

Privacy Notice

LAST UPDATED: OCTOBER 4, 2024

Your safety and trust are important to us. For that reason, we are committed to handling your information in a way that is transparent, fair, and worthy of your trust.

In this notice, we explain how we collect, use, disclose, retain, and protect the information that we collect about you. We also let you know about your rights. Therefore, we encourage you to read this notice as well as any supplemental or different privacy notices that may be applicable when you access or interact with certain of our brands or service offerings.

1. What Does This Notice Cover?

Various privacy laws and regulations can differ slightly on how they refer to your information. Throughout the notices on this page, information about you may be referred to as “Personally Identifiable Information” (“PII”), “Protected Health Information” (“PHI”), or as “Personal Information” (“PI”). We are committed to protecting all your sensitive information in accordance with applicable laws and regulations.

Personally Identifiable Information (PII) is information about an individual which can be used to distinguish or trace an individual’s identity (such as their name, social security number, biometric records, etc.) by itself or when combined with other personal or identifying information which is linkable to a specific individual, such as date and place of birth, mother’s name, etc. PII includes Protected Health Information (PHI), but it can also include other types of information about you, that are not related directly to healthcare.

PHI is information specifically about an individual’s healthcare that identifies the individual or with respect to which there is a reasonable basis to believe the information can be used to identify the individual.

Examples of PHI can include any of the following:

- Name
- Medical record information
- Claims and premium payment information
- Address
- Social security number or equivalent identifiers (such as those assigned in other countries)
- Social Drivers of Health (also known as Social Determinants of Health), or other individually-identifiable information when associated with a member or patient
- Birth date
- Sex and age
- Sexual orientation
- Alternative gender identity
- Race, ethnicity

Personal Information (PI) is a term used by many state privacy protection laws, and (depending on the state) may or may not include PII and/or PHI. Therefore, these three terms may be used interchangeably in parts of this Privacy Protection Policy.

We are committed to safeguarding the PII, PHI, and/or PI we receive from our customers and members through the use of physical, technical, and administrative safeguards.

Our policies prohibit the unlawful disclosure of PII, PHI and/or PI. We share it externally only where federal and state law allows or requires it. It is our policy to limit the access, use and disclosure of this information to be in line with the job duties of our associates, as well as applicable law.

Our Notice of Privacy Practices further explains how your PHI is collected, how it may be used, and when it may be shared.

2. Information We Collect

Information may be collected in the following ways on this website and application:

- If we provide user account access, you may elect to establish an account so that you can gain additional access to online service applications, health tools, health information, subscriptions, or other services where it is important for us to know who you are in order to best meet your needs. Providing personal information is always voluntary.
- We may use “cookies” and/or other web trackers to help us improve this website and application by tracking your navigation habits and to store some of your preferences. A cookie is a small file created by a website or application to store information on your computer. Cookies do not allow websites or applications to gain access to other information on your computer. Once a cookie is saved on your computer, generally only the website or application that created the cookie can read it.
- An Internet Protocol (IP) address is a number that automatically identifies the computer or mobile device that you are using to access the Internet. The IP address enables our server to send you the site pages that you want to visit or the data you want to view. The IP address may disclose the server owned by your Internet Service Provider. We use your IP address to help diagnose problems with our server and to support our administration of this website and application.

3. Cookies and Other Technologies

We may work with third party service providers who may place third party persistent cookies, web beacons, or similar technologies to collect anonymous information about the use of our websites and applications. They are not permitted to collect any personal information, and this information will be solely used for web usage analysis for a better understanding of how you use our website Application, and/or to customize our content and advertising.

4. How We Use Your Information

Any personal information that you provide is used for the purpose for which you provide it and to better improve or customize services being provided. For example, if you use location services to find a provider near your current location, your location is used only to facilitate that function. Or if you provide us with an email address, we will only use it in a manner consistent with your consent for us to do so.

5. What if I Don't Want Information About Me to be Collected?

Providing personal information through this website or application is optional. Personally identifiable information will not be collected from you without your knowledge and approval. You will be told when your failure to provide information might affect your ability to enroll in or use a product or service.

You also have the choice to opt-out of third-party cookies, web beacons or similar technologies. If you do not want third party service providers to collect your anonymous information for marketing purposes, visit the Network Advertising Initiative (NAI) website to opt-out.

Additionally, you can direct your Internet browser to notify you and seek approval whenever a cookie is being sent to your hard drive. You may also delete a cookie manually from your computer, tablet or smartphone through your Internet browser settings or other programs. You can also set your browser to refuse all cookies. Please note that some parts of this website or application may not function properly or be available to you, if you refuse to accept a cookie or choose to disable the acceptance of cookies.

Third-Party Links

We may provide links to websites or applications not owned or controlled by us. We do this because we think the information might be of interest or use to you. A link to a third-party website or application does not constitute or imply endorsement by us. We cannot guarantee the quality or accuracy of information presented on third party websites or applications. While we do our best to ensure your privacy, we cannot be responsible for the privacy practices of third-party websites or applications. We encourage you to review the privacy practices of any website or application you visit.

6. How We Protect Your Personal Information

We maintain administrative, technical, and physical safeguards to protect information. We require our employees to protect information through written policies and procedures and provide periodic privacy and security awareness training. We maintain a comprehensive privacy-incident response and prevention program. Where required by law, our business partners must protect the privacy of data we share with them as they work with us.
