

Gramm-Leach-Bliley Privacy Notice

CareAmerica values you as our policyholder. We take your privacy seriously. We need your personal information in order to provide you with our products and the best possible service. This notice explains how we collect, use, share, and protect the privacy of your non-public personal and financial information (NPI).

- We do not sell your NPI.
- We do not share your NPI with third parties to use for their marketing purposes.
- We give access to your NPI only to those who need it to help us provide you with our products and services and to maintain the business relationship we have with you.
- We do not disclose your NPI to anyone, except as permitted or required by law.

Why and how we collect your NPI

We collect information we need to:

- Provide you with our products and services
- Advise you of other products and services we have available
- Provide you customer service

We collect your NPI in a variety of ways and from a variety of sources. For example, we may collect:

- Your name, address, date and place of birth, other demographic data, and medical history in application, enrollment, and other forms
- Information about your medical conditions in claims or proof-of-loss forms and from your healthcare providers
- Financial information about you, such as premium payment history, from your transactions with us
- Information about your financial, medical, and credit history from consumer reporting agencies and insurance service organizations

How we use and disclose your NPI

We use and disclose your NPI for purposes related to our products and services, but only as required or allowed by law. We use your NPI and disclose it

to other insurance institutions, healthcare providers, and other third parties as necessary to verify your identity, underwrite and rate your policy, process claims, ensure proper billing, administer benefits, and perform other insurance functions.

We may share limited policy-related NPI with someone you identify (your designee) and/or with someone to whom you assign your policy benefits.

We may disclose your NPI to other entities, including our affiliates, to support us in providing and offering you our products and services. For example, we may share your NPI with:

- A vendor who provides us with claims processing, administrative, document preparation, and delivery services
- Your insurance broker, producer, registered representative, or a reinsurance company
- Auditors who review the work of our vendors and others who provide services related to your policy

Before we disclose your NPI, these entities must agree in writing to safeguard and keep your NPI private.

We may also disclose your NPI to:

- Employers or other groups (when they pay for the products and services you receive from us) to

maintain your coverage or audit our services and operations

- Actuaries or researchers to perform studies, but only as long as NPI is not shared with third parties
- State or federal regulators, law-enforcement agencies, and government authorities as permitted or required by law
- Others, as necessary, to detect, prevent, or report fraud, material misrepresentations, and other activities that may be criminal or abusive

How we protect your NPI

We use safeguards that comply with federal and state law to protect your NPI. The safeguards we use include:

- Administrative safeguards – like policies and procedures to limit when an employee may access your NPI
- Physical safeguards – like locked files and restricted access to areas where NPI is stored
- Technical safeguards – like computer network security

Access to NPI is available only to those people who need it in order to help service our relationship with you.

Should your relationship with us end, we will continue to follow the privacy policies described in this notice as long as we retain information about you. If we no longer need your information, we will dispose of it in a secure manner.

Your rights to access and amend your NPI

This section and the "Correction" section below apply to NPI we collect to provide you with insurance coverage. They do not apply to NPI we collect in connection with, or in anticipation of, a claim or civil or criminal proceeding.

You may request access to certain NPI we collect to provide you with insurance products and services. You must make your request in writing and send it to the address below. Your letter should include your full name, address, telephone number, and policy number. Upon your request, we will send copies of the NPI to you. We will also send you information related to disclosures of your NPI, if requested. We may charge you a reasonable fee to cover our copying costs.

Upon request, we will also provide you with the identity of persons to whom we have disclosed your NPI (or to whom we normally disclose NPI).

Correction of your NPI

If you believe NPI we have about you is incorrect, please write to us. Your letter should include your full name, address, telephone number, and policy number. Your letter should explain why you believe the NPI is inaccurate. If we agree with you, we will correct the NPI and notify you of the correction. If you request us to do so, we will also notify any person who may have received the incorrect NPI from us in the past two years.

If we disagree with you, we will tell you that we will not make the correction and give you the reason(s) for our refusal. If you wish, you may submit a statement to us identifying the NPI you believe is incorrect and the reason(s) you disagree with our decision not to correct the NPI. We will file your statement with the disputed NPI. We will include your statement anytime we disclose the disputed NPI. If you request us to do so, we will also give the statement to any person to whom we have disclosed the disputed NPI in the past two years.

Do you need to do anything?

Because we do not share your NPI except to service the business relationship you have with us, you do not need to "opt out" or "opt in" as you may have done with other financial or insurance companies.

This Privacy Notice applies to CareAmerica's current and former policyholders. CareAmerica will send you a copy of our Privacy Notice when you first become our policy holder, and once each year for as long as your coverage with us continues. If you have group insurance coverage, we will send this Notice to the owner of the group policy who should make it available to you. You may always review and print the current Privacy Notice at our website **careamerica.com**.

If you need to contact us regarding this Privacy Notice, please call us toll free at (888) 266-8080, email us at careamerica_privacy@careamerica.com, or write to us at CareAmerica Life Privacy Office, P.O. Box 272540, Chico, CA 95927-2540.