



Protecting Your Privacy is Important to Us

The following notice is designed to comply with the Gramm-Leach-Bliley Act federal regulation. A separate notice designed to meet the requirements of the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule was provided to all CIGNA participants either prior to April 14, 2003 or at the time they enrolled. This notice applies to insurance products underwritten, or administered by, the subsidiaries of CIGNA companies.

If you are an Employer or Group Sponsor, please make this information available for review by your employees or participants as appropriate.

We would like to thank you for the opportunity to serve you, and assure you that we recognize our obligation to keep your information secure and confidential. This notice will provide you with more detail about how we do that, and how we comply with the laws that protect your information under the Gramm-Leach-Bliley Act. This act applies to your nonpublic personal information as it is defined below, and provides the guidelines we use to protect your information, the collection and use of your information, and any disclosure of your information.

Protecting Your Information

We are committed to protecting and maintaining the privacy of all of your information in our possession. We do this by having established internal policies and procedures that clearly outline proper handling and maintenance of the nonpublic personal information of our policyholders. These include, but are not limited to, policies related to the transmission, storage and disposal of paper and electronic information; the prevention of unauthorized access and damage to systems, including damage due to environmental hazards; and assigning and terminating User IDs. We ensure that all CIGNA employees are trained on these policies and any updates to the policies are communicated on a regular basis.

Collection and Use of Information

We may collect nonpublic personal information about our policyholders for use in the processing and evaluation of applications or eligibility for insurance, investigating a claim for benefits, in developing financial plans, and in connection with other activities relating to your insurance. In addition, other insurers may provide us with nonpublic personal information to coordinate benefits which may include, but is not limited to, names, addresses and social security numbers. Nonpublic personal information includes financial information, employment-related information and medical information. Any information that CIGNA collects and/or receives is used by authorized company personnel solely for the purposes described above, and may be integrated into our databases for statistical and audit purposes. Unless permitted by law, we will only collect information from sources other than our policyholders with proper authorization.



Disclosure of Information

We do not disclose any nonpublic personal information about our policyholders or former policyholders to anyone unless permitted by law or with proper authorization from the policyholder. We do not sell policyholder lists or other nonpublic personal information. As permitted by law, there are circumstances when we will disclose nonpublic personal information related to medical underwriting or a claim investigation, or other activities relating to your insurance plan without authorization to third parties or affiliates assisting us with these activities. This may include administration of your benefits plan, or to support and/or improve CIGNA programs or services, such as our care management and wellness programs or in the case of subpoenas and mandated governmental disclosures.

Some examples of the situations in which we may disclose nonpublic personal information include:

- Medical providers (if applicable);
- Insurers that provide reinsurance or excess (stop loss) insurance to an employer or with whom we are coordinating or subrogating benefits;
- CIGNA affiliated companies;
- Regulatory agencies such as departments of insurance and accreditation organizations such as the National Committee for Quality Assurance;

- Courts or attorneys who serve us with a subpoena;
- Successor insurers or claim administrators who assume responsibility for administering your benefit plan;
- Companies that assist CIGNA in recovering overpayments, paying claims or performing utilization review services; and
- Other companies not affiliated with CIGNA that provide services to us when disclosure is permitted, not prohibited or otherwise required by applicable law.

We may change these policies, standards and procedures at any time. If there are material changes, we will notify our policyholders of the changes.

If you have any questions regarding this notice, you may either call us at the toll-free number below or write to us at the following address:

Privacy Office

CIGNA
PO Box 5400
Scranton, PA 18505

Telephone Number: 800.762.9940

Fax Number: 860.226.9513



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