

 In most cases, when you sign up for your benefits program we obtain all the information we need directly from your employer's application forms or from your enrolment form. This may include your name, address, phone number, age, occupation, salary, family status and answers to basic health questions.

In some cases, we may ask for additional information from the insurance industry's MIB Group, Inc. (Medical Information



We collect information from our website visitors to improve the navigation and overall user experience on our website, for marketing purposes, and to evaluate the operation and use of our website.

Location information may be collected when you visit our website through a mobile device. If you would prefer not to provide us with this data, your location settings can be changed on your mobile device.

Any location data that is passively collected is not personally identifiable and will only be used to determine which geographic markets are inquiring about our services in order to serve them better.

Information may be collected passively as you use the site. Cookies, pixels, and Google Analytics may assist us in determining browsing habits within this website and highlight which elements and pages are most valuable to users like you. This information will not contain any personally identifiable data unless you provide express permission for its collection.

To learn how you can opt out of Google Analytics, please visit <https://tools.google.com/dlpage/gaoptout/>.

This website contains links to third-party websites outside of Johnston Group's management. Unless expressly stated, Johnston Group does not share your personal information with those websites. This Privacy Policy does not apply to those websites, and Johnston Group is not responsible for the information practices or content of those websites.



Johnston Group has developed and implemented privacy-specific policies that are updated periodically. We employ best practices to protect collected information from loss and unauthorized access.

Our systems are designed to prevent unauthorized access and, within our organization, we limit access to your personal information to only those individuals who administer your plan and benefits. Each employee in our organization has signed a confidentiality agreement further protecting your personal information.

Your personal information is kept only as long as we need it to administer your plan and to fulfill regulatory obligations. Our organization has policies and procedures in place to securely delete or physically destroy all personal information when it is no longer needed.

When we deal with other persons or organizations (such as other benefit providers when settling claim payments or when using cloud-based services), we protect the confidentiality of your personal information and ensure it is not used for any unauthorized purpose.



You may, at any time, ask us what information we have collected about you and why we have it. We will respond to your request and provide you with access to the information we have on file.

Your request should be submitted to us in writing and you will be required to provide proof of your identity.

It is your right to choose not to provide us with some or all of