

Privacy Policy

This Privacy Policy (“Policy”) describes how ePlan Services, Inc. (“ePlan Services,” “we,” “us,” or “our”), transmits, uses, shares and protects business, financial, and personal information. This Policy applies to all information provided, transmitted, or submitted to ePlan Services in connection with the services provided to or on behalf of our clients (“Services”), including on this website and mobile applications (“Site”).

Data privacy, and the privacy of the information provided, is important to us. We use reasonable care to protect data provided to us by or on behalf of our clients or prospective clients (“Clients”) and their workers or from visitors of our Site (collectively “You” or “Your”) from loss, misuse, unauthorized access, disclosure, alteration, and untimely destruction. This Policy governs personal information collected, processed, or disclosed by ePlan Services for its own purposes as well as information provided to us as a service provider for our Clients. It protects information collected online as well as offline. We may receive personal data from our Clients about their current and/or prospective workers, as well as workers’ dependents and/or family members as needed to provide Services. ePlan Services will collect and process Your personal information as instructed or permitted by our Clients or in accordance with this Policy.

We do not grant access to personal information except as set forth herein. We do not share or sell personal information provided or transmitted to our Site with any third parties for their own marketing purposes. At times, we will provide links to other websites not affiliated with ePlan Services. We encourage You to be aware when You leave our Site, and to read privacy policies regarding how third parties may use or process Your information.

What Information is Collected

We limit the information that we collect to the information that we need to provide our Services, to administer and improve the Site or our Services, and to fulfill any legal and regulatory requirements.

The categories of personal information that we may collect include the following:

- Contact information to allow us to communicate with You or to provide the Services
- Financial and bank account information as needed to provide the Services
- Social security number, date of birth, name, address, email address, phone number, including mobile phone number, and other details as needed to provide the Services
- Credit, debit, or payment card information if used
- Credit or debt history regarding creditworthiness or credit history, with proper disclosures
- Employment history and application information submitted through our recruiting and applicant tracking Service
- Geolocation data, including Your IP address
- Other personal information as needed to provide specific Services

- Other information and documentation provided as part of ePlan Services' customizable fields or Services, to be stored within the Site and Services, which may include other personal information, and/or other human resource information Client seeks to collect and retain through the Site. Clients are responsible for the maintenance and retention of any information or documentation stored with ePlan Services' customizable features

How Personal Information is Collected or Transmitted

To access or use certain information, features, or Services, You may be required to provide personal information. Personal information is primarily collected, submitted, and/or transmitted:

- When a Client provides it to ePlan Services to facilitate the processing of the Services
- From You when You utilize the Site or Services
- From applications, forms, webinars, surveys, and other information You provide us
- If You provide us with comments or suggestions, request information about our Services, or contact our customer service or support departments via phone, email, chat or other forms of communication
- From consumer and business reporting agencies regarding Your creditworthiness or credit history
- Between ePlan Services and third-party vendors
- From information You may provide via Social Media. For information regarding safe and productive participation in our social media community, view our [Social Media Guidelines](#)

How Personal Information is Used

We may use personal information to:

1. Facilitate current, prospective, or former employer requested Services, transactions, investments, distributions and/or benefits
2. Administer and improve our Site
3. Facilitate applicant tracking and recruitment
4. Facilitate billing and collections
5. Contact Clients and consumers with information on Services, new Services or products, or upcoming events, including via SMS or MMS text messaging if mobile phone number is provided for that purpose
6. Offer advanced analytics and insights to help Clients with business planning and decision making
7. Market our Services to Clients and consumers or for auditing our interactions
8. Detect fraud or theft or for other security purposes
9. Comply with legal, reporting, and regulatory requirements
10. Maintain, manage, or service accounts
11. Provide customer service or support
12. Verify consumer identity as well as eligibility to receive Services, information, and products

13. Research and develop technological improvements
14. Send transactional communications as part of our Services
15. Improve, upgrade, or enhance our Services
16. Administer quality and safety maintenance for our Site or Services
17. For other purposes that are compatible with this Privacy Policy or where permitted by applicable law
18. In any other way we may describe when You provide the information, or for which You provide authorization

Parties with Whom Information May Be Shared

Information is shared to facilitate the Services requested by or on behalf of our Clients or for our business operations. We may share information with:

- A. Our affiliates, partners, or subsidiary organizations
- B. Government agencies to fulfill legal, reporting and regulatory requirements
- C. Attorneys, accountants and auditors
- D. Credit reporting agencies to supply vendor references on Client's behalf or to provide credit related Services as requested by You
- E. Our employees, affiliated companies, subsidiaries, contractors, agents and third-party vendors to perform Services related to Your account, to offer additional Services, perform analysis to determine qualification to receive future services, collect amounts due, or for our business operations
- F. Third-party providers for services that You may sign-up for via our Site or Services
- G. Banking and brokerage firms to process payroll-related and/or securities transactions
- H. To a buyer or successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred
- I. Credit bureaus and similar organizations, law enforcement or government officials. We reserve the right to release information if we are required to do so by law or if, in our business judgment, such disclosure is reasonably necessary to comply with any court order, law, or legal process, in a fraud investigation, an audit or examination
- J. Health and welfare providers in support of benefit Services
- K. Cloud providers, customer management platforms, security providers, and similar Services in connection with providing products, Services and in the support of daily operations
- L. Any other entity disclosed by ePlan Services when You provide the information, or for which You provide authorization

Data Retention

We retain personal information for as long as necessary to provide the Services and fulfill the transactions requested by or on behalf of Clients, or for other essential purposes such as complying with our legal obligations, maintaining business and

financial records, resolving disputes, maintaining security, detecting and preventing fraud and abuse, enforcing our agreements, and for any other necessary business purpose.

How Cookies and Other Related Technologies are Used

Our Site uses cookies and similar technologies. A “cookie” is a piece of data that our Site may provide to Your browser while You are at our Site. The information stored in a cookie is used for user convenience purposes, such as reducing repetitive messages, tracking helper tool versions, and retaining user display preferences. If a user rejects the cookie, they will be able to browse the Site but will be unable to use our online application.

We use session cookies to limit popup windows to a single browser instance. We may also use Java scripting in cooperation with cookies and “spotlight images,” “pixel tag,” or “web beacons” to track Site traffic and email response. A “spotlight image,” “pixel tag,” or “web beacon” is an electronic image, called a 1-by-1 pixel or clear GIF, that can recognize certain types of information on Your computer or device, such as Your cookie number, time and date of page view or location.

During Your interaction, a Service may automatically collect information from Your activity or device including:

- Computer, device, and connection information, such as browser type and version, operating system and other software installed on Your device, mobile platform and unique device identifier and other technical identifiers, including IP addresses, error reports and performance data
- Usage data such as user preferences including features, settings, date and time stamps, and pages visited

ePlan Services uses third-party service providers who use cookies, web beacons, and similar technologies to collect, transmit, or receive information from our Site and elsewhere on the internet to improve our Site, Services, user experience, and for our own marketing purposes, including but not limited to, Google Analytics. For more information regarding how Google uses information from sites that use its service, please visit Google’s privacy policy.

If You are simply browsing or navigating through our Sites, information about Your computer and the pages You visit on our Site is transmitted and may be collected by ePlan Services. This data is often referred to as clickstream or navigation data. We use this information for research, analysis, and reporting so that we can improve our navigation, page structure, and page content to help visitors find information more quickly and provide more value when they find what they are looking for on our Sites. Additionally, as You interact with different pages and content on our Site, this behavioral data may be tracked and used to provide targeted content and Site recommendations. If You use an account to access our Site or Services, ePlan Services may also use certain technologies to record Your mouse movement, clicks, page visits, and screen information to enhance Your experience, for our own security purposes, and to improve our Site or Services. We may share this information with third parties

as necessary for our business purposes. You consent to our use of this technology when You login to Your account.

The following are things You can do while visiting our Site to limit the sharing of Your information:

- Disable cookies within Your browser before visiting our Site;
- Choose not to submit information via web forms located within our Site;
- Choose not to enroll in or purchase our products or Services;
- Choose not to “opt-in” to certain programs that are available on our Sites;
- Choose not to complete any surveys available on our Site.

How Aggregated, Non-Personal or Non-Identifiable Information is Used

We may collect general, non-personal, statistical information about the users of the Site and our Services. We may also deidentify or aggregate certain personal information collected from or about users of our Site and Services. We may process and disclose this information without restriction.

Children Under 13 Years of Age

This Site is not intended for children under 13 years of age. We do not knowingly collect and/or transmit personal information from children under 13 years of age. All dependent data needed for benefits enrollment shall be provided by the employee/guardian and kept secure as indicated in this Policy.

Security

ePlan Services uses reasonable care to protect the confidentiality, integrity, and availability of Your information and we continue to invest in our award-winning security capabilities, including personnel security and physical security; system security, access control, and monitoring; data backup and business continuity management; and vulnerability and intrusion detection. Specifically, we:

- Maintain policies and procedures covering physical and logical access to our workplaces, systems, and records
- Apply physical, electronic, and procedural safeguards aligned with industry-recognized best practices
- Use technology such as backups, virus detection and prevention, firewalls, and other computer hardware and software to protect against unauthorized access to or alteration of Your information
- Encrypt sensitive information transmitted over the internet
- Through formal approval processes, access controls, and internal auditing, limit our employee’s access to Client information to those who have a business reason to know
- Require our employees to take information security awareness training upon hire and annually thereafter and apply this training to their jobs every day

- Provide ongoing training and awareness to our employees about security best practices, including internal phishing simulations for education and testing purposes
- Use advanced technologies for the backup and recovery of Your information
- Monitor compliance with established policies through ongoing security risk assessments and internal audits

While we help protect the security and integrity of Your information through procedures and technologies designed for this purpose, the safety and security of Your information also depends on You. We may give You, or You may choose, account credentials to access certain parts of our Site or Services. It is solely Your responsibility to maintain the security and confidentiality of Your account credentials and the information and Services accessible through Your account and the Site. You are not permitted to share or sell Your account credentials to any third-party, unless authorized. If You suspect fraudulent or abusive activity relating to Your account, or if Your credentials have been lost, stolen or compromised in any way, You should immediately change Your potentially compromised credentials and notify ePlan Services and Your employer.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect Your personal information, ePlan Services cannot guarantee the security of Your personal information transmitted to us. Any transmission of personal information is at Your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Site.

For additional information about our commitment to protecting the security and integrity of Your information, please refer to our [Security](#) page.

Accessibility

Meaningful inclusion is very important to us, including providing reasonable accommodations for persons with disabilities. If You need assistance or have any questions, please send them to admin@eplanservices.com.

How to Access and Correct Your Information

Keeping Your information accurate and up-to-date is very important. Clients can review or correct account information on the Site or by contacting a customer service representative. If You have an account on the Site, You may be able to make changes to Your information after You login to the Site using the online tools. Changes to information regarding a dependent(s) or family member(s) must be completed by You and/or Your employer.

California Consumer Privacy Rights

If You do business in California or are a consumer in California, please review the California Privacy Policy below for more information regarding our processing of Your information.

Changes to This Privacy Policy

This Policy may be revised from time to time due to legislative changes, changes in technology, our privacy practices, or new uses of Your information not previously disclosed in this Policy. Revisions are effective upon posting and Your continued use of this Site or our Services will indicate Your acceptance of those changes. Please refer to this Policy regularly.

Contact Information

If You have any comments, concerns or questions about this Privacy Policy, please contact ePlan Services at: admin@eplanservices.com.

Last Updated August 9, 2024

California Privacy Policy

This California Privacy Policy supplements the information contained in our Privacy Policy above and is adopted to comply with the California Consumer Privacy Act (CCPA) 2018, Cal. Civil Code Section 1798.100 et. seq., as amended, and related regulations, as may be further amended from time to time (“CCPA Policy”). This CCPA Policy applies solely to visitors, users, Client’s employees, and/or others who reside in the state of California ("consumers") and to Clients. Any terms defined in the CCPA have the same meaning when used in this CCPA Policy. All other capitalized terms shall have the same meaning as those designated in the ePlan Services Privacy Policy. This CCPA Policy explains how ePlan Services, Inc. (“ePlan Services,” “we,” “us,” or “our”) collects, uses, discloses and retains Personal Information, otherwise known as our Information Practices, and how consumers may exercise their rights under CCPA.

ePlan Services as a Service Provider

This CCPA Policy governs Personal Information collected, processed, or disclosed by ePlan Services as a Service Provider for our Clients and for our own purposes. ePlan Services will collect and process Personal Information as instructed or permitted by our Clients or in accordance with this CCPA Policy.

What Information is Collected

The CCPA defines Personal Information as “information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household” but does not include certain exempt information, publicly available information, or deidentified or aggregated information. ePlan Services’ Information Practices include the collection and use of Personal Information as described in the Privacy Policy and as set forth below. This CCPA Policy applies to our Information Practices both online and offline. ePlan Services retains this information as set forth in the Privacy Policy. (See, *Data Retention*).

Our Purposes for the Collection and Use of Personal Information

We may collect Personal Information directly from Clients, affiliates, business partners, agents, vendors, and consumers. Our collection of Personal Information is limited to the business and commercial purposes as described in the Privacy Policy (See, *How Personal Information is Used*).

Sources of Collection of Personal Information.

We collect Personal Information from the following sources as described in the Privacy Policy above (See, How Personal Information is Collected or Transmitted).

Categories of Third Parties with Whom We Disclose Personal Information

We may use, disclose, or transmit Personal Information we collect to other service providers or other third parties for business purposes, to provide our Services, or for other purposes as provided by the CCPA as described in the Privacy Policy (See, Parties with Whom Information May Be Shared).

The chart below describes the categories of Personal Information collected in the previous twelve (12) months, the business or commercial purposes for such collection, and the categories of third parties with whom we have disclosed Personal Information for a business purpose in the previous twelve (12) months.

Category of Personal Information that We May Collect and Transmit	Examples	Collected During the Past 12 Months	Business or Commercial Purpose(s)	Categories of Third Parties with Whom We Disclosed Personal Information During Past 12 Months
<i>Personal Information</i>	Full name, address, telephone number, social security number, date of birth, financial, bank account, beneficiary information, signatures, and similar identifiers	Yes	1-18	A-L
<i>Sensitive Personal Information</i>	<i>Social security number, a consumer account login, financial account, debit card or credit card number in combination with any: required security code, password, credentials allowing access to an account, contents of: a consumer's mail, email and text messages (unless the business is the intended recipient), processing of biometric information for the purpose of uniquely identifying a consumer.</i>	Yes	1-4,6-12,14-18	A-L

<i>Protected Personal Characteristics</i>	Age (40 years or older), marital status, and similar identifiers	Yes	1-4,6,7,9-12,14,15,17,18	A-C, E, F, H-L
<i>Profession and Employment Related Information</i>	Employment history, job title(s), locations, dates worked, and similar information	Yes	1-7,9-12,14,15,17,18	A-C, E, F,H,I, K, L
<i>Internet and Other Electronic Identifiers</i>	Unique user ID, cookie data, IP address, unique device information, session logs, analytics logs, and similar identifiers	Yes	1-,3,5,7-13,15-18	A, C, E, F, H - L

Categories of Personal Information Sold or Shared to Third Parties

ePlan Services does not sell or share Personal Information with Third Parties. We only make business purpose disclosures as detailed above and pursuant to written contracts that describe the purposes of use, require the recipient to keep Personal Information confidential, and prohibit using the disclosed information for any purpose except performing the contract.

Consumer Rights under CCPA

The CCPA provides consumers with specific rights regarding their Personal Information. This section explains how those rights may be exercised. ePlan Services is receiving requests directly from consumers on behalf of its Clients. As a Service Provider to our Clients, we may not be able to execute all requests. Consumers may wish to reach out to their employer or former employer when making such requests.

1. California consumers or authorized agents may submit a request in one of the following ways: Consumers have the right to request to certain information about our collection and use of Personal Information (the "Right to Know"). Consumers may only submit two (2) requests per a twelve-month period. Consumers have the right to request to know or access:
 - The categories of Personal Information collected about the consumer;
 - The categories of sources from which that Personal Information was collected;
 - The categories of third parties to whom we disclose the Personal Information for a business purpose;
 - The business purpose for which we disclose the consumer's Personal information; and/or
 - The specific pieces of Personal Information we have collected about the consumer ("Specific Request to Know").
2. Consumers have the right to request correction of Personal Information ("Right to Correct"). We have processes in place to allow consumers to correct Personal Information. Please see this information in our Privacy Policy (See, *How to Access and Correct Your Information*). You may call our 401(k)

Service Center if you have additional questions regarding the ability to correct information.

3. Consumers have the right to request deletion of Personal Information, subject to certain exceptions (the "Right to Delete"). Once we receive a request and confirm the consumer's identity we will review the request to determine if an exception allowing us to retain the information applies. We may deny a deletion request if retaining the Personal Information is necessary for us to:
 - Complete the transaction(s) for which we collected the Personal Information including to provide Services to our Clients, provide a good or service that was requested, take actions reasonably anticipated within the context of our ongoing business relationship with our Clients, or otherwise to fulfill our contractual obligations; and/or
 - As otherwise allowed by the CCPA.
4. We will not discriminate against consumers for exercising CCPA rights including refusing Services or offering different pricing models.

How To Exercise Rights Under CCPA

California consumers or authorized agents may submit a request in one of the following ways:

- By sending an email to the Customer Support to admin@eplanservices.com
- By calling the Customer Support phone number at 888-827-4749

If you're making a request as an Authorized Agent, the CA consumer must fill out and sign the CCPA Authorized Agent Form, and you will need to attach a copy of the completed form to your request. A copy of the CCPA Authorized Agent Form can be obtained from Customer Support. If the request is submitted by someone with a power of attorney (POA), the POA may be submitted instead of the Authorized Agent Form.

When submitting a request under CCPA, we are required to reasonably validate the requestor to appropriately secure Personal Information. If we cannot validate the requestor based on the information provided, we will notify the requestor that we are unable to fulfill the request. We will only use Personal Information provided in the request to verify the requestor's identity or authority to make it. We will confirm receipt of a request within ten (10) business days. We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to another 45 days), we will inform you of the reason and extension period. We do not charge a fee to process or respond to a verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will detail why we made that decision and provide a cost estimate before completing the request.

Updates to this CCPA Policy

Please refer to this CCPA Policy regularly as it may be revised due to legislative changes, changes in technology or our privacy practices or new uses of customer information not

previously disclosed in this CCPA Policy. Revisions are effective upon posting. If you have any comments, concerns, or questions about this CCPA Policy, please contact us by phone at 888-827-4749 or by email at admin@eplanservices.com.

This CCPA Policy does not apply to current or former employees or independent contractors of ePlan Services.

Last Updated August 9, 2024