

Gramm-Leach Bliley Privacy Notice for Cigna Supplemental Benefits

We appreciate you as a valued customer. We also have a high regard with respect to your right to privacy. We realize that you purchase our products because of your confidence in us. Please know we are committed to treating your information in a responsible manner. This Notice explains what types of information we collect and with whom we share it. This Notice also explains how we protect your information.

Protecting Your Information

We strive to protect information that is personal to you. We train our associates about the terms of this Notice and the value of your privacy. We only allow our associates access to your personal information in order to provide services to you and to maintain our products, or as allowed by law. We use manual and electronic security procedures to maintain the confidentiality of the information we collect and to guard against its unauthorized access.

Collection and Use of Information

Information that we collect about you depends on the type of product you purchased or the type of service being provided to you. The types of information that we may collect include:

- Information we receive from you on applications, other forms or by phone (such as your name, gender, address, social security number, assets, income and beneficiaries);
- Information about your transactions with us, our affiliates or others (such as policy coverage, premiums, account balances, payment history and claims history);
- Information we receive from your employer, benefit plan sponsor or association resulting from any group product you may have;
- Information we receive and retain from the Medical Information Bureau, other insurance support organizations or consumer reporting agencies (such as your credit worthiness and history, medical information and employment information); and Information you provide us by visiting our websites or emails from you.

Disclosure of Information

We do not sell your information to anyone. To better serve you, we may disclose your information in order to conduct our business, and as otherwise allowed by law. Your information, as described above, may be disclosed to:

- Our affiliates to allow them to provide customer service, internal audits, account maintenance, claims processing or other services;
- Our affiliates so they may tell you about other products and services that might be useful to you, and the law does not allow you to restrict that disclosure;
- Non-affiliated third parties, as allowed by law, who are assisting us by performing services or functions on our behalf, such as agents, brokers, brokerage firms, administrators, auditors, insurance companies and service providers;
- Service companies with whom we have written joint marketing agreements;
- Non-affiliated third parties, as allowed by law, such as compliance with a subpoena, fraud, money laundering and terrorism prevention, or an inquiry from a government agency or regulator;
- Medical providers for insurance verification or treatment purposes; and
- An entity for which you have presented us with a valid authorization form permitting us to disclose information to such entity.

Your Medical Information

We do not share your nonpublic health information with any third parties unless authorized by you to do so or as allowed by law. We may share such information, to the extent allowed by law, with third parties or affiliates, such as those who assist us in underwriting insurance or investigating a claim for benefits.

Fair Credit Reporting Act

We do not share information subject to the Fair Credit Reporting Act with our affiliates except as allowed by law.

Access to Information

We strive to maintain the accuracy of your information. To help us ensure accuracy, you may request access to your information by contacting our Privacy Office at the address below. We may charge a fee for copies of records you request. You may, by written request, receive copies of records associated with the disclosure of your medical information. In addition, you may, by written request, receive copies of records associated with any subsequent disclosure of your medical information. Again, we may charge a fee for copies of records you request.

Correction of Information

If you notify us that any information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit in writing a short statement of the dispute to our Privacy Office.

This Notice Applies to You

This Notice applies to consumers who inquire about and/or obtain products or services from us (as well as our affiliates) for personal, family or household purposes. This Notice also applies to our former customers. We may change this Notice at any time. If there is a material change, we will notify you of the changes.

Contact Information

If you have questions about this Notice you can contact us at the following address:

Cigna Supplemental Benefits

ATTN: Privacy Office

P.O. Box 26580

Austin, TX 78755-0580

866-459-4272

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