

Effective Date: September 17, 2026

This Privacy Policy describes how our insurance webpage ("we," "us," or "our") collects, uses, shares, and protects your personal information when you visit our website, use our services, or submit inquiries regarding Medicare insurance plans.

By using our website, you agree to the terms outlined in this Privacy Policy.

1. Information We Collect

We collect information that identifies, relates to, or could reasonably be linked to you. This includes:

- **Personal Identifiers:** Name, mailing address, email address, phone number, and date of birth.
- **Medicare & Health-Related Information:** Current Medicare enrollment status, specific parts you are interested in (Part A, B, C, D, or Medigap), and general geographic location (ZIP code) required to determine plan availability.
- **Note:** We strictly limit health information collection to what is voluntarily provided for plan matching.
- **Technical Data:** IP address, browser type, device information, and browsing behavior collected via cookies and tracking technologies.

2. How We Use Your Information

We use your information to provide, improve, and protect our services. Specifically, we use it to:

- Match you with available Medicare plans, Advantage plans, or supplemental coverage in your area.
- Respond to your requests, quote inquiries, or general questions.
- Contact you via phone, email, or text message regarding your inquiries (subject to your explicit consent under TCPA guidelines).
- Comply with federal and state regulations governing Medicare marketing and insurance sales.

3. How We Share Your Information

We do not sell your personal information. We may share your data under the following strict circumstances:

- **Licensed Agents & Carriers:** With your explicit permission, we may connect you with a licensed insurance agent or specific insurance carriers to process your enrollment.
- **Service Providers:** We may share data with trusted third-party vendors who assist with our website operations, email delivery, or customer service tools.
- **Legal Compliance:** We will disclose information if required to do so by law, regulation, subpoena, or government oversight body (such as CMS).

4. TCPA and CMS Marketing Compliance

We strictly adhere to the Telephone Consumer Protection Act (TCPA) and Centers for Medicare & Medicaid Services (CMS) guidelines:

- We will only call or text you regarding Medicare plans if you have provided prior express written consent.
- You may opt out of communications at any time by replying "STOP" to text messages or contacting us directly.
- Providing consent is never a condition of purchasing any property, goods, or services.

5. Data Security

We implement robust organizational, technical, and administrative measures designed to protect your personal data from unauthorized access, loss, alteration, or disclosure. However, no internet transmission or electronic storage system is 100% secure.

6. Your Rights and Choices

Depending on your state of residence (e.g., California, Texas), you may have specific privacy rights, including:

- The right to request access to the personal data we hold about you.
- The right to request that we correct or delete your personal information.
- The right to opt-out of certain automated processing or tracking (such as cookies).

7. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or regulatory requirements. The "Effective Date" at the top will indicate when the policy was last revised.

8. Contact Us

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us at:

- Email: privacy@retirementportal.com
- Mailing Address: 20 W 1st S, #61, Rexburg, ID 83440

This is for informational purposes only. For medical advice or diagnosis, consult a professional. AI responses may include mistakes.