Customer Financial Information Privacy Notice

Collection, use and protection of your personal information

Privacy Notice of The Affiliated Insurance Companies of The Cigna Group (referred to in this notice as "Cigna, 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, use and share 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.

The 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

The 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 our everyday business purposes. 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
- Report to credit bureaus
- Support or improve our programs or services, including our care management and wellness programs
- Respond to court orders and legal or regulatory investigations or exams
- Do research for us
- Help us prevent fraud, money laundering, terrorism and other crimes by verifying what we know about you
- Audit our business
- 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
- 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.

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 the right to limit the sharing of personal information as described above. State laws may give you additional rights.

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
- 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
- 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 request.

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 information 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 and notify (1) any person you specifically designate that may have received the personal information within the past two years, (2) any insurance support organization that may have received the personal information from us in the past seven years, and (3) any insurance support organization that furnished the personal information to us. If we disagree with you, you may send us a statement setting forth what you think is the correct information and why you disagree with us. If information is amended, we will include amendments when we give your personal information to anyone outside of Cigna, including insurance support organizations that may have received the personal information from us or furnished the personal information to us, and any person you specifically designated.

Additional rights under other privacy laws

You may have additional rights under state or other applicable laws. Further, you have the right, with very narrow exceptions, not to be subjected to pretext interviews.

Questions or concerns about this privacy notice

To ask to see or correct your personal information subject to this Notice, or to ask for a copy of this Notice, write to us at:

The Cigna Group
US Privacy Office
PO Box 188014
Chattanooga, TN 37422

For questions, contact customer service at the number on your ID card.
You may also email the Privacy Office at PrivacyOffice@Cigna.com.

For purposes of this Notice, "we" or "us" refers to The Affiliated Insurance Companies of "The Cigna Group" which includes but is not limited to the following: Individual and family medical and dental insurance plans are insured by Cigna Health and Life Insurance Company (CHLIC), Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of South Carolina, Inc., and Cigna HealthCare of Texas, Inc. Group health insurance and health benefit plans are insured or administered by CHLIC, Connecticut General Life Insurance Company (CGLIC), or their affiliates (see a listing of the legal entities that insure or administer group HMO, dental HMO, and other products or services in your state). Accidental Injury, Critical Illness, and Hospital Care plans or insurance policies are distributed exclusively by or through operating subsidiaries of The Cigna Group, are administered by Cigna Health and Life Insurance Company, and are insured by either (i) Cigna Health and Life Insurance Company (Bloomfield, CT); (ii) Life Insurance Company of North America ("LINA") (Philadelphia, PA); or (iii) New York Life Group Insurance Company of NY ("NYLGICNY") (New York, NY), formerly known as Cigna Life Insurance Company of New York. The Cigna Healthcare name, logo, and other Cigna Healthcare marks are owned by The Cigna Group Intellectual Property, Inc. LINA and NYLGICNY are not affiliates of The Cigna Group.

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