

Internet Privacy Policy

We respect your privacy, and this Internet Privacy Policy explains the ways in which we may collect, use, and disclose personal information from users of our websites. This Internet Privacy Policy applies to our publicly available website, and any password protected sections of those websites.

We may change this Internet Privacy Policy at any time and without prior notice as our online services change. Changes to this Internet Privacy Policy will be posted on this page and we suggest you check here periodically for any updates that may be posted.

What Information We Collect

Our sites may collect both individually identifiable information and non-individually identifiable information.

Individually identifiable information is that information which can be used to identify you as an individual or to contact you. Examples of information that we collect are:

- Insureds who register on our site may be asked for their name, date of birth, policy/certificate number, email address and other individually identifying information.
- Providers (hospitals, doctors and other health care professionals who provide health services to our insureds) may be asked to provide their name, address, telephone number, email address, tax identification number, NPI, or other information about themselves and/or their company.
- Agents who register on our site may be asked for their name, email address or agent identification number or other information about themselves and/or their company.

Non-individually identifiable information may include non-personally identifiable information such as the IP (Internet Protocol) address, browser type, and operating system of visitors to the site, pages viewed on our sites, or search terms entered.

Like many sites on the Internet, our sites may also use "cookies" to collect information. A "cookie" is a small data file that is transferred to your computer and stored there through your Internet browser software. Cookies allow for users to view pages without having to log in repeatedly throughout a session, and can be used to track non-individually identifiable information. Where a visitor has logged into a password-protected portion of our sites, the cookie may also contain a user ID number or name.

How We Use and/or Disclose the Information We Collect

We use the information you provide to us on our sites to verify your identity and your authority to access information on our sites. Our collection, use and disclosure of such personal and health information is governed by federal and state laws to protect your privacy, and our practices with respect to such personal and health information is set forth in our HIPAA Privacy Notice and GLB Privacy Notice.

We use non-individually identifiable information to assist in providing online features and functionality. We also may use such information to track website usage, and to assist us in maintaining and improving our sites.

Security

We have implemented and maintain physical, administrative and electronic security measures with regard to our sites that are designed to safeguard your information from improper access or use. For example, when collecting, using or transmitting sensitive electronic information we encrypt the transmission using SSL ("Secure Sockets Layer") or other similar technology. We also maintain physically secured locations for server operations, use technological safeguards such as firewalls, password protection, and encryption, and limit access to sensitive information to those individuals with a legitimate business need to access such information.

We ask that you assist us in maintaining the safety and security of our sites. We suggest that you use passwords that are not easily guessed by others, and that include at least 8 characters, include letters, numbers, special characters, and mix uppercase with lowercase text. We also recommend you safeguard your password to prevent unwanted disclosure.

Contact Us

We respect your privacy, and want you to feel comfortable with how your information is protected. Should you have questions or concerns about the privacy of your information, or if you have any information regarding the unauthorized use of our sites, we encourage you to contact our Privacy Department. Please [click here](#) to send us an email regarding privacy issues.