

Website Privacy Policy and Terms of Use

Privacy Policy

At The New Jersey Health Insurance Fund (“hi” fund) website hifundnj.com, we are committed to protecting the privacy and security of our users. This Privacy Policy outlines how we collect, use, and safeguard the personal information you provide to us when you use our website.

Information We Collect

We may collect the following types of personal information from you:

1. **Personal Identification Information:** This includes your name, email address, phone number, and any other information you voluntarily provide to us when you create an account, fill out a form, or interact with our website.
2. **Usage Data:** We may collect information about how you use our website, such as the pages you visit, the links you click, and the search terms you use. This data is collected through the use of cookies and other tracking technologies.
3. **Location Information:** We may collect your location information, such as your IP address or GPS coordinates, to provide you with location-based services or to improve our website's functionality.

How We Use Your Information

We may use the personal information we collect from you for the following purposes:

1. **To provide and improve our services:** We use your information to deliver the products and services you request, to enhance your user experience, and to develop new features and functionality.
2. **To communicate with you:** We may use your information to send you updates, newsletters, or other communications about our products and services. You can opt-out of these communications at any time.
3. **To personalize your experience:** We may use your information to personalize the content and offers you see on our website, based on your preferences and browsing history.
4. **To comply with legal obligations:** We may use your information to comply with applicable laws, regulations, or legal processes, or to protect our rights, property, or safety, or the rights, property, or safety of others.

Sharing Your Information

We may share your personal information with the following third parties:

1. **Service Providers:** We may share your information with third-party service providers who perform services on our behalf, such as hosting, data analysis, payment processing, or customer service. These service providers are contractually obligated to protect your information and use it only for the purposes we specify.
2. **Affiliates and Partners:** We may share your information with our affiliated companies or business partners, but only to the extent necessary to provide you with our products and services.
3. **Legal Authorities:** We may disclose your information to law enforcement agencies, courts, or other governmental authorities if required to do so by law or in response to a valid legal request.
4. **Business Transfers:** In the event of a merger, acquisition, or sale of all or a portion of our assets, your information may be transferred as part of that transaction. We will notify you of any such change in ownership or control of your personal information.

Security and Data Retention

We take reasonable measures to protect your personal information from unauthorized access, use, or disclosure. We use industry-standard security technologies and procedures to safeguard your information, such as encryption, firewalls, and access controls.

We will retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

Your Rights and Choices

You have the following rights and choices regarding your personal information:

1. **Access and Correction:** You can request access to the personal information we hold about you and request that it be corrected or updated.
2. **Deletion:** You can request that we delete your personal information, subject to certain exceptions.
3. **Opt-Out:** You can opt-out of receiving marketing communications from us by following the unsubscribe instructions in those communications or by contacting us.
4. **Data Portability:** You can request a copy of your personal information in a structured, commonly used, and machine-readable format.

5. Objection: You can object to the processing of your personal information for certain purposes, such as direct marketing.

To exercise any of these rights, please contact us using the information provided at the end of this Privacy Policy.

Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or applicable laws. We will post any changes on this page and indicate the effective date of the updated Privacy Policy. We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your information.

Contact Us at info@hifundnj.com

DISCLAIMER:

The term "hi Funds" is a branding name that is used to help promote and educate public entities about Health Insurance Funds ("HIFs) which are permitted pursuant to NJ law under 40A:10-36. PERMA is currently the appointed executive director of HIFs that collectively advertise and educate the marketplace under the banner " The hi Funds". The "hi Funds is not a company or an entity and is used merely to help in the promotion, education, and advancement of HIFs in New Jersey. Each HIF maintains a separate web site as required by statute, all of which are available at this site.