

Customer Privacy Notice



Privacy Notice of Cigna Corporation and its Affiliates (referred to in this notice as “we, our and us”). This privacy notice applies to our United States Operations.

We value your trust. We are committed to acting responsibly when we collect, use and protect your personal information.

Please read this privacy notice carefully. It explains the rules we at Cigna follow when we collect personal information. This notice applies to all personal information we collect about you.

Financial companies, including insurers, choose how they share your personal information. Federal and state laws say that we must tell you how we collect, share and protect your personal information.

What Personal Information We Collect

The types of information we collect, use and share depend on the product or service you have from us. It may include your:

- Name
- Telephone number
- Occupation
- Social Security number
- Address
- Date of birth
- Financial and health history
- Insurance claims information

When We Collect It

We collect your personal information when you:

- Apply for insurance
- File a claim
- Obtain services from us
- Pay premiums
- Give us your contact information

Other Sources We Use

We also collect personal information about you from others such as:

- Affiliates (Affiliates are companies related by common ownership or control.)
- Other insurers
- Service providers
- Health Care Professionals
- Insurance support organizations

We may also get information from consumer reporting agencies. This might include the following records:

- Driving record
- Credit report
- Claims history with other insurers

Consumer reporting agencies may keep your information. They may disclose it to others.

What Personal Information We Use and Share

For everyday business purposes

We may share all of the personal information about you that we collect with Affiliates and nonaffiliated companies (companies that are not under common ownership with us, such as our service providers), for any purpose the law allows. For example, we may use your personal information and share it with others to:

- Help us run our business;
- Process your transactions;
- Maintain your account(s);
- Administer your benefit plan;
- Respond to court orders and legal or regulatory investigations or exams;
- Report to credit bureaus;
- Support or improve our programs or services, including our care management and wellness programs;
- Offer you our other products and services;
- Do research for us;
- Audit our business;
- Help us prevent fraud, money laundering, terrorism and other crimes by verifying what we know about you; and
- Sell all or any part of our business or merge with another company.

We may also share your personal information with:

- Medical health care professionals;
- Insurers, including reinsurers;
- Successor insurers or claim administrators who administer your benefit plan; and
- Companies that help us recover overpayments, pay claims or do coverage reviews.

For our marketing purposes

We may share information with our agents and service providers to offer our products and services to you.

For joint marketing with other financial companies

We may share your personal information with other financial companies for the purpose of joint marketing. Joint marketing is when there is a formal agreement between nonaffiliated financial companies that jointly endorse, sponsor or market financial products or services to you.

We may also share personal information about former customers in the way described above.

Federal laws don't allow you to limit the sharing of personal information as described above.

Protection of Your Personal Information

How do we protect your personal information?

To protect personal information from unauthorized access and use, we:

- use reasonable security measures, including secured files, user authentication, encryption, firewall technology, and detection software;
- review the data security practices of companies we share your personal information with; and
- grant access to personal information to people who must use it to do their jobs.

Seeing and Correcting Your Personal Information

How can you see and correct your personal information?

Generally, you have the right to review the personal information we collect to provide you with insurance products and services if you:

- ask us in writing; and
- send the letter to the address below.

When you write to us, please include your full name, address, telephone number and policy number in your letter.

If the information you ask for includes health information, we may provide the information to you through your health care provider. Due to its legal sensitivity, we won't send you anything that we've collected in connection with a claim or legal proceeding.

If you believe the personal information we have is incorrect, please write to us and explain why you believe it is incorrect. If we agree with you, we will correct our records. If we disagree with you, you may send us a statement and we will include it when we give your personal information to anyone outside of Cigna.

Additional Rights Under Other Privacy Laws

You may have additional rights under state or other applicable laws.

Who We Are

This privacy notice is provided by Cigna Corporation and its Affiliates:

- American Retirement Life Insurance Company
- Central Reserve Life Insurance Company
- Cigna Behavioral Health, Inc.
- Cigna Benefits Financing, Inc.
- Cigna Dental Health of California, Inc.
- Cigna Dental Health of Colorado, Inc.
- Cigna Dental Health of Delaware, Inc.
- Cigna Dental Health of Florida, Inc.
- Cigna Dental Health of Kansas, Inc.
- Cigna Dental Health of Kentucky, Inc.
- Cigna Dental Health of Maryland, Inc.
- Cigna Dental Health of Missouri, Inc.
- Cigna Dental Health of New Jersey, Inc.
- Cigna Dental Health of North Carolina, Inc.
- Cigna Dental Health of Ohio, Inc.
- Cigna Dental Health of Pennsylvania, Inc.
- Cigna Dental Health of Texas, Inc.
- Cigna Dental Health of Virginia, Inc.
- Cigna Dental Health Plan of Arizona, Inc.
- Cigna Dental Health, Inc.
- Cigna Health and Life Insurance Company
- Cigna Health Care of North Carolina, Inc.
- Cigna Health Corporation
- Cigna HealthCare Connecticut, Inc.
- Cigna HealthCare of Arizona, Inc.
- Cigna HealthCare of California, Inc.
- Cigna HealthCare of Colorado, Inc.
- Cigna HealthCare of Florida, Inc.
- Cigna HealthCare of Georgia, Inc.
- Cigna HealthCare of Illinois, Inc.
- Cigna HealthCare of Indiana, Inc.
- Cigna HealthCare of New Jersey, Inc.
- Cigna HealthCare of South Carolina, Inc.
- Cigna HealthCare of St. Louis, Inc.
- Cigna HealthCare of Tennessee, Inc.
- Cigna HealthCare of Texas, Inc.
- Cigna Life Insurance Company of New York
- Connecticut General Life Insurance Company
- Life Insurance Company of North America
- Loyal American Life Insurance Company
- Provident American Life & Health Insurance Company
- United Benefit Life Insurance Company

Questions or Concerns about this Privacy Notice

Write to us at: Cigna Corporation
Enterprise Privacy Office
P.O. Box 188014
Chattanooga, TN 37422

Securities are offered through Cigna Benefits Financing, Inc., Member FINRA, 900 Cottage Grove Rd., A4COL, Bloomfield, CT 06002.

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