

PRIVACY STATEMENT

Collection and Use of Personally Identifiable Information

We would like to thank you for your interest and welcome you to our website. We are committed to protecting your privacy. This Privacy Statement applies to this website and governs data collection and usage at this website. When you visit and navigate our sites, we will not collect personal information about you unless you provide us that information voluntarily.

When you provide personally identifiable information to us, we collect and use it solely for the purpose for which we requested it. We may use the information to deliver a service or product to you, provide you with requested information or materials, or respond to your questions. We may use the information to provide notices of our services and products to you. We do not use the information that we collect on this website in any fashion that will affect your eligibility, healthcare coverage, claims payments or premiums.

We do not share personally identifiable information except as described in this website. Without written authorization from a member, we will not share, rent, or sell personally identifiable information unless required or permitted by applicable law. When we do disclose personally identifiable information to third parties, we will seek reasonable assurances from them to hold the personally identifiable information confidential and treat it in accordance with applicable privacy laws.

By “personally identifiable information”, we mean data that is unique to an individual, such as a name, address, social security number or telephone number.

Our Security Protection

In addition to the restrictions on personally identifiable information use and access described above, we have also established and adhere to safeguards and practices designed to preserve the confidentiality of our members’ personally identifiable information. Such safeguards and practices include physical, administrative and technical barriers to the accidental or unauthorized use or disclosure of personally identifiable information.

Access To Other Web Sites From Our Web Site

During your visit to our website you may have the opportunity to link to other websites. Please be aware that we do not have any access, control, input or authorization over any of the materials or content contained at these websites. In addition, we are not responsible for, and do not endorse, the privacy practices, content or policies of any of these other websites. Please refer to our legal information page for more information.

What We Do With E-Mail

Your comments are important to us, and we welcome them. We will share any comments and questions you send to us via e-mail with our authorized member services associates or our other associates most capable of addressing your questions or concerns. We will respond to our members, providers and regulatory authorities by telephone or by mail. Please note that we do not broadcast “spam” or unsolicited junk mail to any member, provider, regulatory authority or other person.

What We Want You To Know About Sending E-Mail to Us

You should be aware that, when submitting e-mail to us (and others), it is possible that other Internet users may, without permission and/or notice, be able to view your e-mail correspondence. If you wish to ensure that your communication is kept private and confidential, please call or write directly to us using the contact information on this website. We do encourage your feedback, comments and suggestions about ways we can better communicate with you. Your comments are welcome and important.

Other Information and “Cookies”

You should be aware that when you visit our website, we may collect certain information that does not identify you personally, but provides us with “usage data,” such as the number of visitors we receive or what pages are visited most often. This data helps us to analyze and improve the usefulness of the information we provide on our website.

Like most commercial website owners, we may also use what is known as “cookie” technology. A “cookie” is an element of data that a website can send to your browser when you link to that website. It is not a computer program and has no ability to read data residing on your computer or instruct it to perform any step or function. By assigning a unique data element to each visitor, the website is able to recognize repeat users, track usage patterns and better serve users when they return to that site. The cookie does not extract other personal information about a user, such as the user’s name or address. Most browsers provide a simple procedure that will enable you to control whether you want to receive cookies by notifying you when a website is about to deposit a cookie file.

Our Privacy Statement Changes

We reserve the right to amend or revise this Privacy Statement at any time and from time to time without notice. In the event that this occurs, the revised information will be posted on our website. This Privacy Statement is not intended to, and does not, create any contractual or other legal rights in or on behalf of any visitor to this website.

Last Updated: August 8, 2005