

A Notice to Our Customers About Our Privacy Policy and Information Practices

At LifeWise Assurance Company we are committed to maintaining the confidentiality of your personal financial and health information. State and federal laws require us to inform you of our policy and practices as long as we provide you products or services. From time to time, we may need to revise our privacy policy and practices. We will inform you of any such changes that may affect your rights.

How We Protect Your Personal Information

We protect your personal information a variety of ways. For example, we authorize individuals to access your personal information only to the extent necessary to conduct our business of serving you, such as paying your claims. We take steps to secure our buildings and electronic systems from unauthorized access. We train our employees on our written confidentiality policy and procedures. Our employees are subject to discipline if they violate these procedures. When we share information with our affiliated companies or other third parties, they are also required to maintain the confidentiality of your personal information. Our privacy policy and practices apply equally to current and former members. We can assure you that we will maintain the confidentiality of your information even if you no longer have coverage through us.

Information We Collect

We obtain your personal information that we need to:

- offer or provide you with products and services;
- conduct our normal business functions; and
- comply with the law.

Examples of your personal information include your: name, Social Security number, address, telephone number, account number, employment information, medical history, health records, claims information, premium payment, etc.

We collect most of your personal information directly from you or from your exchanges with other parties. This includes the information you provide to us on your application. We may also obtain information from third parties about your finances, employment, medical history, and other personal information. These third parties may include insurance producers, employers, healthcare providers, other health plans or insurers, and state and federal agencies.

Information We Share

We may share your personal information with our affiliated companies or with other third parties without prior authorization for our normal business functions. Our affiliated companies include life insurers, health plans, disability insurers, stop loss insurers, third party administrators and insurance agencies. Companies outside of our affiliated companies include service providers, healthcare providers, other health plans, and other insurers.

Examples of our normal business functions include:

- Marketing products or services;
- Processing applications for products or services;
- Evaluating and paying claims;
- Administering contracts;
- Processing transactions that you request; and
- Auditing our operations or services

Information we collect from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

We also may disclose your personal information as permitted or required by law.

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Rights

We honor your right to request access to your personal information. To do so, you must submit a written request, to the address listed below, describing the information you are requesting. If we are reasonably able to locate and retrieve the information, within 30 days from the date we receive your request, we will:

- Inform you of the nature and substance of the personal information either in writing, by telephone or by other oral communication.
- Permit you to see and copy, in person, the requested information or to obtain a copy by mail, whichever you prefer.
- Provide an accounting of the persons to whom we have disclosed the information within the last two years or, if not available, the names of organizations or persons to whom the information is normally disclosed.
- Provide a summary of the procedures by which you may request correction or amendment of personal information.

If you request a correction or amendment of your personal information, we will correct or amend your personal information or we will notify you of our refusal to do so. If you disagree with our refusal, you may submit a statement telling us what you believe to be relevant or fair information and the reasons that you disagree with our decision. Your statements will be filed with your personal information.

Authorization

There may be times when we would like to release your personal information for other business reasons. At those times, and before we disclose it, we will ask you to provide us with written approval that can be revoked at any time.

Thank you for being a LifeWise Assurance Company member.

Send your written requests regarding your personal information to:

LifeWise Assurance Company
P.O. Box 2272
Seattle, WA 98111-2272

Phone Number

If you have any questions or concerns, you can contact LifeWise Assurance Company at 1-800-258-0394.