

Ensign Services, Inc. SMS Privacy Policy

Effective Date: September 16, 2026

1. Scope

This SMS Privacy Policy describes how Ensign Services, Inc. and its affiliated entities, collectively referred to as “Ensign,” “we,” “us,” or “our,” collect, use, disclose, retain, and protect personal information in connection with Ensign’s SMS and MMS messaging program, referred to as the “SMS Program.”

The SMS Program may be used to send:

- benefits and open-enrollment information;
- enrollment confirmations and reminders;
- benefits-related deadlines;
- benefits education;
- information about benefits events and resources; and
- other benefits-related communications described when you opt in.

This SMS Privacy Policy applies only to personal information processed in connection with the SMS Program. It does not replace another privacy notice that may apply to information Ensign maintains about you outside the SMS Program.

2. Voluntary Participation

Participation in the SMS Program is voluntary. Choosing not to participate, or later opting out, will not affect your employment, benefits eligibility, or access to benefits information through other reasonably available communication methods.

You may opt out at any time by replying STOP to a message received through the SMS Program. You may receive one final message confirming that your opt-out request has been processed.

Opting out of the SMS Program does not opt you out of legally required notices or communications delivered through email, mail, Ensign systems, benefit-plan systems, or other communication methods.

3. Information We Collect

Ensign and its service providers may collect or process the following information in connection with the SMS Program:

- your name;
- your mobile telephone number;
- your employer or affiliated Ensign entity;
- your wireless carrier;
- your consent and opt-in status;
- your opt-out and help requests;
- the date and time of messages;
- message content and replies;
- message transmission and delivery information;
- information you voluntarily provide in response to a message; and
- technical, system, audit, and security information reasonably necessary to operate and protect the SMS Program.

4. Sensitive and Confidential Information

The SMS Program is not intended to collect or transmit sensitive or confidential personal information.

Please do not send any of the following in a text-message response:

- Social Security numbers;
- financial account, payment card, or payment information;
- usernames, passwords, or authentication credentials;
- medical or health information;
- protected health information;
- copies or images of identification documents; or
- other sensitive or confidential personal information.

Ensign does not intend to include sensitive or confidential personal information in SMS Program messages. Messages may direct you to a secure Ensign or benefits-administrator website where individualized or sensitive information can be reviewed or submitted. Text messaging may not be a secure method for communicating sensitive information.

5. How We Use Information

Ensign may use information collected through the SMS Program to:

- send benefits-related communications you authorized;
- administer and operate the SMS Program;
- record and document your consent;
- record and implement opt-out and help requests;

- respond to questions or requests;
- monitor message transmission and delivery;
- troubleshoot technical issues and provide support;
- maintain the security, integrity, and availability of the SMS Program;
- prevent, detect, and investigate fraud, misuse, or security incidents;
- maintain records relating to consent and communications;
- enforce applicable terms and policies; and
- comply with applicable legal, regulatory, accounting, or reporting obligations.

Ensign does not sell or share your mobile phone number with third parties for their marketing purposes. Ensign may share your information with its SMS service providers to facilitate the sending of messages.

Your consent to participate in the SMS Program does not constitute consent to receive unrelated advertising or marketing messages from ClickSend or another third party.

6. How We Disclose Information

Ensign may disclose SMS Program information to:

- ClickSend, which facilitates the SMS Program on Ensign's behalf;
- telecommunications carriers and messaging intermediaries that transmit and deliver messages;
- benefits administrators, brokers, consultants, and other service providers assisting Ensign with the benefits program described in a message;
- vendors and subprocessors that operate, secure, maintain, or support the SMS Program;
- Ensign affiliates and personnel who require the information for an authorized business purpose;
- professional advisers, auditors, or consultants subject to appropriate confidentiality obligations;
- governmental authorities or other parties when disclosure is required by applicable law or valid legal process; and
- a successor organization in connection with a proposed or completed merger, acquisition, reorganization, sale, or transfer of relevant assets, subject to applicable legal and contractual requirements.

Service providers receiving SMS Program information may process the information to perform services for Ensign and as otherwise permitted or required under their agreements with Ensign or applicable law.

Ensign does not disclose mobile numbers or SMS Program consent records to third parties for those third parties' independent marketing purposes.

7. ClickSend's Role

Ensign uses ClickSend as a messaging service provider to transmit and support messages sent through the SMS Program.

In connection with the SMS Program, ClickSend may process:

- recipient names and mobile numbers;
- contact lists provided by Ensign;
- message content;
- incoming replies;
- opt-in and opt-out information;
- transmission and delivery information;
- account and platform activity; and
- technical, system, and security information.

ClickSend's processing is governed by its agreement with Ensign and ClickSend's applicable terms and privacy disclosures. ClickSend may use telecommunications carriers, messaging intermediaries, affiliated companies, subprocessors, and other service providers to operate and support its platform.

8. International Processing

ClickSend and its service providers or subprocessors may process or access SMS Program information from locations outside the state or country in which you reside.

International processing may occur as necessary to transmit messages, operate or support the messaging platform, provide technical assistance, maintain service availability, or comply with applicable law.

Ensign requires service providers to handle SMS Program information in accordance with applicable contractual and legal requirements. Privacy and data-protection laws may differ among jurisdictions.

9. Retention

Ensign retains SMS Program information in accordance with applicable legal requirements and Ensign's records-retention practices.

Ensign may retain information for as long as reasonably necessary to:

- operate and administer the SMS Program;

- maintain records of consent;
- maintain and honor opt-out requests;
- document benefits communications;
- respond to questions or disputes;
- protect the security and integrity of the SMS Program;
- enforce applicable terms; and
- comply with legal, regulatory, accounting, or reporting obligations.

If you opt out, Ensign may retain your mobile number and opt-out record to the extent reasonably necessary to honor and document your request.

ClickSend retains information in accordance with the agreement governing Ensign's account, ClickSend's applicable terms, and ClickSend's retention practices. Retention periods may differ depending on the type of information, purpose of processing, legal requirements, and applicable service configuration.

10. Security

Ensign maintains reasonable administrative, technical, organizational, and physical safeguards designed to protect SMS Program information within Ensign's control.

Ensign also requires service providers handling SMS Program information to maintain appropriate safeguards through applicable contractual or other measures.

No method of electronic transmission or storage is completely secure. Ensign cannot guarantee the security of information transmitted through text messaging or guarantee that an SMS message will not be accessed by another person with access to your device or mobile account.

You are responsible for maintaining the security of your mobile device and promptly notifying Ensign if:

- your device is lost or stolen;
- your mobile number is transferred or reassigned;
- you are no longer the subscriber or customary user of the number; or
- you believe an unauthorized person is receiving SMS Program messages intended for you.

11. Your Privacy Choices

You may withdraw your consent to receive SMS Program messages at any time by replying STOP to a message.

Depending on applicable law and your relationship with Ensign, you may also have the right to request access to or correction of certain personal information associated with the SMS Program.

To submit a privacy request or ask a question about information maintained by Ensign, contact Ensign Services at 888-659-3616. Ensign may take reasonable steps to verify your identity before completing a request.

If your request concerns information maintained directly by ClickSend, Ensign may refer or coordinate the request with ClickSend as appropriate.

Opting out of SMS messages does not necessarily delete information that Ensign or its service providers are legally permitted or required to retain, including records necessary to document and honor your opt-out request.

12. Message Delivery and Other Communication Channels

SMS messages may be delayed, blocked, incomplete, misdirected, or undelivered due to circumstances outside Ensign's control.

You remain responsible for reviewing benefits information provided through Ensign's official systems and other communication channels.

A delayed, blocked, incomplete, misdirected, or undelivered text message does not extend an enrollment period, election period, submission deadline, or other applicable requirement, except where required by law or expressly confirmed by Ensign in writing.

The SMS Program is a supplemental communication method and should not be treated as the exclusive source of benefits information or legally required notices.

13. Changes to This SMS Privacy Policy

Ensign may update this SMS Privacy Policy from time to time.

Ensign will provide notice of material changes affecting how Ensign collects, uses, or discloses SMS Program information before those changes become effective when reasonably practicable.

If Ensign materially expands the categories of messages covered by the SMS Program, Ensign will obtain any additional consent required by applicable law before sending those messages.

Changes to ClickSend's platform, terms, privacy disclosures, subprocessors, or other practices may also affect how SMS Program information is processed. Ensign may update this SMS Privacy Policy to reflect those changes.

Continued participation in the SMS Program will not, by itself, constitute consent to a material expansion of the categories of messages you authorized if applicable law requires additional consent.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

14. Contact Us

If you have questions about the SMS Program or this SMS Privacy Policy, need assistance, or wish to submit a privacy request, contact:

Ensign Services, Inc.
Telephone: 888.659.3616