

Privacy Policy

Effective Date: August 15, 2017

Ramsell Corporation (“**Ramsell**”) takes seriously the confidentiality of your personal information. The following Privacy Policy describes how we collect and use information through this website. **BY ACCESSING OR USING THIS WEBSITE, YOU HEREBY AGREE TO THE TERMS OF THIS PRIVACY POLICY AND CONSENT TO THE COLLECTION AND USE OF INFORMATION AS DISCUSSED IN THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THE TERMS OF THIS PRIVACY POLICY, DO NOT ACCESS THIS WEBSITE.**

Ramsell reserves the right to modify or amend this Privacy Policy at any time. All changes will be effective immediately upon posting to this website. Material changes will be conspicuously posted on this website. By accessing or using this website after changes are posted you agree and consent to all changes.

Personally Identifiable Account Information

Ramsell may collect information you voluntarily share with us in (1) submitting an application for participation in a healthcare benefit program (“**Program**”) sponsored by a state or local governmental agency (“**Sponsor**”), or (2) when you register as an authorized Member portal user. We may also collect other information, for example through Internet Protocol (“**IP**”) addresses and the use of “cookies,” which may be placed on your computer when you access the website. (See the sections on **IP Addresses** and **Cookies** below.)

Ramsell may collect any content, record, or electronic communication of any kind, including without limitation your (1) contact information, (2) financial information, (3) demographic information, and (4) other personal information required to (i) process your application for participation in a Program, (ii) provide you with the information or services that you request, and (iii) communicate with you and send you information and materials related to your Program as requested by the Sponsor of a Program and other purposes, subject to applicable laws and the terms of this Privacy Policy.

We do not sell, rent or loan any of your personally identifiable information to any third party.

In addition, we may use and share aggregated information that does not uniquely identify you when it enables us to improve and enrich our services and website content. In addition, Ramsell reserves the right to use and share your information in the event Ramsell believes doing so is necessary to operate this website or where disclosure may be required by law, or to protect Ramsell's right or the rights of others. Personally identifiable information is also provided to the Sponsors of any Program in which you choose to participate.

Ownership of Collected Information

Program Sponsor maintains full rights to any information collected on this website, and may freely collect, use and disclose the information unless prohibited by this Privacy Policy or applicable law, including HIPAA. Upon a change in control of Ramsell or sale by Ramsell of substantially all of its assets, any information owned by or in the control of Ramsell may be transferred to the Ramsell's successor, who will comply with the terms of this Privacy Policy.

Sharing Information with our Program Sponsors

We may share information we collect with our Program Sponsors as necessary for us to provide the website and our services to you and as may otherwise be permitted by applicable law. Program Sponsors comply with all applicable data privacy laws and regulations and they are authorized to use your personally identifiable information as necessary to provide the applicable services.

IP Addresses

Ramsell logs IP addresses for systems administration purposes. IP addresses are used to track a user's session. This information only helps us determine how often different areas of our site are visited. We may link IP address to your member identification information that is personally identifiable.

Cookies

Ramsell may use cookies to track the use of our website and to facilitate and enhance your experience on our website. "Cookies" are small pieces of information that are stored by your browser on your computer's hard drive. Our cookies enable us to facilitate access to different aspects of our website. For example, by showing when and how you and others visit our website, cookies help us to see which pages of the website are popular and which are not. Cookies can also help us to improve your enjoyment of this website, for example, by remembering your address or other personal information when you request information or services on the website.

Most web browsers automatically accept cookies, but you can disable this function so that your browser will not accept cookies. Please be aware that disabling this function may impact your use and enjoyment of this website.

Access by Children

This website is not directed toward children under 13 years of age and Ramsell does not knowingly collect or use information from children under 13 through this website.

Do Not Track

We may automatically collect cookies and other non-personally identifying information when you visit this site. Due to this automatic collection, we do not currently honor do not track requests.

E-mail Communication

Ramsell will not use your personal information to send you promotional communications from Ramsell by email or otherwise. A Program Sponsor may communicate with you by email regarding the Program in which you have chosen to participate.

Security

We limit access to personally identifiable information about you to our employees and third-party agents who we reasonably believe need to have access to your information to provide you with the information or services you request from Ramsell.

This website has security measures in place to help protect against the loss, misuse and alteration of the information under our control. While we cannot guarantee that loss, misuse or alteration to data will not occur, Ramsell uses industry standards, such as Secure Socket Layers (“SSL”) technology, to help safeguard against loss, misuse or alteration of data. In certain areas, the information passed between your browser and our system is encrypted with SSL technology to create a protected connection between you and our website to ensure confidentiality. In the event that a breach into our security systems occurs and there is a possibility that an unauthorized person acquires your personal information, the applicable Program Sponsor will notify you of a breach under applicable law.

Access to Your Personal Information

If you wish to have access to your personal information in our records, please contact us with your request at Ramsell Corporation, Privacy Officer, 200 Webster, Suite 300, Oakland, CA 94607. You may also request that we update your personal information or correct any factual errors that you believe may exist regarding this information by accessing the member portal and submitting corrected information.

Third-Party Websites

This website may link to, or be linked to, other websites not maintained by or related to Ramsell. Ramsell is not responsible for the privacy policies or practices of any third parties or third-party websites, including any linked or linking websites. To the extent that you disclose personally identifiable information to any third parties, different rules may apply to their use and disclosure of personal information that you disclose to them. We encourage you to review the privacy policies of all other websites before disclosing your personal information to them.

Contacting Us

If you have any questions or concerns regarding this Privacy Policy, please contact us at:

Ramsell Corporation
Attention: Privacy Officer
200 Webster, Suite 300
Oakland, CA 94607
Securityoffice@ramsellcorp.com