

Important Information Regarding Your Privacy

We know that your privacy is important to you. And, we respect your privacy when it comes to your personal and health information. We are committed to protecting your information. We will not give out your information to anyone without getting consent from authorized person(s), unless we are permitted to do so by law. Because you are a valued customer, we want you to know the steps we have taken to protect your privacy. This includes how we gather and use your information. Our privacy practices apply to all of our past, present and future customers.

When you apply to purchase insurance, you agree to give us access to your Personally Identifiable Information. This agreement allows us to work with your health care providers to determine your insurability, decide what insurance benefits apply and to pay your claims using your medical records. Medical records are generally used for medical underwriting and care planning activities.

Here are some questions and answers to help you understand our privacy policy:

1) What is Personally Identifiable Information?

It is any information that could be used to identify you. For example, your name, address or identification number.

We collect two types of Personally Identifiable Information about our customers:

A. Nonpublic Personal Information:

This is information you give us on your application, claim forms, premium payments and other ways. It includes, for example: names, account numbers, e-mail address, type of benefits and payment amounts.

B. Protected Health Information:

This is information that you provide us on your application or, information you or your health care provider send to us to process your claim.

2) How do we use your Personally Identifiable Information?

We use this information to determine insurability, administer benefits and for our health care operations.

For example we:

- Make medical underwriting determinations from the information you and your health care provider(s) provide to us;
- Make claim payment decisions by asking you and your health care provider(s) for necessary information about services or treatment;
- Work with other insurers to decide coverage;
- Bill for premiums which may involve electronic fund transfers; and
- Answer questions about benefits, enrollment and claims.

3) Who Has Access To My Personally Identifiable Information?

Authorized employees may access your information to determine insurability or administer benefits. Each year, all of our employees must sign an agreement to follow our Code of Business Conduct that includes our confidentiality policy.

We may work with other companies to help us conduct our business. We are required by law to sign an agreement with these other companies that prohibits them from using or giving out information for any reason other than the purpose of the contract. For example we may contract with:

- Third party administrators (TPAs) for administration, operation and claim adjudication;
- Assessment agencies for medical underwriting or benefit determination assessments;
- Print or mail services for customer communications and surveys;
- Audit or consulting firms for validating the integrity of our processes;
- State and Federal agencies as required by law; and
- Other Blue Cross and Blue Shield plans.

4) How is my Personally Identifiable Information protected?

It is our policy to keep all information about you confidential. It is so important to us that we take the following steps:

- Our employees sign an agreement to follow our Code of Business Conduct each year;
- We have a privacy oversight committee that reviews our privacy practices;
- We have a security coordinator to detect and prevent security breaches;
- All computer systems that contain personal information have security protections; and
- We audit TPA offices to ensure that personal information and medical records are kept secure.

5) Do you provide my Protected Health Information to my employer?

No. Your protected health information will not be shared with your employer without your signed consent.

If you should have any questions or concerns about this privacy notice, please contact:

Privacy Officer

PO Box 41930

Rochester, NY 14604-0620

1-800-544-0327 Ext. 3413

LTCprivacy.officer@medamericaltc.com.

MEDAmerica

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

For a copy of our Notice of Privacy Practices under the Health Insurance Portability and Accountability Act (HIPAA), please visit our Web site, www.MedAmericaLTC.com, or send a request to our Privacy Officer.