

This Privacy Policy describes how your personal information is collected, used, and shared when you visit [www.equinoxbenefits.com](http://www.equinoxbenefits.com) (the “Site”).

## **Personal information we collect**

When you visit the Site, we automatically collect certain information about your device, including information about your web browser, IP address, time zone, and some of the cookies that are installed on your device. Additionally, as you browse the Site, we collect information about the individual web pages or products that you view, what websites or search terms referred you to the Site, and information about how you interact with the Site. We refer to this automatically-collected information as “Device Information.”

We collect Device Information using the following technologies:

“Cookies” are data files that are placed on your device or computer and often include an anonymous unique identifier.

“Log files” track actions occurring on the Site and collect data including your IP address, browser type, Internet service provider, referring/exit pages, and date/time stamps.

“Web beacons,” “tags,” and “pixels” are electronic files used to record information about how you browse the Site.

In addition, if you pay your bill or make another form of financial transaction with the Site, we collect certain information from you, including your name, billing address, payment information (including credit card numbers), email address, and phone number. We refer to this information as “Purchase Information.”

When we talk about “Personal Information” in this Privacy Policy, we are talking both about Device Information and Purchase Information.

## **How we use your personal information**

We use your Personal Information to communicate with you, process financial transactions, provide you with information, and/or advertising relating to our products or services.

In particular, we use Device Information that we collect to help us improve and optimize our Site (for example, by generating analytics about how visitors browse and interact with the Site and to assess the success of our marketing and advertising campaigns).

## Sharing your personal information

We share your Personal Information with third parties to help us provide a better experience. For example, we use Google Analytics to help us understand how our visitors use the Site. You can read more about how Google uses your Personal Information here: <https://policies.google.com>

You can also opt-out of Google Analytics here: <https://tools.google.com/dlpage/gaoptout>

We may also share your Personal Information to comply with applicable laws and regulations, to respond to a subpoena, search warrant or other lawful request for information we receive or to otherwise protect our rights.

## Behavioral advertising

As described above, we may use your Personal Information to provide you with targeted advertisements or marketing communications we believe may be of interest to you. You may opt out of targeted advertising by visiting:

Facebook: <https://www.facebook.com/ads/preferences/>

Google: <https://adssettings.google.com/>

LinkedIn: <https://www.linkedin.com/psettings/advertising>

Bing: <https://choice.microsoft.com/>

Additionally, you can opt out of some of these services by visiting the Digital Advertising Alliance's opt-out portal here: <http://optout.aboutads.info/>

## Do not track

Please note that we do not alter our Site's data collection and use practices when we see a Do Not Track signal from your browser.

If you are a European resident, you have the right to access Personal Information we hold about you and to ask that your Personal Information be corrected, updated or deleted. If you would like to exercise this right, please contact us.

Additionally, if you are a European resident we note that we are processing your information in order to fulfill contracts we might have with you (for example, if you request information through the Site) or otherwise to pursue our legitimate business

interests listed above. Additionally, please note that your information will be transferred outside of Europe, including to Canada and the United States.

### **Data retention**

When you interact with the Site, we will maintain your Personal Information for our records unless and until you ask us to delete this information.

### **Changes**

We may update this privacy policy from time to time in order to reflect, for example, changes to our practices or for other operational, legal or regulatory reasons.

### **Contact us**

For more information about our privacy practices, if you have questions or if you would like to make a complaint, please contact us by email at [info@equinoxbenefits.com](mailto:info@equinoxbenefits.com) or by mail using the details provided below:

402 State Avenue Emmaus, PA 18049