

IMPORTANT PRIVACY NOTICE

THIS NOTICE REQUIRES NO ACTION ON YOUR PART. IT IS DESIGNED TO HELP YOU UNDERSTAND HOW WE PROTECT CERTAIN PERSONAL INFORMATION.

Care N' Care insurance Company, Inc. will not disclose your nonpublic personal financial information that we may receive or maintain to non-affiliated third parties (we may share information with affiliated third parties as described below), except with your consent or as permitted by law. This information will not be disclosed even if your customer relationship with us ends, except as permitted by law.

HOW WE PROTECT YOUR INFORMATION

Care N' Care restricts access to your personal financial information to our employees who perform the functions necessary to administer our business and provide services to our members. In addition, we maintain security and privacy practices that include physical, electronic and administrative safeguards that protect the information that we maintain about you and limits unauthorized access to it.

INFORMATION WE RECEIVE AND MAY USE

Care N' Care receives and uses personal financial information that you provide to us. We believe that this information is necessary to administer your insurance plan, process your claims, ensure proper billing, provide you with information on our products and services, and provide you with customer service. The following are examples of the sources where we gather personal financial information about you:

- Your insurance application;
- Information from your health care claims, payment information, customerservice inquiries, etc. and
- Information from consumer reporting agencies

INFORMATION WE MAY DISCLOSE

We are able to share personal financial information with certain third parties who either perform functions or services on our behalf or who we may be required share personal financial information to under the law; the following are examples of third parties that Care N' Care may share information with:

- Company affiliates
- Business partners that provide services on our behalf (i.e., claims management, marketing, clinical programs, etc.)
- Contracted entities (i.e., insurance brokers or agents, financial services companies (other insurers or banks), and reinsurers or stop-loss carriers)
- Regulatory agencies, law enforcement or other governmental entities
- Group health plans (if you are covered under your employer's health plan)

Your personal financial information will not be shared except as permitted by law.

ACCESS TO YOUR INFORMATION

You have certain rights in regards to access to your personal financial information that we maintain. If you have any questions about what information we may have on file about you, please write us at the address at the end of this notice. We will need your complete name, address, date of birth and all policy numbers under which you are insured and tell us what information you would like to receive.

QUESTIONS OR INFORMATION

If you would like general information about your privacy rights go to:

<http://www.cnchealthplan.com>. If you have specific questions about your rights or about this notice, you may contact us in one of the following ways:

- Call us at 1-800-673-0108 and ask to speak with the Privacy Officer
- Write us at:

Care N' Care Insurance Company, Inc.
Attention: Privacy Officer
1603 Lyndon B. Johnson Freeway, Suite 300
Farmers Branch, TX 75234

This Privacy Notice addresses how we protect your nonpublic personal financial information, and is provided as required by state law. ; It is separate from the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices (NoPP) that you also receive, which addresses how we may use and disclose your protected health and medical information. If you would like a copy of the NoPP, please visit cnchealthplan.com or call the number on the back of your ID card.