

Privacy & Authorized Function Notice

January 3, 2024

United Life Brokers, LLC values its clients' privacy. This Privacy Policy will help you understand how we collect and use personal information from those who visit our website, apply over the phone, or in person at our offices. Our goal is to not only meet, but to exceed existing privacy standards and law.

We reserve the right to make changes to this policy at any time. To be sure you're up to date with any changes, we advise that you visit our website regularly to view the most up to date policy.

Please note that this policy does not govern the collection and use of information by companies or entities that United Life Brokers, LLC does not control, nor by those not employed by United Life Brokers, LLC. It is recommended that you review the privacy policies and statements of any website you go to outside of www.unitedlifebrokers.com, including but not limited to those websites linked on our website. **United Life Brokers, LLC does not ever sell your information.** We will never give your information to a non affiliated entity, or for any purpose other than explicitly necessary, and as outlined in this policy.

Information We Collect

In order to qualify our candidates for the many insurance products we offer, it is imperative we collect personal identifiable information, including health and financial records, where applicable. We store some basic information in our encrypted cloud based client database, known as a CRM. The information includes your basic information, such as contact card, and type(s) of policies you may have; the policy identifiers, such as carrier, ID number, etc. All other personal information, such as your application, may also be stored as an attachment in our CRM. It is not directly viewable, nor is it allowed to be viewed by any personnel unless necessary to perform a specific duty. We also reserve the right to keep certain applicable information in physical files on premises as required by law, or in compliance with federal and state guidelines, and as outlined in this policy.

Our website may also collect the data you voluntarily submit, even if you are not, and have never been a formal client with us. This information is also encrypted. By voluntarily submitting identifiable information to our website and affiliates, you give United Life Brokers, LLC explicit permission to contact you via the information provided, including traditional mail, phone and/or email. Once contacted, you may revoke permissions at any time. If receiving an email communication, it is because in accordance with this notice, you gave us explicit permission to send it. We do not ever purchase 'lists'. We do not spam, as defined by law. You may revoke permissions to receive emails from us at any time by choosing the 'unsubscribe' button within the email, or by sending us an email (support@ulbrokers.com) with the subject line: STOP SENDING EMAIL. Please understand that certain legal notices, and other potentially important non-marketing notices may not reach you if you unsubscribe to email. According to federal and state law, we cannot send email to you for any reason once you revoke permissions for us to do so. You may, however, reinstate permissions at any time, unless you report our email as "spam", in which case our system will block your email from receiving anything from us, permanently.

Use Of Information Collected

Please rest assured that our website will only collect personal information that you knowingly and willingly provided at the time of your website visit. The same is true for the information provided to us by our linked websites, such as Get Covered NJ and Quility. The information will only be used for the purpose for which it was requested, and any additional uses specifically provided for in this policy, and in order to perform our duties in accordance with ethical and legal responsibilities as licensed financial professionals.

Agent Partners:Core Benefit Concepts, LLC has contracted with United Life Brokers, LLC to administer all services pertaining to Individual Health Insurance. If your Individual Health Insurance has previously been serviced by Frank Ferrandino of Core Benefit Concepts, LLC, those products will now be serviced by United Life Brokers, LLC. Any other products or services previously held with Core Benefit Concepts, LLC will remain with Frank Ferrandino of Core Benefit Concepts, LLC. Any information shared to United Life Brokers, LLC by Core Benefit Concepts, LLC will be strictly limited to information needed to process your Individual Healthcare applications. You may revoke United Life Brokers' access to this information at any time.

United Life Brokers, LLC by nature of our business, is required to share all applicable personal information to the insurance carrier in accordance with registering and qualifying you or your family members' policies.

United Life Brokers, LLC is a registered Certified Assister with the Get Covered NJ Health Insurance Marketplace, as well as FFM certified to broker health insurance via the nationwide marketplace, Healthcare.gov. When completing an application with us, the information you provide, including financial disclosures, are automatically given to the state of NJ and the federal government via the GCNJ online application process, in compliance with the laws and regulations of the Affordable Care Act. Please refer also to the Privacy Policies of both GCNJ, as well as your insurance carrier for more information. **Please Note: Financial reporting does not apply to off-exchange purchases of health insurance policies**, or any other insurance product we offer. More information regarding the Affordable Care Act Health Insurance Exchange, and our authorized functions printed in a separate section toward the end of the document.

United Life Brokers, LLC may utilize your contact information to inform you of important personal and family protection products we offer, other than the ones you initially requested, in accordance with responsible insurance advising, including but not limited to: Medicare Information, Subsidized Healthcare information, Life Insurance, Long Term Care Insurance, and Disability Insurance information.

Disclosure of Information

United Life Brokers, LLC may not use or disclose the information provided by you, except under the following circumstances:

- As necessary to provide services or products you have explicitly ordered or requested.
- In other ways described in this Policy, or to which you have otherwise consented.
- In the aggregate with other info, in such a way so that your identity cannot be reasonably determined.
- As required by law, or in response to a subpoena or search warrant.
- To legal outside auditors (such as insurance carriers) who also keep information confidential in accordance with the law.
- As necessary to enforce terms of service and applicable law.
- As necessary to maintain, safeguard & preserve the rights & property of United Life Brokers, LLC.
- If a person completes a submission form via our Medicare webpage, or Medicare ad, that constitutes permission to contact under CMS guidelines. You may revoke permission at any time via email, text, or call. Simply state: **"I revoke permission to contact"**.

Please note that simply unsubscribing to emails does not communicate that you revoke permission to contact in all manners. Many clients simply dislike emails, and prefer to utilize phone communication. If you no longer wish to use our services, and/or wish for us to remove you from our contacts list, please make that clear by using the phrase above.

Security

United Life Brokers, LLC takes precautions to protect your information. When you submit sensitive information via our website, email, or other means, your information is protected both online and offline. We and our affiliates use encryption. Further, only employees who absolutely need information to perform a specific task for the client, are granted temporary secure access to your information, and are bound by federal law, state law, and company policy to keep all information confidential. Physical access to our servers and electronic files are secured using the most modern methods available, including passwords and encryption. Certain electronic information is further protected by two step authentication. We safeguard our physical files and devices utilizing locks, alarm systems connected to local police, and 24 hour surveillance outside our building. For your privacy, our internal private offices are not under surveillance. All phone calls are recorded in accordance with the law and Federal CMS regulations. The recordings are stored on an encrypted cloud system that is in compliance with the federal government.

Affordable Care Act (healthcare.gov), Get Covered NJ, Medicare Authorized Functions and Privacy Statement

We are authorized to collect personally identifiable information (PII) from you by CMS and Get Covered NJ via their certification processes, as well as state licensing. Any PII we collect is simply used to apply for insurance and/or government subsidies in accordance with the ACA.

If you choose to give us PII, we may share this information with the federal and state government as is automatic when applying via the Marketplace for Affordable Care Act coverage. PII is used and disclosed only under such circumstances, as it is required by law.

In order to obtain insurance via the Marketplace, financial disclosures and other PII information is required under federal and state law. If you choose not to provide us with the PII requested, or not to respond to certain questions, this may result in a failure to qualify for, or keep subsidies.

All PII provided in order to qualify for a subsidized on exchange Marketplace plan will be automatically submitted to CMS (a federal agency), and maintained in that Federal System of Records. According to CMS guidelines, the following are authorized functions for use of your PII:

Assisting applicants for QHP (qualified health plan) eligibility, supporting QHP selection and enrollment by assisting with plan selection and comparisons. Assisting with applications for the receipt of advance payments of the premium tax credit (APTC), and cost sharing reductions (CRS's), and selecting APTC amount. Facilitating the collection of standardized attestations acknowledging receipt of the APTC or CSR determination, if applicable. Assisting with the application for and determination of certificates of exemptions. Assisting with filing appeals of eligibility determinations in connection with the Marketplace. Transmitting information about the consumer's decisions regarding QHP enrollment and/or CSR and APTC information to the Marketplace. Facilitating payment of the initial premium amount for the appropriate QHP. Facilitating an enrollee's ability to disenroll from a QHP. Educating consumers on insurance affordability programs and , if applicable, informing them of eligibility for Medicaid or the Children's Health Insurance Program. Assisting an enrollee's ability to report changes in eligibility status to the Marketplace throughout the coverage year, including changes that may impact eligibility (e.g. adding a dependent). Correcting errors in the application for QHP enrollment. Informing or reminding enrollees when QHP coverage should be renewed, or when enrollees may no longer be eligible to maintain their current QHP due to age, or to inform of options at renewal. Providing appropriate info, materials, and programs to inform and educate consumers about the use and management of their health information, as well as services and options offered through the selected QHP and among the available QHP options. Contacting consumers to assess their satisfaction or resolve complaints with services provided by us in connection with the Marketplace or QHP. Providing assistance in communicating with QHP issuers. Carrying out our legal responsibilities related to QHP issuer functions in the Marketplace, as permitted or required by our contractual relationships with QHP issuers. Other functions substantially similar to those enumerated above and such other functions that may be approved by CMS in writing from time to time.

Acceptance of Terms

By utilizing our website, services, or reading the emails with this notice attached, you are hereby accepting the terms and conditions stipulated within the Privacy Policy Agreement. If you are not in agreement with our terms and conditions, please refrain from using our website and services. In addition, any continued use of our website and services following the posting of any updates and changes to our Privacy Policy Notice and Practices terms and conditions, shall infer your agreement and acceptance of such changes.

Contacting Us

If you have any questions or concerns, please feel free to reach out to us:

Phone: 973-300-5433

Mailing: 65 Spring Street, Newton, NJ 07860

Email: admin@ulbrokers.com

Website: www.unitedlifebrokers.com