

**CHOICE Administrators** values you as a customer, and we are committed to bringing you products and services that help you to feel healthier and more secure. Our goal is to always use your information in a responsible business manner. If there are state law requirements that prohibit sharing your information without your written permission, CHOICE Administrators will comply with those requirements.

This statement tells you about the information we request from our customers. It also tells you how we safeguard the personal information and protect the privacy rights of our current and former customers.

### **Our Privacy Commitment to You**

CHOICE Administrators will safeguard your personal information and protect the privacy rights of our customers in accordance with state and federal laws. We will accomplish this in ways that are reasonable and consistent with sound business practices.

### **Protecting Your Health Information**

We do not share your personal health information (such as medical questionnaires) except when necessary to conduct underwriting reviews at the time of your Employer's initial enrollment through CHOICE Administrators or upon an Employer requested underwriting review at a subsequent renewal. In certain circumstances, we may share your personal health information if permitted or required by law.

CHOICE Administrators is committed to protecting the confidentiality and security of your private health information. We maintain physical, electronic, and process safeguards that restrict unauthorized access to your personal health information. These security procedures include locked files and information system security measures such as user passwords, data encryption or firewall technology.

CHOICE Administrators employees are required to comply with our policies and procedures to protect the confidentiality of your personal health information. Any employee who violates our privacy policy is subject to a disciplinary process. Employee access to private information is limited on a business "need-to-know" basis such as: when necessary to conduct underwriting reviews, or for anonymous statistical analysis.

### **Information About Our Customers**

CHOICE Administrators receives information about you in order to provide customer service, offer new products or services, administer our products, and fulfill other legal and regulatory requirements. We will provide you with access to this information and the ability to review, amend, correct or copy this information, if we are required to do so under state law. The methods we use to protect this information are similar to those described above to protect your health information.

The information we receive may vary by product; therefore, the examples that follow may apply to all customers but are designed to show the general categories of information that may be received and maintained by CHOICE Administrators:

- Information provided by you on applications, forms, surveys and our Web sites, such as your name, address, date of birth, Social Security number, gender, marital status and dependents.

- Information provided by your employer.
- Information about your transactions and experiences with CHOICE Administrators such as: products or services purchased, account balances, payment history, policy coverage, and premiums.

### **Information Shared Within the CHOICE Administrators Family of Companies**

While understanding the importance of protecting your personal information, certain information will need to be shared during the normal course of business. We may disclose to the extent permitted by law the personal information we receive about you, as described above, within the CHOICE Administrators family of companies.

### **Information Shared With Others**

We may disclose the personal information (not your personal health information) we receive, as described above, to the following types of third parties:

- Other third parties as permitted or required by law, such as for compliance with a subpoena, fraud prevention, or inquiries from state or federal regulatory agencies.
- Financial service companies with whom we have agreements, such as: insurance companies, insurance brokers or agents, administrators, and service providers.
- Other companies to help them market their products and services.

We maintain written contracts with third parties to help ensure that the personal information we share about our customers is used for a legitimate business purpose.

### **Access and Amendment of Your Records**

You have the right to access and amend your records. You may exercise this right by requesting to us in writing to access and/or amend your records. Please send such requests to:

CHOICE Administrators  
721 S. Parker, Suite 200  
Orange, CA 92868

### **Changes to Our Notice of Privacy Policy and Insurance Information Practices**

We reserve the right to change our privacy policies and insurance information practices. If we make any changes to our policies or practices, we will provide you with a copy of a revised notice as required by applicable law.