

Notice of Privacy Policy for Consumer Nonpublic Personal Information

(GRAMM-LEACH-BLILEY)

Please read this notice carefully, it contains important information on our privacy policy.

UNITED CONCORDIA values our customers and takes privacy seriously. In order to administer our benefits programs effectively, we must collect, use and disclose nonpublic personal information (NPPI). NPPI means nonpublic personal financial information and non-public personal health information. NPPI is information that identifies an individual member of a United Concordia program. It may include an individual's name, address, telephone number and social security number, or it may relate to an individual's participation in the plan, his/her health condition, the provision of health care services or the payment of health care services. NPPI does not include publicly available information, or information available or reported in an aggregate form that does not identify individual persons.

We are committed to protecting the privacy and confidentiality of this information. We will inform our customers of our policy on collecting, using, sharing and securing NPPI the first time you become a customer and annually reaffirm our privacy policy. We will continually review our privacy policy, and monitor our business practices to help ensure the security of member NPPI. Should a change to our privacy policy be required, we will notify our customers in writing and in advance of the change.

Information we may collect on members and their dependents:

The NPPI we collect varies, depending upon the products and services requested. We collect NPPI from the following sources:

- Information we receive directly or indirectly from the member or the member's group or administrator through applications, surveys or other forms, in writing, in person, by telephone or electronically. Information including, but not limited to name, address, social security number, date of birth, marital status, dependent information, employment information and health history.
- Information about a member's relationship and transactions with our affiliates, our agents, others and us. This may include information on claims, eligibility, health conditions, health history, utilization review, appeals, grievances, payments and other financial information, including personal financial information.

Member information we may disclose and the purpose:

We do not disclose any NPPI about members or former members to anyone, except as permitted or required by law. Disclosures may be made without prior authorization as permitted by law. We use NPPI internally, share NPPI with our affiliates, and disclose NPPI to health care providers, agents, other insurers, payors, vendors, consultants and government authorities as necessary to administer benefit policies or contracts, to detect and/or prevent insurance fraud and to comply with mandatory regulatory activities. We contractually require any person or organization providing services or products on our behalf to protect the confidentiality of our customers' and members' NPPI.

Safeguarding member NPPI:

We restrict access to NPPI about members and their dependents to those employees, vendors, healthcare providers and agents who need to know that information to provide products or services. We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard member NPPI from unauthorized access, use and disclosure.

Coverage may be underwritten or administered by one or more of the following subsidiaries of United Concordia Companies, Inc.:

United Concordia Dental Plans of California, Inc.

United Concordia Dental Plans, Inc.

United Concordia Dental Plans of the Midwest, Inc.

United Concordia Dental Plans of Pennsylvania, Inc.

United Concordia Dental Plans of Texas, Inc.

United Concordia Insurance Company

United Concordia Insurance Company of New York

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DENTAL**

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