

PRIVACY POLICY FOR BENEVIE GROUP LLC INSURANCE AGENCY

Effective Date: October 07, 2020

Last Updated & Compliance Revised: October 01, 2026

This Privacy Policy describes Our policies and procedures on the collection, use, and disclosure of Your information when You use the Service and tells You about Your privacy rights and how the law protects You. We use Your Personal data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Policy.

1. SPECIAL REGULATORY DISCLOSURES FOR MEDICARE & ACA MARKETPLACE HEALTH INSURANCE COMMUNICATIONS

Benevie Group LLC operates in strict compliance with the federal regulations set forth by the Centers for Medicare & Medicaid Services (CMS), the Federal Facilitated Marketplace (FFM), and the Federal Communications Commission (FCC) for the 2027 enrollment cycle.

A. Medicare Advantage & Part D (PDP) Third-Party Marketing Organization (TPMO) Disclaimer

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE (1-800-633-4227), or HealthCare.gov (1-800-318-2596) to get information on all of your options.

B. Telephone Consumer Protection Act (TCPA) & Consumer Consent

By submitting your contact information (including name, phone number, and email address) through any interactive form, "Get In Touch" mechanism, or quote request button on this website, you grant your explicit Prior Express Written Consent to receive marketing telephone calls, automated emails, and/or SMS/MMS text messages from a licensed insurance agent representing Benevie Group LLC.

- This consent specifically authorizes discussions regarding Medicare Advantage, Part D, and ACA Marketplace health insurance plans.
- Your consent is entirely voluntary and is not a condition of purchasing any product, asset, or plan.
- Message and data rates may apply. You may stop receiving communications at any time by replying "STOP" to text messages, clicking "unsubscribe" on emails, or requesting placement on our internal Do-Not-Call registry.

C. ACA Marketplace Subsidy & Premium Disclaimer

Premium subsidies, Advance Premium Tax Credits (APTC), and eligibility for zero-dollar (\$0) premium plans depend entirely on your household income, family size, and geographic location. Not all individuals will qualify for a \$0 premium option. For a comprehensive list of all available Qualified Health Plans in your area, visit

HealthCare.gov or call 1-800-318-2596.

D. Compliance Data Retention Mandate

In alignment with the finalized 2027 federal regulatory parameters, Benevie Group LLC securely archives and preserves all marketing consents, consumer text thread logs, application authorizations, and sales interactions for a minimum period of six (6) years from the date of creation.

2. INTERPRETATION AND DEFINITIONS

Interpretation: The words of which the initial letter is capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions:

- **Account:** A unique account created for You to access our Service or parts of our Service.
- **Company:** (Referred to as either "the Company", "We", "Us" or "Our") refers to Benevie Group LLC, 9711 S Mason Rd Ste 125 #342.
- **Cookies:** Small files placed on Your computer, mobile device, or any other device by a website, containing details of Your browsing history.
- **Country:** Texas, United States.
- **Device:** Any device that can access the Service such as a computer, a cellphone, or a digital tablet.
- **Personal Data:** Any information that relates to an identified or identifiable individual.
- **Service:** Refers to the Website.
- **Service Provider:** Any natural or legal person who processes the data on behalf of the Company.
- **Website:** Benevie Group LLC Insurance Agency, accessible from www.beneviigroup.com
- **You:** The individual accessing or using the Service, or the company/legal entity on behalf of which such individual is accessing or using the Service.

3. COLLECTING AND USING YOUR PERSONAL DATA

Types of Data Collected:

- **Personal Data:** While using Our Service, We may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You, including Email address, First name and last name, Phone number, and Address/State/Province/ZIP/City.
- **Usage Data:** Collected automatically when using the Service, including Device IP address, browser type, pages visited, time spent, and mobile device identifiers.

Tracking Technologies and Cookies:

We use Cookies (Session and Persistent) and web beacons to track activity, authenticate accounts, prevent fraud, and remember your choices or system preferences.

Use of Your Personal Data:

The Company uses Personal Data to provide and maintain the Service, manage Your requests, and manage communication consent. **Mobile Data Protection Guarantee:** Mobile information and SMS consent parameters will not be shared, rented, or sold to third-party lead generators, data brokers, or unaffiliated affiliates for marketing purposes.

4. SECURITY, AMENDMENTS, AND CONTACT

The security of Your Personal Data is important to Us but remember that no method of transmission over the Internet is 100% secure. We may update Our Privacy Policy from time to time. You are advised to review this Privacy Policy periodically for any changes.

If you have any questions about this Privacy Policy, You can contact us by calling **832-947-3808** or visiting our website at **www.beneviigroup.com**.