

Meritius Group, LLC

Privacy Policy

1. Introduction:

This policy is meant to inform our users of their right to privacy and for us to express our goal of preserving their privacy and private information. We are committed to taking all reasonable steps to protect your privacy, your private information, and your data. We use state-of-the-art technology to protect your data and personal information.

2. Information We Collect:

a. Personally Identifiable Information:

- We are a HIPAA compliant service provider, and as we must collect personal information (SSNs, DOB, etc.) to sign our client's up for insurance, we take all reasonable steps to ensure data security, privacy, and encryption.
- We collect this information through encrypted emails, encrypted web forms, and through digitally signed documents. This data is used to create insurance policies and other related items. It is not sold or shared in any way other than with the licensed providers of said insurance and other related items.
- Our website and applications use cookies to track user data and to help with navigation, but not personally identifiable information is collected or shared.

b. Log Data:

- We only log anonymized data for our internal usage.

c. Cookies and Tracking Technologies:

- We use cookies to track progress and related information for our website and applications.
- These cookies are for internal use only.
- We do not track personally identifiable information in these cookies.

3. How We Use Your Information:

a. To Provide Services:

- We use this information to process policies and other required items with licensed agents to create, edit, update, and cancel policies and other items for our trusted clients.

b. To Improve and Personalize:

- Collecting and storing this data in our HIPAA compliant database allows us to work on behalf of our clients to create, maintain, and process policies and other items.
- We use cookies and other tracking tools to help improve user interactions, user experience, and overall customer experience.

c. To Communicate with You:

- We use your email, phone, and addresses to send you requested information, updates, and important account information.
- We will not use these resources to send solicitations or any unrequested information.

4. Information Sharing and Disclosure:

a. Third-Party Service Providers:

- We share HIPAA compliant information with agencies as required by law to act as an agent on your behalf. These agencies include insurance companies, investment agencies, and other service providers. All third parties are required to maintain HIPAA compliance and encrypted communications.
- We share billing information with third party payment processing providers as authorized by you.

b. Legal Compliance:

- We will not provide any protected information to any third party or other sources without legal authority (e.g., a warrant) or your authorization.

c. Business Transfer:

- In the event of a business transfer, all users will be notified of what account information will be transferred and to whom. As is the usual case, all users will have 30 days to respond to any transfer requests and may contact us for any further information.

5. User Rights:

a. Access and Correction:

- Users can access their information upon request and edit, correct, or opt out with written consent.
- Please contact your account representative or reach out via the Contact section of the website.

b. Data Portability:

- Users can request data portability via request.

c. Data Erasure:

- Users can request data erasure via request.

d. Data Opt-Out:

- Users can opt-out via request.

6. Data Security:

- Data is secured via end-to-end encryption and HIPAA compliant data storage via AWS.
- Cloud-based access is also secured via encryption.

Terms and Conditions

We will send messages as requested by and opted in by users, e.g. account updated, billing reminders, etc.

- Messaging frequency may vary.
- Message and data rates may apply.
- To opt out at any time, text STOP.

- For assistance, text HELP or visit our website at www.meritiusgroup.com.
- Visit meritiusgroup.com/Privacy for privacy policy and for Terms of Service.

SMS Terms of Service

By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from Meritius. This includes SMS messages for appointment scheduling, appointment reminders, post-visit instructions, lab notifications, and billing notifications. Message frequency varies. Message and data rates may apply. See privacy policy at meritiusgroup.com/Privacy. Message HELP for help. Reply STOP to any message to opt out.