

Privacy Policy

Burns Employee Benefits Insurance Services, LLC is committed to keeping our clients private information private. To that end, we will never disseminate information to any other party for the purposes of marketing to you. We will never sell your information to another party. In the course of our business, we may deliver either private information or medical information that you provide to us to others for the purposes of delivering an insurance policy to you, or administering that same insurance policy once delivered. In the instance where we would be providing medical information, you would be specifically notified, and we would have you sign a document in writing that the dissemination of medical information was appropriate and acceptable to you.

Privacy Areas of Concern

Medical Information for getting claims resolved, or getting a policy through underwriting	A document needs to be signed by you agreeing that Burns Employee Benefits has the right to disseminate that information. This document may be in addition to one you have to sign for your provider and / or the insurance carrier and other intermediaries. We will not provide information to anyone other than the parties needed to complete the process, including spouses of the claimant or applicant. This document may take the form of an insurance application or a specific opt-in form.
Benefit Plan Administration (Employee Benefit Surveys, Communication Materials)	We will disseminate only the information needed to deliver the appropriate level of service, such as name, address, email address or telephone number. Identifiers such as Social Security numbers would not be used. This information would not be for supplemental marketing purposes. Burns Employee Benefits Insurance Services, LLC may from time to time send marketing materials to you.
Actuarial Studies	We would provide in aggregate information for statistical analysis of the benefit plan without identifying information.
Attorneys	In the event of legal proceedings, we could be compelled to provide information in certain circumstances about the information submitted to us by you or your agents or employer.

Some instances where we would provide information to outside sources are: submitting an insurance application to a carrier, or to a medical examiner for an insurance medical examination; providing information to third party intermediaries who provide administrative services to Burns Employee Benefits Insurance Services, LLC, such as general insurance agents or attorneys, or for actuarial assistance; providing information to survey firms, or mailing houses for distribution of administrative materials as directed by the employer of a group plan. Some instances where medical information may be disseminated is in the requesting of claims assistance from a carrier, which may include providing medical records from you medical provider, or in the assistance of getting a policy through the carriers underwriting process. Also, based on your written direction, we may share information with your employer only in the event that you direct us to. We may provide aggregate claims data to employer groups for analytical purposes, but that information would not contain specific identifying information.

In those instances where medical information is requested by you to be disseminated by Burns Employee Benefits Insurance Services, LLC, you will have to sign a document indicating that you have agreed to that request.

We take precautions to ensure that the safety of your information is protected from loss, theft, or other inconvenience from you through thoughtful processes. If you have any questions about our policies and procedures, please contact us. Updates to our privacy policy will be posted on our Web Site (www.burnsemployeebenefits.com).