

This privacy statement applies to the website of:

Insurance and Benefits Trust of PORAC
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800-655-6397

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Welcome to the Insurance and Benefits Trust of PORAC link.

We respect your privacy. This is why we have taken the time to disclose our information collection practices. Please take the time to read the information presented here. The Privacy Policy is designed to help you understand what personally identifiable information ("PII") we collect and how we use the information you provide to us. In addition, this website deals with collection of protected health information ("PHI") and security is paramount. As part of our privacy guidelines, we will need to make sure that authenticated users are able to view and edit only data for which they are authorized. Collecting your information allows us to ascertain your intent and determine your level of access into the website. The information you provide may also be used in the process of benefits enrollment, disenrollment and other related functions.

The Privacy Policy of the Insurance and Benefits Trust of PORAC ("Trust") has been written according to currently available information. The Privacy Policy is subject to change. The most current version of the Privacy Policy will always be available to you on this website. We recommend that you read this Privacy Policy each time you visit this site, so that you will know if any changes have taken place.

The information Insurance and Benefits Trust of PORAC collects

This notice applies to all information collected on the Trust's website.

How we collect information

All personally identifiable information and protected health information is gathered at the time of enrollment.

What information of yours is collected

In order to process your enrollment data, we must collect certain personally identifiable information, including but not limited to Social Security Numbers, names and addresses.

The way the Trust uses the information we collect

We use the information you provide about yourself or others to complete the benefits enrollment process and to assist you in the process of granting benefits eligibility and payment of claims for which the information is intended. We will not sell or market this information to anyone.

With whom does the Trust share the information that is collected

The Trust does not share, sell or distribute personally identifiable information and protected health information to any third parties outside of the business associates that are required to maintain your health benefits. Please be aware that the Trust has no knowledge of the privacy practices of said business associates.

Information about "opting out" of disclosing your personally identifiable information and/or protected health information.

The information gathered is required in order to complete your enrollment process, to assist you with eligibility, or to the extent of payment of your claim. None of the information we collect is disclosed to any other party outside of our business associates; therefore it is not possible for you to "opt out" or take any action to restrict such disclosures.

How we protect your personally identifiable information and protected health information

Security

To prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate and industry best practice physical, electronic, and managerial procedures reasonably designed to safeguard and secure the information we collect. In addition, personnel who have access to our databases are trained to maintain and secure all information.

Log Files

The Trust's website logs IP addresses and browser types for systems administration purposes. A session will be tracked, but the log-in information will be anonymous. We do not link IP addresses to any personally identifiable information. Log data is only used in aggregate to analyze usage of our website.

Links

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Miscellaneous

If you believe that our website has collected incorrect information or if you would like to dispute any information, please contact us using the address at the top of this page.

Applicable laws may give you additional rights that are not described in this Privacy Policy.

Unless you ask us not to, we may contact you via email in the future to tell you about benefits or services.