

Website Privacy Policy

Effective Date: July 20, 2026

Benefits & Beyond LLC ("Benefits & Beyond," "we," "our," or "us") respects your privacy. This Website Privacy Policy explains how we collect, use, disclose, and protect information when you visit **www.benefitsandbeyond.me**.

This policy applies only to information collected through our website. It does not replace any privacy notices that may be provided in connection with insurance products or services.

Information We Collect

Information You Provide

We may collect personal information that you voluntarily provide when you:

- Contact us through the website;
- Send us an email;
- Schedule an appointment;
- Request a quote or consultation;
- Request information about insurance or employee benefits; or
- Submit information through a form linked from the website.

Depending on your request, this information may include your name, company name, email address, telephone number, employer or organization, and the contents of your message.

Please do not submit Social Security numbers, detailed medical information, financial account information, insurance identification numbers, or other sensitive personal information through the website's general contact forms or by unsecured email.

Information Collected Automatically

When you visit our website, certain technical information may be collected automatically by our website, hosting provider, and website security tools. This information may include:

- Internet Protocol (IP) address;
- Browser and device information;
- Date and time of your visit;
- Pages visited;
- Referring website information;
- General geographic information derived from your IP address; and
- Security and diagnostic information.

This information helps us operate, maintain, and protect our website.

How We Use Information

We may use information collected through our website to:

- Respond to questions and requests;
- Evaluate insurance and employee benefit options;
- Obtain quotes from insurance carriers and other benefit providers;
- Prepare proposals and recommendations;
- Assist with applications, enrollments, renewals, and changes to coverage;
- Coordinate with insurance carriers, benefit administrators, payroll providers, and other authorized service providers;
- Provide ongoing customer service and support;
- Schedule appointments;
- Operate, maintain, and improve our website;
- Detect and prevent spam, fraud, unauthorized access, and other security threats;
- Comply with applicable legal and regulatory obligations; and
- Protect the rights, property, and security of Benefits & Beyond LLC and others.

Submitting an inquiry through this website does not create an insurance policy, consulting agreement, broker-client relationship, fiduciary relationship, or other contractual relationship. Services begin only after they have been accepted by Benefits & Beyond LLC and any required agreements have been completed.

Cookies and Website Security

Our website may use cookies and similar technologies that support website functionality, security, and performance.

We also use website security tools, which may include Wordfence, to help protect the website from unauthorized access, malware, spam, and other security threats. These tools may process technical information such as IP addresses, browser information, requested web addresses, login activity, and information associated with suspected security events.

Information processed by third-party security providers is subject to their own privacy policies.

Calendly and Third-Party Services

Our website includes links to Calendly, a third-party appointment scheduling service. If you schedule an appointment through Calendly, the information you provide is collected and processed according to Calendly's Privacy Policy.

Our website may also contain links to third-party websites or services. We are not responsible for the privacy practices or content of those websites.

How We Share Information

We do not sell personal information collected directly through our website in exchange for money.

When you request our services or submit information in connection with an insurance or employee benefits inquiry, we may share information as reasonably necessary to provide those services. Depending on your request, this may include sharing information with:

- Insurance carriers;
- Employee benefit administrators;
- Third-party administrators (TPAs);
- Enrollment and benefits administration platforms;
- Payroll providers;
- Government agencies or marketplaces, such as CoverME.gov, when applicable;
- Licensed insurance professionals or business partners assisting with your requested services; and
- Other vendors or service providers involved in administering, servicing, or supporting your employee benefits or insurance needs.

We may also disclose information:

- To website hosting, security, scheduling, email, and technology providers that help us operate our website and business;
- When you direct or expressly authorize us to do so;
- To comply with applicable laws, regulations, subpoenas, court orders, or other valid legal processes;
- To investigate or prevent fraud, security threats, or unlawful activity;
- To protect the rights, safety, and property of Benefits & Beyond LLC, our clients, website visitors, or others; or
- In connection with a merger, acquisition, sale, reorganization, or transfer of some or all of our business or assets.

We require our service providers and business partners to use personal information only as necessary to provide the requested services or as otherwise permitted or required by law.

When required by applicable law, we will provide separate privacy notices that apply to specific insurance products or services.

Data Retention

We retain personal information only for as long as reasonably necessary to respond to inquiries, provide requested services, maintain appropriate business records, protect website security, and comply with applicable legal, regulatory, contractual, and insurance record-retention requirements.

Data Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information. However, no website, electronic transmission, or method of data storage can be guaranteed to be completely secure.

Unless we specifically provide you with a secure method of transmitting information, please do not send Social Security numbers, medical records, claim information, financial account information, or other highly sensitive personal information through this website or by unsecured email.

Children's Privacy

This website is intended for adults seeking information about insurance and employee benefits. We do not knowingly collect personal information from children under the age of 13 through this website.

Your Choices

If you would like to request access to, correction of, or deletion of personal information you have submitted through this website, please contact us. We will respond as required by applicable law.

Changes to This Policy

We may update this Website Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date.

Contact Us

If you have questions about this Website Privacy Policy or how we handle information collected through our website, we'd be happy to help.

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