

WEBSITE PRIVACY POLICY

MedAmerica Insurance Company (Home Office: Pittsburgh, PA), MedAmerica Insurance Company of New York (Home Office: Rochester, NY), and MedAmerica Insurance Company of Florida (Home Office: Orlando, FL), hereinafter collectively referred to as “MedAmerica,” “us,” “we,” “our,” or “Company,” have created the following Privacy Policy for when you visit our website: www.MedAmericaLTC.com (the “Website”). The Privacy Policy explains the information that we may collect from you from our Website and how we use that information. By using our Website, you consent to this Privacy Policy.

If you are a California resident, please click [here](#) for your California privacy rights, which supplements the Privacy Policy as to California Residents only. This Privacy Policy also does not apply to persons outside the United States, including in the EEA/ European Union. MedAmerica does not intend to offer goods and services to persons outside the United States.

This Privacy Policy is governed by our Terms and Conditions of Use, which is also available on our Website. If there are inconsistencies between our Privacy Policy and the Terms and Conditions of Use, the Privacy Policy controls.

I. INFORMATION WE COLLECT ABOUT YOU

In operating our Website, we may collect the following types of information which are described in more detail below: (A) information you provide to us, (B) information we automatically collect, and (C) information we receive from third parties. All of the information listed in (A)-(C) above, are detailed below, and hereinafter referred to as “Information.”

This Privacy Policy does not restrict the use of Information we automatically collect from your visit, or de-identified or aggregated Information that will remove references to an identified individual and/or make the data anonymous.

A. Information You Provide to Us:

In limited circumstances, you may provide Information to us during your interactions through our Website or through the MedAmerica Agent Account portal, including, but not limited to:

1. Your legal name (first, last and middle initial);
2. Telephone number;
3. Home address;
4. Work location;
5. Email address;
6. Tax Identification number; and/or
7. Account User Name and Password.

B. Information We Automatically Collect:

We may also collect Information about you from your visit to our Website, including Internet Protocol (IP) address, your geographic location, date and time of your visit,

domain server, type of computer, web browsers, search engine used, operating system, or platform or web browser you use, pages you visit, and your activity within the Website.

Our Website may use various technologies to increase the functionality of our Website and the user experience, such as:

- **Cookies:** Cookies are small digital files that are transferred to your computer or smartphone's hard drive when you visit a website or click on a URL. Cookies allow us to operate and personalize the Website, assist with functionality of the Website, and to track your usage. "Session Variables" are similar to cookies except that they remain on our servers and are not transferred to your computer or smartphone. Usage of a Cookie or Session Variable is in no way linked to your name or address. Once you close your Web browser, the Cookie or Session Variable simply terminates. If you reject the Cookie or Session Variable, you may still use the Website.
 - Most web browsers automatically accept cookies, unless you have configured yours not to accept them. You can program your browser not to accept cookies, but if you do, you may not be able to use certain portions of the Website and the Website will not be able to customize certain functions according to your preferences.
- **Embedded Script:** An embedded script is a programming code designed to collect Information about your use of the Website, such as the links you click on. The code is temporarily downloaded to your computer from our web server or a third-party provider, is active only while you are connected to the Website and is deactivated or deleted once you leave the Website.
- **Do Not Track:** Some users engage a Do Not Track (DNT) setting to indicate a preference regarding tracking by advertisers and other parties. We do not respond to DNT signals.

C. Information We Receive from Third Parties

We may collect additional Information about you from third-party websites or sources providing publicly available information. We reserve the right to request any additional Information necessary to establish and maintain your account for use of the services and access to the restricted areas.

II. HOW WE USE YOUR INFORMATION

A. Use and Purpose of Processing Your Information

We use and process your Information above for things that may include, but are not limited to, the following:

1. To improve our Website and resolve any technical and/or security issues;
2. To provide and improve our services;

3. Analytics for business purposes and business intelligence;
4. To comply with our Terms and Conditions of Use (which are available on our Website);
5. To comply with any applicable laws and regulations and respond to lawful requests; and/or
6. For any other purposes disclosed to you at the time we collect your Information or pursuant to your consent.

We handle your Information to help further what we believe are our legitimate interests in commercial activities in accordance with our obligations under law.

B. How Long We Keep Your Information

We generally keep Information for so long as it may be relevant to the purposes listed in this Privacy Policy, unless a longer retention period is required by applicable laws and agreements. To dispose of Information, we may anonymize it, delete it, or take other appropriate steps. Data may persist in copies made for backup and business continuity purposes for an additional time.

C. Sharing Your Information

We may share your Information in a few ways:

- **Disclosure of Customer Information for Legal and Administrative Reasons.** We may disclose your Information without notice: (i) when required by law or to comply with a court order, subpoena, search warrant or other legal process; (ii) to cooperate in investigations of fraud, intellectual property infringement or any other activity that is illegal or may expose us or you to legal liability; (iii) to comply with legal, regulatory or administrative requirements of governmental authorities (including, without limitation, requests from the governmental agency authorities to view your Information); (iv) to protect and defend the rights, property or safety of us, our subsidiaries and affiliates and any of their officers, directors, employees, attorneys, agents, contractors and partners, and the Website's users; (v) to enforce or apply the Website's Terms and Conditions of Use; and (iv) to verify the identity of the Website's users.
- **Business Transfers.** Your Information may be transferred, sold or otherwise conveyed to a third party where we: (i) merge with or are acquired by another business entity; (ii) sell all or substantially all of our assets; (iii) are adjudicated bankrupt; or (iv) are liquidated or otherwise reorganize. You consent to any and all such conveyances of your Information.

Except as provided in this Privacy Policy, we will not sell, rent, or license your Information we have collected to any third party without your consent.

III. THIRD-PARTY WEBSITES

This Privacy Policy does not apply to any Information that you may provide to unaffiliated third parties (“Third-Party Websites”), for example, other websites linked to this Website such as LinkedIn, with whom we do not have a relationship. These websites may use tracking technologies such as cookies to collect your IP address, track which page you visit on our Website, and may set a cookie to enable the feature to function properly. If you access our Website from a Third-Party Website, or you access a Third-Party Website from our Website, we encourage you to carefully read the privacy policy and terms of use of any company that provides the features you choose to interact with. Links to any other party’s website or content do not constitute or imply an endorsement or recommendation by us of the linked website or content.

IV. CONFIDENTIALITY AND SECURITY

A. Generally

We have put in place certain administrative, technical, and physical safeguards to help prevent unauthorized access to or disclosure of your Information, as well as maintain the confidentiality of your Information. For example:

1. Our employees sign an agreement to follow our Code of Business Conduct, which states, in part:
 - ii. You must abide by all confidentiality agreements and policies of the Corporation and avoid even inadvertent disclosures of confidential information;
 - iii. You may not share your system user name or password with anyone else.
 - iv. You are responsible for properly using information stored and produced by all of the Corporation’s systems. You may not share system user names and passwords with other employees. Using any user name or password other than your own without the express permission of an appropriate official of the Corporation is considered theft of service and a violation of corporate policy.
2. We have a privacy oversight committee that reviews our privacy practices;
3. We have a security coordinator to prevent, detect and respond to security breaches; and
4. All computer systems that contain Information have security protections.

If you believe that the username or password to your Agent Portal Account profile has been lost or stolen, you are required to notify us so that necessary measures can be taken immediately by contacting the Privacy Officer at 1-866-584-2313.

B. No Absolute Security of Information Transmitted Via the Internet

We have implemented security features to help prevent the unauthorized release of or access to Information that has been received via the Website. Please be advised,

however, that the confidentiality of any communication, Information or other material transmitted to or from MedAmerica via web, mobile, or email cannot be guaranteed. Accordingly, MedAmerica is not responsible for the security or confidentiality of Information being transmitted via the Internet, the World Wide Web, mobile applications, or other global computer networks. MedAmerica will have no liability for disclosures of Information due to errors in transmission or unauthorized acts of third parties.

C. Protection of Insured Health Information

If you are an insured of MedAmerica (and not someone visiting our Website only for informational purposes), then it is possible that you may also provide us with Information that constitutes health information protected by the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”). MedAmerica is a Covered Entity under HIPAA. Accordingly, MedAmerica is covered by (and complies with) HIPAA regulations regarding the use and disclosure of insureds’ health information. Our Notice of Privacy Practices explains how we may use and disclose health information to carry out payment and healthcare operations and for other purposes that are permitted or required by law. “Health information” that is protected under HIPAA by health plans generally includes claims information and any other information that relates to an individual’s past, present or future physical or mental health.

V. RIGHTS TO YOUR INFORMATION

To the extent other state laws provide users with additional data subject rights, those rights may be honored by the Company following proper authentication and verification. Please see the How to Contact Us section below for more information.

VI. NOTICE TO CALIFORNIA RESIDENTS

To the extent any California data privacy law applies, we will provide California residents with certain personal information as defined under California law (“Personal Information”) upon request (“Data Subject Request”). This supplemental section of our Privacy Policy outlines how California residents can receive their Personal Information and what you can receive and applies solely to California residents. We provide the supplemental selection below to comply with the California Consumer Privacy Act of 2018 (“CCPA”), and any terms defined in the CCPA have the same meaning when used below.

A. Notice of Collection:

Categories of Personal Information We May Collect	Categories of Sources	Examples of Uses	Categories of Third Parties With Which We May Share That Information
Identifiers: name, billing and resident addresses,	You, if you choose to provide to us. Your use of our	Providing the Services and customer service. Fixing and improving	Affiliates. Service providers. Other individuals or

<p>email address, billing information, any provided phone numbers, such as home, mobile or fax, agent portal security password.</p>	<p>Services/automatically collected from you. Third parties (such as service providers and other users who, for example, may refer you to use the Services). Public records databases.</p>	<p>the Services. Facilitating payment. Personalizing content and your experience. Bug detection and error reporting. Analyzing and improving the Services. Security, fraud and legal compliance.</p>	<p>services at your request. Third parties relating to legal requests, if required by law or if we believe in good faith that it is reasonably necessary. Third parties for sales or transfers of our business or assets.</p>
<p>Commercial Information: Records of your coverage.</p>	<p>You, if you choose to provide to us. Your use of our Services/automatically collected from you. Third parties (such as service providers). Third Parties.</p>	<p>Providing the Services and customer service. Fixing and improving the Services. Facilitating payment. Personalizing content and your experience. Bug detection and error reporting. Analyzing and improving the Services. Security, fraud and legal compliance.</p>	<p>Affiliates. Service providers. Other individuals or services at your request. Third parties relating to legal requests, if required by law or if we believe in good faith that it is reasonably necessary. Third parties for sales or transfers of our business or assets.</p>
<p>Financial Data: Banking information to process payments and information about your insurance coverage with us.</p>	<p>You, if you choose to provide to us. Third parties (such as service providers and third parties confirming payments made on your behalf).</p>	<p>Providing the Services. Facilitating payment. Fixing and improving the Services. Analyzing use of the Service. Security, fraud and legal compliance.</p>	<p>Affiliates. Service providers. Other individuals or services at your request. Third parties relating to legal requests, if required by law. Third parties for sales or transfers of our business or assets.</p>
<p>Device Information and Identifiers: IP address; browser type and language; operating system; platform type; device type; software and hardware attributes;</p>	<p>You (through your device). Analytics providers. Cookies and tracking technologies.</p>	<p>Providing the Services and customer service. Fixing and improving the Services. Facilitating payment. Personalizing content and your experience.</p>	<p>Service providers. Affiliates. Other individuals or services at your request. Third parties relating to</p>

<p>and unique device, advertising, and app identifiers.</p>		<p>Bug detection and error reporting. Analyzing and improving the Services. Security, fraud and legal compliance.</p>	<p>legal requests, if required by law or if we believe in good faith that it is reasonably necessary. Third parties for sales or transfers of our business or assets.</p>
<p>Internet Network and Electronic Activity Device Information: Information about files you download, domain names, landing pages, browsing activity, content viewed, dates and times of access, pages viewed, forms you complete or partially complete, search terms, uploads or downloads, the URL that referred you to our Services, the websites you visit after this Website; if you share our content to social media platforms; and other web usage activity and data logged by our web servers, whether you open an email and your interaction with email content, access times, error logs, and other similar information.</p>	<p>You (through your device). Analytics providers. Cookies and tracking technologies.</p>	<p>Providing the Services and customer service. Fixing and improving the Services. Personalizing content and your experience. Bug detection and error reporting. Analyzing and improving the Services. Security, fraud and legal compliance.</p>	<p>Service providers. Affiliates. Other individuals or services at your request. Third parties relating to legal requests, if required by law or if we believe in good faith that it is reasonably necessary. Third parties for sales or transfers of our business or assets.</p>
<p>Sensory Information: Audio recordings if you call our customer service or volunteer this information as part of using our Services.</p>	<p>You, if you choose to provide to us. Your use of our Services/automatically collected from you. Third parties (such as service providers).</p>	<p>Providing the Services and customer service. Fixing and improving the Services. Facilitating payment. Analyzing and improving the Services.</p>	<p>Service providers. Affiliates. Other individuals, services, and partners at your request. Third parties relating to</p>

		Security, fraud and legal compliance.	legal requests, if required by law or if we believe in good faith that it is reasonably necessary. Third parties for sales or transfers of our business or assets.
<p>Survey or testimonial information (including personal identifiers and user generated content): Collected if you voluntarily participate in a survey or submit a testimonial; includes information needed for you to participate (such as contact information).</p>	You, if you choose to provide to us.	<p>Providing the Services and customer service. Fixing and improving the Services. Personalizing content and your experience.</p> <p>Bug detection and error reporting. Analyzing and improving the Services. Security, fraud and legal compliance.</p>	<p>Affiliates. Service providers. Other individuals or companies at your request. Third parties relating to legal requests, if required by law or if we believe in good faith that it is reasonably necessary. Third parties for sales or transfers of our business or assets.</p>
<p>Personalization data about you</p>	You, if you choose to provide to us. Your use of our Services/automatically collected from you Third parties.	<p>Providing the Services and customer service. Fixing and improving the Services. Personalizing content and your experience.</p> <p>Analyzing and improving the Services. Security, fraud and legal compliance.</p>	<p>Affiliates. Third parties (such as service providers).</p>
<p>Other Information: Any other information you choose to directly provide to us in connection with your use of the Services.</p>	You, if you choose to provide to us.	<p>Providing the Services and customer service. Fixing and improving the Services. Facilitating payment. Personalizing content and your experience.</p> <p>Bug detection and error reporting.</p>	<p>Service providers. Affiliates. Other individuals or services at your request. Third parties relating to legal requests, if required by law or if we believe in good faith that it is</p>

		Analyzing and improving the Services Security, fraud and legal compliance.	reasonably necessary. Third parties for sales or transfers of our business or assets.
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B. Rights of California Residents

1. Data Subject Requests

If you would like to submit a Data Subject Request, you can email our MedAmerica Privacy Officer at LTCprivacy.officer@MedAmericaLTC.com or call us toll-free at 1-800-544-0327 ext. 3413. If you choose to submit a Data Subject Request through email, you must provide us with enough information to identify you and enough specificity on the requested data. We will only use the information we receive for verification. We will not be able to disclose Personal Information if we cannot verify that the person making the Data Subject Request is the person about whom we collected Personal Information, or someone authorized to act on such person's behalf.

If you are a California resident, you may submit a Data Subject Request to receive information about our data collection practices as it relates to your Personal Information. By submitting this request, you are declaring that you are a California resident availing yourself of the rights afforded to you under the CCPA.

You may request information on the categories of Personal Information we have collected about you; the categories of data collection sources; any business or commercial purpose for collecting or selling Personal Information; the categories of third parties with whom we share Personal Information, if any; and the specific pieces of Personal Information we have collected about you. If you would like to also receive information about our data disclosure for business purposes, then please include that in the Data Subject Request. We will clarify whether the Personal Information was collected and disclosed or simply collected and kept internally.

2. Do Not Sell My Personal Information

Med America does not sell personal Information.

3. Deletion of Personal Information

You may request that we delete your Personal Information. Your deletion request should be submitted through a Data Subject Request. Subject to certain exceptions set out below we will, on receipt of a verifiable Data Subject Request, delete your Personal Information from our records and direct any service providers to do the same.

Please note that we may not delete your Personal Information if it is necessary to:

- complete the transaction for which the Personal Information was collected;
- provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;
- detect security incidents, protect against malicious, deceptive activity, and take all necessary and appropriate steps to mitigate current and future risk;
- debug and repair internal information technology as necessary;
- undertake internal research for technological development and demonstration;
- exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
- comply with the California Electronic Communications Privacy Act;
- engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the Personal Information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;
- enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- comply with an existing legal obligation; or
- otherwise use your Personal Information, internally, in a lawful manner that is compatible with the context in which you provided the Personal Information.

4. Non-Discrimination

We may not, and will not, treat you differently because you of your Data Subject Request activity. As a result of your Data Subject Request activity, we may not and will not deny goods or services to you, charge different rates for goods or services, provide a different level quality of goods or services, or suggest any of the preceding will occur. However, we can and may charge you a different rate, or provide a different level of quality, if the difference is reasonably related to the value provided by your Personal Information.

5. Verifying Requests

To help protect your privacy and maintain security, if you request access to or deletion of your Personal Information, we will take steps and may require you to provide certain information to verify your identity before granting you access to your Personal Information or complying with your request. In addition, if you ask us to provide you with specific pieces of Personal Information, we will require you to sign

a declaration under penalty of perjury that you are the consumer whose Personal Information is the subject of the request. If you designate an authorized agent to make a request on your behalf, we may require you to provide the authorized agent written permission to do so and to verify your own identity directly with us (as described above).

6. Shine the Light Requests

California Civil Code Section 1798.83 permits you to opt out of the disclosure of your Personal Information by MedAmerica to third parties for the third parties' direct marketing purposes. To make an opt-out request of such disclosures, please send an email to LTCprivacy.officer@MedAmericaLTC.com.

7. Authorize Agents

You may use an authorized agent to submit an access or deletion request. If you elect to use an authorized agent, you must provide the authorized agent with written authorization. In addition, you may be required to verify your identity directly with us and confirm with us you provided the authorized agent permission to submit the request. We may deny a request from an agent that does not provide written proof of authorization or if you fail to provide sufficient information needed to verify your identity. Such requirements shall not apply you provide the authorized agent with power of attorney, pursuant to Cal. Prob. Code Sections 4000 to 4465.

8. Additional Information

If you choose to exercise any of your rights under the CCPA, you have the right to not receive discriminatory treatment by us. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request. This Statement is available in alternative formats upon request by contacting LTCprivacy.officer@MedAmericaLTC.com or calling us 1-800-544-0327 Ext. 3413.

VII. OUR RIGHT TO CONTACT YOU

We may contact Website visitors who request information about their account status, this privacy statement, or any other policies or agreements relevant to site visitors. We may contact you by way of text, email, or telephone and by using this Website you consent to us contacting you in these matters concerning our Website or related services or information for which we believe you may be interested.

VIII. CHILDREN

The Website is not intended for children under the age of 13. Minors who are enrolled in our insurance plans are only permitted to access the Website with a legal guardian. We will not knowingly collect or use any Information regarding a user under the age of 13 without the consent of a parent or legal guardian.

IX. RIGHT TO CHANGE THIS PRIVACY POLICY

If we alter our Privacy Policy, we will post those changes here in a timely manner, so you can be aware of changes that may affect you. Any change to this Privacy Policy shall be effective as to any visitor that has accepted the MedAmerica Website Terms and Conditions before the change was made

X. CONSENT TO TRANSFER

The Website is operated in the United States. If you are located outside of the United States, please be aware that Information we collect will be transferred to and processed in the United States. By using the Website, or providing us with any Information, you consent to this transfer, processing and storage of your Information in the United States, a jurisdiction in which the privacy laws may not be as comprehensive as those in the country where you reside and/or are a citizen. Portions of our Website may be supported by a network of computers or cloud-based servers in other jurisdictions. We do not represent that our Website is appropriate or available in any particular jurisdiction.

XI. CONSENT

By using the Website, you consent to the collection and use of your Information as set forth in this Privacy Policy. If you withdraw consent, you agree that despite withdrawal we may continue to use your Information previously provided to us to the extent that we are legally or contractually obligated to do so and to the extent necessary to enforce any contractual obligations you may have to us. You also understand that in withdrawing consent, we may no longer be able to provide you with services previously available with consent.

XII. QUESTIONS

If you have any questions about this Privacy Policy, please send us an email at LTCprivacy.officer@MedAmericaLTC.com, write us at Privacy Officer, PO Box 41930, Rochester, NY 14604-0620, or call us toll free at 1-800-544-0327 Ext. 3413.

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