

Cigna GO YOU Mobile Application Privacy Policy

Last Changes to Privacy Policy: August 30, 2012

The policies below are applicable to the Cigna GO YOU Application ("Application") however accessed and/or used, whether via mobile devices or otherwise), and other interactive features, applications or downloads that are available through the Application. Cigna Corporate Services, LLC, and our affiliated companies ("Cigna") established this privacy policy ("Privacy Policy") to let you know the kinds of personal information we may gather during your use of the Application, why we gather your information, what we use your personal information for, when we might disclose your personal information, and how you can manage your personal information. Cigna has also contracted with third party agents and/or contractors to perform functions on our behalf and collectively we may be referred to as "Company", "we", "us, or "our" within this Privacy Policy.

Please be advised that the practices described in this Privacy Policy apply only to information gathered via the Application. It does not apply to information that you may submit to us offline, or to other websites maintained by us or other companies or organizations to which we may link.

By using or downloading the Application, you accept the terms and conditions described in this Privacy Policy. If you do not agree to the terms of this Privacy Policy, do not use or download the Application. We reserve the right to modify or amend the terms of this Privacy Policy from time to time without notice. We will post a revision date in the event changes are made. Your continued use of the Application following the posting of changes to this Privacy Policy will mean you accept those changes.

If you have any questions about this Privacy Policy or don't see your concerns addressed here, you should contact us by email at LetUsHelpU@cigna.com.

What Information Is Collected and Stored?

We will only share personal information collected from you via the Application as disclosed below.

So that we can provide you with the most efficient and enhanced experience, we may collect certain personal information about you ("Personal Information"). If you choose to use certain functionalities of the Application, we may collect your email address. We may also collect information that you enter into the Application or that you include in any message you send to third parties via the Application (a Message). We store this information for up to 30 days.

When you interact with the Application, our servers may keep an activity log that does not identify you individually ("Anonymous Information"). Generally, this information is collected through "traffic data". We collect and store certain administrative and traffic information with each use of the Application, including: source IP address, device type, time of access, date of access, software crash reports, content chosen, frequency of use, type of browser used, device type, session identification number, access times and referring websites addresses.

We never use or install spyware on your device, nor do we use spyware to retrieve information from your device.

Like many applications, we use “cookies”, which are small text files that are stored on your device that record your preferences. We use cookies to track use of the Application. We may also use cookies to monitor traffic, improve the Application and make it easier and/or relevant for your use.

You have the ability to accept or decline cookies. Most devices automatically accept cookies, but, if you prefer, you can usually modify your settings to decline cookies. For more information on cookies and how to disable them, you can consult the information provided by the Interactive Advertising Bureau at www.allaboutcookies.org.

Is Information Collected From Children?

This is not an Application directed to children under the age of 13, and we do not knowingly collect personally identifiable information from children under 13 years of age. If you are under 13 years of age you should not use this Application, and under no circumstance should you provide personally identifiable information to us. If we discover that a child under the age of 13 has provided us with personally identifiable information, we will immediately delete that child’s information.

How Do We Use Information We Collect?

We use the information we learn from you to help us personalize and improve your experience with the Application. We also use this information to improve our platform and the Application, prevent or detect fraud or abuse of our Application and, as described below, to enable third parties to carry out technical, logistical or other functions on our behalf. Except as disclosed in this Privacy Policy, we do not use or disclose your Personal Information.

We use Personal Information to deliver Messages. We may disclose your Personal Information to the recipient you designate for a Message.

Third party agents, contractors, subsidiaries, affiliates and partners that perform functions on our behalf, such as marketing, analytics, application development, etc. have access to the Personal Information needed to perform their functions and are contractually obligated to maintain the confidentiality and security of that Personal Information. They are restricted from using, selling, distributing or altering this data in any way other than to provide the requested services to the Application.

We use Anonymous Information to help us determine how people use parts of the Application so we can improve the Application and ensure that it is as appealing. We also use Anonymous Information to provide statistical "ratings" information in aggregated form to our partners and other third parties about how our users collectively use the Application. We may also use or share Anonymous Information (or other information, other than Personal Information) in any other manner that we deem appropriate or necessary.

We may share Anonymous Information with our partners, affiliates, and others from time to time. Examples include the number of users who used the Application during a specific time period. This information generally is shared in an aggregated form.

We may also use or disclose Personal Information if required to do so by law or in the good-faith belief that such action is necessary to (a) conform to applicable law or comply with legal process served on us or the Application; (b) protect and defend our rights or property, the Application or our users, and (c) act under emergency circumstances to protect the personal safety of us, our affiliates, agents, or the users of the Application or the public.

What Steps Are Taken To Keep Personal Information Secure?

The security of all Personal Information associated with you is of utmost concern to us. Personal Information collected by the Application is transferred in a secure manner. While we try our best to safeguard your Personal Information once we receive it, no transmission of data over the Internet or any

other public network can be guaranteed to be 100% secure.

Your Obligations to Provide Accurate Information

You promise to provide true, accurate, current and complete information about yourself as prompted by the Application. If you provide any information that is untrue, inaccurate, not current or incomplete, or we have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, we may suspend or terminate your access to the Application. Furthermore, you are entirely responsible for any and all activities that occur via the Application from your device. You agree to immediately notify us of any unauthorized use of the Application via your device of which you become aware. You are responsible for taking precautions and providing security measures best suited for your situation and intended use of the Application.

What Happens When I Link To or From Another Platform?

This Application may contain links to other platforms operated by us, our affiliates or third parties. Please be advised that the practices described in this Privacy Policy do not apply to information gathered through these other platforms, including the Cigna website. These other sites may also send their own cookies to you, collect your data or solicit your personal information. We are not responsible for the actions and privacy policies of these other parties. We encourage you to be aware of when you leave this Application and read the privacy policies of each and every website that you visit.

Governing Law/Assignment

The Application is published in the United States. We make every effort to protect the personal identifiable information of all users of the Application. We attempt to comply with local data protection and consumer rights laws to the extent they may apply to our services. If you are uncertain whether this privacy policy conflicts with the applicable local privacy laws where you are located, you should not submit your Personal Information to us.

In the event of a merger, reorganization or sale of the Company or some or all of its assets, we may transfer any and all information we have collected to the other party to the transaction.

Notice to European Users

If you are located within the European Union, you should be aware that your personal identifiable information will be transferred to the United States of America, the laws of which may be deemed by the European Union to have inadequate data protection. If you are located in a country outside the United States of America and voluntarily submit personal information to us, you thereby consent to the general use of such information as provided in this Privacy Policy and to the transfer of that information to, and/or storage of that information in, the United States of America.

Changes to This Policy

As the Application continues to develop, we may add new services and features to the Application. In the event that these additions affect our Privacy Policy, we will update the Privacy Policy appropriately and post a revision date so that you will always know what information we gather, how we might use that information and whether we will disclose it to anyone. We do, however, recommend that you read this Privacy Policy each time you use the Application. We will never, however, materially change our policies and practices to make them less protective of Personal Information we have previously collected without your express consent.