Website Security Policy

I. Our commitment to your privacy

Your privacy is important to us, and we are committed to protecting it. We want you to understand how we use your information and that you have choices about how we use it.

Your privacy is not for sale

We do not sell your information.

Our commitment to children's privacy

We respect children's privacy. Our website is not intended for children under 13 years of age. No one under age 13 may provide any information to or on the website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this website, make any purchases through this website, or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information.

II. About this privacy policy

This privacy policy discloses the privacy practices for this specific website. This privacy policy applies solely to information collected by this website. In this policy, we explain:

- The information we collect online and how we use it
- How to access or correct your information
- Our commitment to website security
- How we use technology to better serve you
- About third-party website links
- Contacting us about your privacy or security
- Effective date of this policy

III. Information we collect online

We are very careful with your personal information. We collect it through secure, encrypted channels, limit access to it and prohibit its unlawful exposure.

Examples of the information we may collect from you are:

- Your name
- Postal address
- Email address
- Telephone number

We may also collect information about the device you use to access our electronic services.

Why we need your information

We use your information to help us provide you with tools and services related to our products and services. We collect this information from:

Your website usage. When you visit our website, we may use cookies or other similar web technologies to enhance your web experience. These tools help us to recognize your access device, maintain your web session and provide a more personalized experience. To learn more about how we use technology to help you get the most from our website, see Section VI: How we use technology to better serve you

Sharing of information

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses. We may also share your information as required or permitted by law.

IV. How to access or correct your information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number given on our website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

V. Our commitment to website security

Our secure, password-protected website allows you to view private information (for example, eligibility, benefits and claims) and other details online. We use industry-standard firewalls and encryption to protect your information. You need an ID and password to access any online systems that display personal information. Our website features SSL (Secure Sockets Layer) with a digital certificate to enforce a minimum of 128-bit encrypted sessions.

We conduct regular web application vulnerability assessments and quarterly third party tests to ensure all of our externally facing websites/Internet addresses are protected from attack in compliance with industry standards.

VI. How we use technology to better serve you

We use different kinds of tracking technology to help us improve our website and our communications to you. For example, we collect tracking information by following your "footsteps" on our website.

Cookies

A "cookie" is information that we store on your computer. For example, we may set an "ID tag" that allows us to recognize your computer when you visit our website. We use cookies to help us optimize your online experience and to support the products and services we provide you. **We do not store your personal private information in cookies.**

We may use different kinds of cookies, depending on which part of our site you visit:

- **Persistent cookies:** These cookies stay in your browser until you delete them manually or your browser deletes them based on the duration period contained within the persistent cookie's file.
- Non-persistent ("session") cookies: These temporary cookies disappear when you close your browser
- Flash cookies (also called "Local Shared Objects"): We do not use Flash cookies.
- Trusted partners: We may contract with trusted partners or third parties who may use cookies and other tracking mechanisms to collect information on our behalf. These third parties are prohibited by our contract with them from sharing that information with anyone other than us or our designated service providers.

The Help menu on your browser will tell you how to stop your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie or how to disable cookies altogether.

If you turn off cookies, you will still be able to access your account and information, but you may not be able to use some of the features on our website.

Other tracking methods

We use other tracking technology to help us personalize your visit to our site, including tracking beacons, JavaScript tracking and session tracking. We use these methods to learn how we can make our site better and see how well our marketing campaigns are working. When we use tracking technology in email we may send you, it tells us when you opened the email. This helps us learn how effective our messages are to you.

VII. Third-party website links

Our web pages may include links to third-party sites that provide related or helpful information or services. While we try to select quality content and sites, we do not control or operate these sites and our policies and practices do not apply. We recommend that you review the privacy and security policies of any site you visit before sharing your personal or health information.

VIII. California Online Privacy Protection Act Compliance

Because we value your privacy we have taken the necessary precautions to be in compliance with California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

IX. Internet Based Advertising & IP Targeting

We may work with data providers to serve advertising to you through display media or other methods. These providers may use personal information that we have collected or that you have provided to locate you online, such as when you visit or log in to websites or mobile applications. This information may be linked to online identifiers or IP addresses assigned to you, and to demographic or interest-based data, in order to target you with relevant advertising, including about our products or services. To learn more about or opt out of this and other interest-based advertising, please visit the industry opt-out pages operated by the DAA, at http://www.aboutads.info and by the NAI at http://networkadvertising.org.

X. Contacting us about your privacy or security

If you have any questions about how we use your personal information, or about our privacy and security policies that we didn't answer on this page, please contact our privacy department:

Morgan White Group, Inc. Attn: Privacy Officer Post Office Box 14067 Jackson, MS 39236-4067 800-800-1397

XI. Effective date of this policy

This policy is effective as of January 1, 2016. We may change our policy if we begin to use new technology or enhance our security systems, so you should check this page regularly for updates.