

# ANUVI PRIVACY POLICY

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## INTRODUCTION

This website and service, <https://anuvi.io/> (the “Service”), is provided by Anuvi, Inc. (“Company”; “we”; “us”; or “our”) and discloses how we collect and process information through this Service. Please read this Privacy Policy carefully to understand our policies and practices regarding such information. If you do not agree with our policies and practices, you should not use the Service. By accessing or using this Service, you agree to this Privacy Policy.

## OVERVIEW

- This Privacy Policy only applies to individual end users of the Service. Companies offering benefits through the Service are subject to a separate agreement with the Company.
- While this Service provides access to information for exercising your COBRA rights, this Service is not a healthcare provider, affiliated with any insurers or providers or a division of your former employer. This Service merely enables your employer to outsource their COBRA administrative tasks to the Company.
- The Company does not directly insure you or directly sell any insurance products of any kind. Therefore we cannot guarantee your enrollment in an insurance product, although we will advocate with insurance companies on your behalf when necessary.
- We use your personal information solely to administer your COBRA selection and operate this Service. We do not provide such personal information to any third party to use for their own purposes, such as sending marketing messages to you.
- If you have further questions about our privacy practices, you can contact us via the **CONTACT US** section below.
- For more information, please see our FAQs.

## INFORMATION COLLECTION

*Voluntary:* Our Service collects information that identifies, relates to, describes, references, or is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer ("personal information"). The personal information we collect generally consists of contact information, such as name, email address, physical address and telephone number.

*Payment details:* We will collect payment information, such as credit card details, from you in order to process and bill for the COBRA services you have selected to purchase. We do not save

this information in our system, but transmit it directly to our third party payment processor, Stripe.

*Automatic:* We and our service providers or our third party partners may also automatically collect information from you when you visit our Service through cookies and other tracking technologies solely for analytical purposes, such as measuring how many people access the Service and what features are used. We may store some information on your device or device hard drive as a cookie or similar type of file (such as clear gifs, web beacons, tags, and similar technologies that work on mobile devices) to collect such data. "Cookies" are pieces of information that may be placed on your computer by a website for the purpose of collecting data to facilitate and enhance your communication and interaction with that website. Such data may include, without limitation, the address of the websites you visited before and after you visited the Service, the type of browser you are using, your Internet Protocol (IP) address, what pages in the Service you visit and what links you clicked on and the region where your device is located. We may use cookies to customize your visit to the Service and for other purposes to make your visit more convenient or to enable us to enhance our services.

We may work with third-party service providers, such as Google, who use the technologies described in this section to conduct website analytics to help us track and understand how visitors use our Service. For information about Google Analytics please click on this link: <https://support.google.com/analytics/answer/6004245>. To opt-out of Google Analytics, please copy and paste “tools.google.com/dlpage/gaoptout” into your browser and download the Google Analytics opt-out browser add-on.

## **HOW WE USE YOUR INFORMATION**

We use information that we collect from you:

- To deliver our Service and its contents to you;
- To manage payment for your COBRA selection;
- To send messages to you about our services;
- To carry out our obligations and enforce our rights;
- In any other way we may describe when we collect the information from you; and
- For any other purpose with your consent.

## **DISCLOSURE OF YOUR INFORMATION**

We may disclose your information as described in this Privacy Policy or otherwise with your consent:

- To health insurance providers when you choose to purchase their services;
- To your former employer, when you choose to continue coverage under the employer sponsored health plan;

- To contractors, service providers, and other third parties we use to support our business. However, such parties are only authorized by us to use the information for the benefit of us;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which information held by Company about our Service users is among the assets transferred;
- To comply with any court order, law, or legal process, including to respond to any lawful government or regulatory request;
- To enforce or apply our policies or investigate fraud; and
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Company, our users, clients or others.

### *Browsing Information*

Browsing information may be disclosed to any number of third parties and used for any number of purposes as long as it is not directly linked to personal information that directly identifies you.

### **LINKS TO OTHER SITES**

We create links to other websites that we think may be of interest to you, such as providers of various products and services. We do not endorse any other websites and providers by providing such links, and our privacy policy applies only to your use of our Service. We are not responsible for the privacy policies of any websites and services we link to on our Service, and you should read the privacy policies of each site you visit to determine what information that site may collect about you.

### **DATA RETENTION**

We will retain your information for as long as your account is active or as needed for us to manage and provide our services and for our business needs. Even if we delete some or all of your personal information, we may continue to retain and use de-identified or aggregate data previously collected.

### **SECURITY**

We take the security of our data and information seriously. We take what we believe are reasonable precautions to protect against unauthorized access to our systems and to prevent data from being disclosed to unauthorized parties. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure.

### **CHANGES TO OUR PRIVACY POLICY**

We may change this Privacy Policy at our discretion at any time. If we do make any changes, such change will appear on this page of our Service. The date the Privacy Policy was last revised is identified at the top of the page. Your continued use of the Service following any changes means that you have accepted, consent to, and agree to be bound by such revised Privacy Policy.

## **CONTACT US**

If you would like to access, delete or modify your personal information, or if you have additional questions about how your data is used, you may contact us as follows:

Email: [help@anuvi.io](mailto:help@anuvi.io) (**recommended**)

Phone: 720-594-3961 Monday-Friday 10am - 5pm MT

Mail: Anuvi, P.O. Box 181115, Denver, CO 80218