do not want to receive e-mail or other mail from us, please adjust your Customer Communication Preferences. (If you do not want to receive Conditions of Use and other legal notices from us, such as
this Privacy Notice, those notices will still govern your use of BenefitHub, and it is your responsibility to review them for changes.)

The Help feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on’s settings or visiting the Web site of its manufacturer. Because cookies allow you to take advantage of some of BenefitHub’s essential features, we recommend that you leave them turned on.

**Are Children Allowed to Use BenefitHub?**

BenefitHub does not sell products for purchase by children. We sell children’s products for purchase by adults. If you are under 18, you may use BenefitHub only with the involvement of a parent or guardian.

**Conditions of Use, Notices, and Revisions**

If you choose to visit BenefitHub, your visit and any dispute over privacy is subject to this Notice and our Conditions of Use, including limitations on damages, resolution of disputes, and application of the law of the state of New York. If you have any concern about privacy at BenefitHub, please contact us with a thorough description, and we will try to resolve it. Our business changes constantly, and our Privacy Notice and the Conditions of Use will change also. We may e-mail periodic reminders of our notices and conditions, but you should check our Web site frequently to see recent changes. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you and your account. We stand behind the promises we make, however, and will never materially change our policies and practices to make them less protective of customer information collected in the past without the consent of affected customers.
Information You Give Us

You provide most information you give us when you search, click through to a merchant, buy, post, review, participate in a contest or questionnaire, or communicate with customer service. For example, you provide information when you search for a product; place an order through one of our third-party merchants; provide information in Your Account (and you might have more than one if you have used more than one e-mail address when shopping with us) or Your Profile; communicate with us by phone, e-mail, or otherwise; complete a questionnaire or a contest entry form; participate in Discussion Boards or other community features; provide and rate Reviews.

Automatic Information

Examples of the information we collect and analyze include the Internet protocol (IP) address used to connect your computer to the Internet; login; e-mail address; password; computer and connection information such as browser type, version, and time zone setting, browser plug-in types and versions, operating system, and platform; purchase history, which we sometimes aggregate with similar information from other customers to create features like Most Purchased; the full Uniform Resource Locator (URL) clickstream to, through, and from our Web site, including date and time; cookie number; and products you viewed or searched for. During some visits we may use software tools such as JavaScript to measure and collect session information, including page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page. We may also collect technical information to help us identify your device for fraud prevention and diagnostic purposes.

Information You Can Access

Examples of information you can access easily at BenefitHub include personally identifiable information including name, e-mail, password, communications preferences, address, and notification settings.