



Privacy Policy Disclosure

The Lance Group Employee Benefit Specialists, LLC respects the privacy of our clients and their employees. This notice is being provided to you pursuant to the Health Insurance Portability and Accountability Act (HIPAA) and is designed to inform you of how we may use or disclose your Protected Health Information (PHI). Your insurance broker is fully compliant with all statutes in maintaining the privacy of your PHI. PHI includes any data that is unique to you, for example your Social Security number, date of birth, address, and any health information that is nonpublic that we obtain to help you.

Why We Obtain Your PHI

- a) For claim resolution: With your consent our client services department may access your PHI – as well as communicate with your insurance company, health care providers, and other third party vendors to advocate on the employee's behalf to resolve claim issues, answer health related questions, or obtain services as needed for the employee.
- b) Pre-enrollment/Enrollment and Benefit Administration: Without consent the law allows us to use your PHI to administer your group's benefits, administer COBRA/Retiree benefits (when applicable), solicit competitive quotes for your group, as well as for personal health advocacy enrollment/administration (when applicable).

How We Protect Your PHI

We will not sell or license your Protected Health Information under any circumstances. We may transmit or disclose your PHI as allowable by law when:

- a) Expressly authorized by you, or
- b) Necessary to enable us to perform certain administrative functions.

Disclosure is restricted only to those employees, carriers, health care providers and other third parties as needed to provide products or services to you and your employees. Our office maintains physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial and health information and that of your employees.

For More Information

For more detailed information about the laws governing the protection of your Protected Health Information please visit the United States Department of Health and Human Services website at www.hhs.gov/news/facts/privacy.html. We welcome the opportunity to answer any questions you may have about this statement. You may email us at help@tlgbenefits.com or call 856-797-3500.

We appreciate your business and value our relationship. Please feel free to contact our office if you should have any questions regarding this disclosure:

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