

MEDAMERICA 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”). By using our Website, you consent to this Privacy Policy.

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

To operate 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 places no restriction on 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 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 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 problems;
2. Provide services;
3. Comply with our Terms and Conditions of Use (which is available on our Website);
4. Comply with any applicable laws and regulations and respond to lawful requests; and/or

5. 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 and to use and disclose your information to comply with our legal obligations.

B. How Long We Keep Your Information

We generally keep Information for as long as it may be relevant to the purposes listed above, consistent with any 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 ("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. Policies

It is our policy to take steps to keep Information about you confidential, including but not limited to:

1. Our employees sign an agreement to follow our Code of Business Conduct;
2. We have a privacy oversight committee that reviews our privacy practices;
3. We have a security coordinator to detect and prevent security breaches; and
4. All computer systems that contain personal 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 1-800-544-0327 x 3413.

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 personal 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 e-mail 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 health care operations and for other purposes that are permitted or required by law. "Health information" that is protected under HIPAA by health plans ("Protected Health Information") generally includes claims

information and any other information that relates to an individual's past, present or future physical or mental health.

V. ACCESSING AND UPDATING YOUR INFORMATION

If you believe that any Information collected and maintained by us about you is not correct or has changed, please send an e-mail message to LTCprivacy.officer@MedAmericaLTC.com explaining the correction or change. We also may provide web pages or other mechanisms through which you can correct or update the Information we have collected and maintained. Agents may also login to the Agent Account Portal on the Website to make a correction or change to any Information maintained by Company.

In accordance with our routine record keeping, we may delete certain records that contain Information you have submitted through the Website. We are under no obligation to store such Information indefinitely and disclaim any liability arising out of, or related to, the destruction of such Information.

Even if you ask us to delete your Information, we may need to retain some Information about you in order to satisfy our legal and security obligations. In addition, you should be aware that it is not always possible to completely remove or delete all of your Information from our databases without some residual data because of backups and other reasons.

To the extent certain data protection laws apply and we hold your Information in our capacity as a data controller as defined under those laws, you may request that we:

1. Restrict the way that we process and disclose your Information;
2. Transfer your Information to a third party;
3. Revoke your consent for processing of your Information;
4. Provide you with access to your Information;
5. Remove your Information if no longer necessary for the purposes collected;
6. Prevent the processing of your Information for direct-marketing purposes;
7. Update your Information so it is correct and not out-of-date;
8. Object to our processing of your Information;
9. Withdraw the consent you have given us to use your Personal Data.

To make these requests please send an e-mail to LTCprivacy.officer@MedAmericaLTC.com or call 1-800-544-0327 x 3413.

The requests above will be considered and responded to in the time-period stated by applicable law. Note, certain Information may be exempt from such requests. We may require additional information from you to confirm your identity in responding to such requests. You have the right to lodge a complaint with the authorities applicable to you and your situation, although we invite you to contact us with any concern as we would be happy to try and resolve it directly. Please contact us at: LTCprivacy.officer@MedAmericaLTC.com, write us at Privacy Officer, PO Box 41930, Rochester, NY 14604- 0620, or call us at 1-800-544-0327 x 3413.

VI. NOTICE TO CALIFORNIA RESIDENTS

Under California's "Shine the Light" Law, you have the right to request certain information you have shared with third parties, for the purpose of direct marketing, within the previous calendar year. Additionally, as a California resident, you have the right to opt-out of having certain information licensed to third parties who may use that information to market directly to you. We will not share your Information after we have received your notification that you are opting out. If you wish to opt-out of having your Information shared or request what Information has been shared with third parties, you have the following options:

1. You can send an email to: LTCprivacy.officer@MedAmericaLTC.com
2. You can send mail to the following postal address:
Privacy Officer
PO Box 41930
Rochester, NY 14604-0620
3. You can call us toll-free at: 1-800-544-0327 x 3413

For all requests, please put the statement "Your California Privacy Rights" in the subject matter of your request.

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. 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 x 3413.

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