

Privacy Policy

The Privacy of your personal information is important to us. We take great care to properly handle information about you. This Privacy Notice describes our current privacy policy and practices for safeguarding your personal information and our commitment to protecting your privacy.

CONFIDENTIALITY AND SECURITY

We follow strict security standards and procedures to help prevent unauthorized access to personal information. Only properly authorized employees may access information we collect from you or about you. We maintain written privacy policies as well as physical, electronic and procedural safeguards to protect your information. We apply rigorous standards for protecting personal information to all our interactions with you, your healthcare providers, re-insurers and business associates.

INFORMATION WE COLLECT

We may collect information about you from the following sources:

Information we obtain during the application or enrollment process. You may provide information as part of the enrollment process, such as your name, address, date of birth, Social Security number, telephone number, financial status, and, when applicable health history.

Information we obtain from third parties. This type of information may include claim reports, medical reports and similar information obtained from your healthcare provider with your authorization.

Information we obtain through transactions and experience. We develop and retain information based on our transactions and experience with you, such as your claims history.

INFORMATION WE SHARE

We do not sell or rent information we have about you to anyone. We may share the information we collect about you as authorized by you or permitted by law:

With business associates. for a variety of purposes including:

- to assist us in providing service and account maintenance; and
- to assist you in minimizing completion and filing of multiple forms; and
- to assist us in coordinating delivery and payment for your healthcare services.

When information about you is disclosed to our business associates, we expect them to protect your information and use it only for the limited purpose for which it was disclosed.

With third parties. We may disclose the information we collect about you in response to a subpoena, to prevent fraud, to comply with an inquiry by a government agency or other regulator or as necessary for other legal purposes. We may also disclose the information we collect about you to insurance carriers in the process of soliciting insurance proposals or placing insurance coverage.

MEDICAL INFORMATION

We do not share medical information, with our business associates or with third parties for any purpose other than for providing and servicing your benefit plan, claims or contracts; as allowed by the relevant laws protecting your privacy; or in circumstances where you consent.

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ACCURACY OF INFORMATION

We strive to keep our records accurate and will make appropriate corrections when you notify us. If you believe any of the information we have about you is not accurate, please notify us in writing of any changes you believe should be made. We will respond to your request accordingly.

OUR BUSINESS ASSOCIATES

Our business associates include Pharmacy Benefit Managers (PBM), Preferred Provider Organizations (PPO), stop-loss re-insurers, brokers and benefits consultants, subrogation companies, claims audit companies and independent medical and dental review companies.

ADDITIONAL INFORMATION

If you have questions about our Privacy Notice, please write to our Privacy Officer at 444 Irving Dr., Suite 202, Burbank, CA 91504.