# Benefits Mentor with Watson Disclaimer Statement (Online with plan comparison information)

#### **Disclaimer**

The historic and medical healthcare claims information contained in these pages is provided to you as part of the administration of your Sponsoring Organization's group health plan. This information is provided to you at the request of your Sponsoring Organization to help you evaluate health care options during open enrollment. The information described in these pages is accurate, to the best of our knowledge, at the time of publication. However, the information comes from third parties that are not affiliated with IBM and over whom IBM has no control. Regardless of the source of information provided in this document, IBM is not liable to you for any damages of any kind resulting from your use or reliance of the information provided. Plan comparison information is provided only as a guide to assist you in evaluating your benefit plan options and is based on your historical claims and other information you have provided. These estimates and comparisons are intended for your general use only and are not a substitute for professional advice from financial or medical professionals. If you have questions about your use of this information, please contact your Sponsoring Organization.

## **Benefits Mentor with Watson Privacy Statement**

Welcome to Benefits Mentor with Watson ('Application'), owned and operated by IBM. Access to Benefits Mentor with Watson is made available to you through the CLIENT ("Sponsoring Organization") who has engaged IBM as an authorized third-party vendor ('IBM').

This Application will help the Sponsoring Organization provide personalized services to you. For example, the Sponsoring Organization may learn which line of business (if applicable) you self-identify with, which plan dependents you added or removed from the Application, the healthcare needs you predicted for yourself and your covered dependents, your budgeting preferences, and the estimated costs for each plan option you are eligible for.

Protecting the security and privacy of your personal data is important to IBM; therefore, we conduct our business in compliance with all applicable laws on data privacy protection and data security. The privacy statement outlined below is designed to tell you how your personal information is used and secured by Benefits Mentor with Watson and by your Sponsoring Organization.

#### Information Collected:

When you use Benefits Mentor with Watson, you may provide us with personal information that you choose to disclose (e.g. anticipated coverage changes, anticipated future healthcare services needs, preferences, and satisfaction information).

Access to Benefits Mentor with Watson may have been made available to you through your employer or other organization ("Sponsoring Organization") involved in helping to improve the quality of your healthcare decision-making. You acknowledge and understand that in some instances, your Sponsoring Organization may provide IBM with demographic and benefit information for you and your dependents in order for us to provide you with personalized plan comparisons, financial savings considerations, or simply to enable delivery of the Benefits Mentor with Watson information (dependent names, your home address, etc.).

You also understand that information you provide using Benefits Mentor with Watson may be shared with the Sponsoring Organization.

In addition, periodically, IBM may provide surveys, questionnaires, and polls through Benefits Mentor with Watson. Participation is completely voluntary. When you respond to surveys, questionnaires or polls through the Application, IBM may ask you for demographic information such as your gender or age. This information is shared with IBM only as anonymous, aggregated information and is used for statistical purposes.

## How Information Will Be Used By IBM:

The personal data will be provided to and used by Sponsoring Organization and any authorized third parties, including IBM, to provide the Application services to you, including but not limited to:

- IBM uses your personal information to help you reflect on your healthcare services use and costs, to reflect on future needs, and to estimate possible out-of-pocket costs for comparing various health plan options and financial savings opportunities. IBM uses this and other information you provide in your use of Benefits Mentor with Watson in a summarized way (not identifiable to you and your family) to help your Sponsoring Organization better understand their employee population as a whole.
- IBM may use your personal data to communicate with you as necessary to provide product support and other services.
- IBM can receive and disclose personal data through the Application, and share with IBM authorized personnel and Sponsoring Organization as necessary, to provide product support and other services.
- IBM may also use aggregate data through the Application to better understand and improve your use of the Application and for product testing, improvement, and development.
- IBM may also provide usage data to your Sponsoring Organization to help them provide personalized services to you, as described above.
- IBM may disclose any information as required by law, when necessary for health or safety purposes, or, after first providing notice to Sponsoring Organization and obtaining Sponsoring Organization's written consent, (i) when needed to protect IBM's legal rights, or (ii) in connection with the transfer of assets of IBM's business.

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Sponsoring Organization is the controller of data that it provides and receives from you or from Benefits Mentor as part of the operation of this App. Sponsoring Organization is solely responsible for its processing of your personal information. Sponsoring Organization may use and share your personal information, as permitted under applicable laws, including but not limited to the Health Insurance Portability and Accountability Act (HIPAA). For more general information on how Sponsoring Organization is processing, using, and sharing your personal information, please refer to https://hr.umich.edu/sites/default/files/hipaa-notice.pdf.

#### **Data Retention**

Data will be retained and stored by IBM as required to comply with any legal and regulatory obligations (including pursuant to judicial proceeding, court order, or legal process), unless it has been anonymized and no longer contains personally identifiable information.

Please refer to the <a href="https://hr.umich.edu/sites/default/files/hipaa-notice.pdf">https://hr.umich.edu/sites/default/files/hipaa-notice.pdf</a> for additional information as to how Sponsoring Organization retains your personal information.

## **Data Security**

IBM takes reasonable steps to maintain the security of the personal information that we collect, including limiting the number of people who have access to our servers, as well as installing electronic security systems that guard against unauthorized access. However, no data transmission over the Internet can be guaranteed to be completely secure. Accordingly, we cannot ensure or warrant the security of any information that you transmit to us, so you do so at your own risk.

#### **Cookies and Web Site Information**

Like most other commercial web sites, we use standard "cookie" technology and web server logs to collect information about how Benefits Mentor with Watson is used. Cookies are small pieces of data that are stored by your web browser on your hard drive. The cookies allow our web servers to recognize the computers used to access our web site. Cookies allow you to move from page to page on the web site, by remembering the information about the entire session.

Information gathered through cookies and by our web server logs may include the date and time of visits, the pages viewed, time spent at our web site, and the web sites visited just before and just after our web site. This information is collected on an aggregate basis and is not associated with your profile, with the exception of employers who require simple summary information about who used the tool when incentive payments are being offered to employees.

### Surveys, Questionnaires and Polls

Periodically, we may provide surveys, questionnaires, and polls through Benefits Mentor with Watson. Participation is completely voluntary. When you respond to surveys, questionnaires or polls through our tool, we may ask you for demographic information such as your gender or age. This information is shared only as anonymous, aggregated information and is used for statistical purposes.

#### Links

Benefits Mentor with Watson may at times contain links to third party sites as well as to other sites owned and/or operated by IBM. Please be aware that IBM is not responsible for the privacy practices of any third party sites. Please also be aware that the privacy policies of other IBM sites may differ significantly from the privacy policy of this web site. Therefore, we encourage our users to read the privacy statement of each and every web site that collects personal information. This Privacy Statement applies solely to information collected by Benefits Mentor with Watson.

The Effective Date of this Privacy Statement is March 1, 2010.