

# BetterLife Online Privacy Policy

*Last Modified: June 21, 2023*

At BetterLife (“we,” “our,” or “us”), we understand how important your privacy is and want you to understand the information we collect, why we collect it, how we use it, how we may share it, and the choices you can make regarding your information.

This Online Privacy Policy (“**Policy**”) applies to our websites and various online services operated by or on behalf of BetterLife where this Policy is posted (each website or online service being referred to hereafter as the “**Site**”). Except as otherwise explicitly provided, it does not apply to any information collected offline or otherwise outside of the Site. If this Policy or the corresponding [Terms of Use](#) (available for review by clicking) are not consistent with your values or are not acceptable to you, we kindly ask that you do not use the Site. While this Policy describes how we treat personal information, please be aware that additional terms and conditions may apply for certain parts of our Site.

If you are a customer of BetterLife, we use and share your personal information in accordance with the terms of our [Privacy Notice](#) (available for review by clicking).

## Information We Collect

**Information We Collect Directly.** We may collect personal information about you when you provide it to us while using or interacting with the Site. This includes information such as your name, email address, telephone number, mailing address, business name, login information, location, financial information, account information, demographic information, messages you submit via the Site form, and other information that may personally identify you.

If you apply for an open position with us, we will also collect information related to your employment application, such as resume, education, work experience, and professional certifications.

**Information We Collect Automatically.** As you use our Site, we may use technologies that collect certain information about you automatically. We may collect, among other things, your IP address, location, device type, date and time of visit, operating system, browser type and version, your activities on the Site, and information about how you use the Site. If you are visiting the Site via a mobile device, we may collect your mobile device’s unique device ID and information about how you use the Site from a mobile device.

## ***Information We Obtain Through Third Party Service Providers***

From time to time, we receive information about individuals from our third party service providers (“Providers”), including but not limited to affiliates, agents, social media services, and other business partners. For example, we may receive information through email campaigns with our third party service providers, including whether you have read an email sent by us or on our behalf, forwarded an email, and when and how many times you have opened an email. We also may collect personal information about you from Providers such as consumer reporting agencies, state agencies, such as departments of motor vehicles, service providers, marketing companies and data providers as well as individuals such as your spouse or your parent. We may receive information from Provider analytics on the Site that allow us to improve our Site and services.

## **Automatic Information Collecting Technologies**

BetterLife and its Providers, such as Meta and TikTok, may use a variety of technologies that collect information automatically, including cookies, web beacons, also known as pixels, flash cookies, and logging (collectively, “tracking technologies”, “Device Data Collection Tools”, or “DDCTs”). This information may be used to provide measurement services and to target advertising.

When you visit our Site, we and our Providers automatically collect information about your use of and access to the Site. This information is collected through a variety of tracking technologies and DDCTs, including cookies, Flash objects, web beacons (also called pixel tags), embedded scripts, location-identifying technologies, and similar technology. Information we collect automatically about you may be combined with other personal information we collect directly. The information collected in this manner includes:

- The website from where you accessed our Site, where you went to when you left our Site, how frequently you visit the Site, your location when you access our Site, when and whether you open emails or click the links contained in emails, pages you visit and ads you view on our Site, recordings of mouse clicks, mouse movements, keystrokes, and other communications you make on our Site,
- Information about the computer, tablet, smartphone or other device you use, such as your IP address, browser type, Internet service provider, platform type, device type/model/manufacture, operating system, date and time stamp, a unique ID that allows us to uniquely identify your browser, mobile device or

your account (including, e.g., a persistent device identifier or an Ad ID), and other similar information,

- Analytics information collected by us or via third party analytics tools, to help us measure traffic and usage trends for the Sites and to understand more about the demographics and behaviors of our users, and
- How often you use a mobile app, from where the app was downloaded, events that occur within the app, aggregated usage, and performance data.

You may opt-out of interest-based advertising across many companies by clicking this [link](#). If you elect to opt-out of interest-based advertising, you may still continue to see non-targeted or generic advertising.

## **How We Use Information**

*Uses of Information You Provide to Us.* We know your personal information is important to you. As a result, we want you to know how we may use it. We use information for the following purposes:

- To provide the Site, related services, quotes, and products to you;
- To respond to any requests you make, including for information, products, and/or services;
- For our marketing efforts, including to keep you informed about existing and new products and services;
- To operate sweepstakes, surveys, contests, and other promotions;
- To provide you with customer support;
- To resolve problems and disputes with the Site;
- To improve the Site and our services;
- To protect the security and integrity of the Site;
- To monitor compliance with and enforce this Policy and any other applicable agreements and policies;
- To prevent fraud, protect our business, and to otherwise fulfill our legal obligations;
- If necessary, to notify you about changes to the Site or to any products or services we offer;
- In any other way we may describe when you provide the information, or any other purpose we deem necessary or appropriate;
- To fulfill any other purposes for which you provide it, or offer your consent; and
- As generally permitted under applicable law.

## ***Uses of Information We Collect Automatically or Receive from Third Party Service Providers.***

Information that is collected automatically, including through Device Data Collection Tools, or that we receive from Providers may be used for a variety of business purposes, such as providing our services or goods to you, monitoring website traffic, delivering relevant content, improving the Site, security of the Site, and use of the Site. We may also use information we collect automatically that is otherwise de-identified, aggregated, or anonymous for any purpose.

## **Disclosure of Your Information**

We may share your personal information:

- With our affiliates, fraternal branches, independent brokers, and sales agents;
- With our subcontractors and Providers,;
- To a buyer or other successor in the event of or during a merger, divestiture, restructuring, dissolution, or other sale or transfer of some or all of our assets or equity, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information is among the assets transferred;
- For any other purposes disclosed by us when you provide the information, or any other purpose we deem necessary or appropriate; or
- With your consent.

We may also share your personal information to comply with any court order or legal obligation, including responding to any lawful government or regulatory request, or if we believe disclosure is necessary to enforce or protect our rights, property, or safety, or that of our users or third parties.

## **Your Choices Regarding Cookies and Opting Out**

***Cookies.*** If you do not wish us to place cookies, you may set your browser to refuse some cookies, or to alert you when cookies are being sent. If you do so, please note that some parts of the Site may then be inaccessible or may not function properly. For example, if cookies are disabled, you may have to repeatedly enter information to take advantage of services or promotions. Information on deleting or controlling cookies can be found at [www.aboutcookies.org](http://www.aboutcookies.org).

***Opt-Out.*** You may opt out of receiving future marketing communications from us any time we request your personal information. You can opt out by using the unsubscribe process by emailing us at [contact@betterlifeins.com](mailto:contact@betterlifeins.com) with “[unsubscribe](#)” in the subject

line. We will use commercially reasonable efforts to process such request in a timely manner.

## **Your Rights Regarding Your Personal Information**

BetterLife's insurance members can request to see or access recorded personal information at any time. To do so please email or send us a letter to us with your request at the contact provided below. Please do not include any personal information other than your name, state of residence and the nature of your request. We may require acceptable identification in order to complete your request.

If you believe the information we have is incorrect or incomplete, you can request that we correct it. We will make those corrections if possible. Please be aware that we may not be able to provide some information, e.g., about investigations, claims, or litigation. We will respond to your request for a correction in a reasonable time. We cannot change information that is provided to us by Providers, such as consumer reporting agencies. You will need to contact them directly if you believe that information is not accurate.

Your membership profile can be modified at any time by logging into your online account and making updates. If you have any difficulty with this, you may call us or contact your agent to correct the information.

## **External Websites**

Our Site may contain links and features related to websites operated and maintained by third parties, including social media platforms. Social media features may be hosted by a third-party or directly on our Site. Your interactions with these features are governed by the privacy policy of the company providing the feature.

In addition, you may see content related to BetterLife on those websites. We have no control over and are not responsible for the privacy policies or content on those websites. Links to third party websites do not imply an affiliation between BetterLife and the website owner, or any endorsement, approval, or verification of any content contained on those websites. Privacy policies on third party websites may be different from our Policy. You access such links at your own risk. We recommend you read the privacy policy of a website before disclosing any of your information.

## **Children Under the Age of 13**

We do not knowingly collect personal information from children under 13. In the event that we learn that we have collected personal information from a child under the

age of 13 without parental consent, we will delete that information and otherwise comply with the requirements of any applicable law, including the Children's Online Privacy Protection Act. If you believe that we might have any information from or about a child under the age of 13, please contact us at [contact@betterlifeins.com](mailto:contact@betterlifeins.com).

## **Security**

We strive to use reasonable means to secure your personal information; however, please keep in mind that the transmission of information over the Internet and on mobile platforms is not always secure, which means we cannot and do not guarantee the complete security of any personal information you provide to us. Please consider this prior to submitting personal information to us via the Site. To the extent that you use a username and / or password to access the Site or any portion of it, the confidentiality of your username and password are your responsibility.

## **Changes to This Policy**

We may update this Policy to reflect material changes in the manner in which we deal with personal information, including complying with law or for business purposes. The Policy posted here will always be current. We encourage you to review it regularly. If we make a material change to this Policy, we will either post a notice on the Site or send you an email notifying you of the update. Your continued use of this Site after we make changes to this Policy is deemed to be your acceptance of any changes regardless of whether you receive an email.

## **Contact Us**

To ask questions or comment about this Policy, remove or change your contact information in our database, or to not receive certain mailings or other communications, please contact us using one of the options below:

Via telephone: (800) 779-1936

Via mail:

BetterLife

Attn: Angel Thomas

6522 Grand Teton Plaza,

Madison, WI 53719

Via email: [contact@betterlifeins.com](mailto:contact@betterlifeins.com)