

NOTICE OF OUR INFORMATION PRIVACY POLICIES AND PRACTICES

This Notice explains our policies and practices regarding our disclosure of your Nonpublic Personal Information (NPI), which we collect and maintain as described below. This also applies to your dependents' NPI. Please read this notice carefully.

How we protect information: Except as explained below, we restrict access to your NPI to our employees who need the information to provide our products and services to you. We maintain physical, electronic, and procedural safeguards to protect NPI against unauthorized access and use. These safeguards that protect against unauthorized access and use apply regardless of whether you are a current or former customer. We only disclose the NPHI and the NPFI we collect and maintain about our customers and former customers as set forth below.

Information we collect: We collect NPI about you and your dependents in order to provide you with the products and services you have requested. Examples of the sources we use to collect NPI include:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

1. *Nonpublic Personal Health Information (NPHI)*

- **NPHI** includes information about your health and medical history.

We do not disclose NPHI unless:

- a. The disclosure is permitted by law to perform insurance functions. Some examples of these functions include: claims payment, fraud investigation, underwriting, case management, disease management, and quality improvement, or
- b. We have your authorization.

2. *Nonpublic Personal Financial Information (NPFI)*

- **NPFI** which we may disclose about our customers and former customers includes: information such as

name, address, Social Security Number, date of birth, dependent information, employment information, and income; information we receive from consumer reporting agencies such as credit history and creditworthiness; and information relating to transactions, such as balances, payment history and parties to the transaction.

- **Companies to whom we may disclose NPFI:** We may disclose the NPFI that we collect about you and your dependents to our affiliates and to nonaffiliated third parties as permitted by law to perform insurance functions, such as parties involved in the following types of businesses or relationships:

- Insurance and other financial service providers, such as life insurers, workers' compensation insurers, automobile liability insurers, other insurers, third party administrators, insurance agents and brokers;

- Non-financial companies, such as health care providers (doctors, dentists, pharmacies, hospitals), vendors, contractors, subcontractors, consultants, and government authorities.

- **Companies that provide services or market for us:** We may also disclose your NPFI, as described above, to the following categories of nonaffiliated third parties with which we contract to perform functions or services, such as marketing, on our behalf:

- Insurance brokers and agents;

- Vendors, contractors and subcontractors (e.g., mailing vendors, case management vendors, pharmacy benefit managers, dental benefit managers and provider network managers).

- We may also disclose NPFI, as described above, to other financial institutions with which we have joint marketing agreements to jointly endorse or offer financial products or services.

Changes to PerfectHealth's Notice of Information Privacy Policies and Practices: We reserve the right to modify or supplement this Notice of Information Privacy Policies and Practices at any time. If we make material changes, we will provide current insured customers with a revised notice.