

This Notice is provided on behalf of the following
UnitedHealthcare affiliates:

United HealthCare of Alabama, Inc.
United HealthCare of Arizona, Inc.
United HealthCare of Arkansas, Inc.
United HealthCare of Colorado, Inc.
United HealthCare of Florida, Inc.
United HealthCare of Georgia, Inc.
United HealthCare of Illinois, Inc.
United HealthCare of Louisiana, Inc.
United HealthCare of the Mid-Atlantic, Inc.
United HealthCare of the Midlands, Inc.
United HealthCare of the Midwest, Inc.
United HealthCare of Mississippi, Inc.
United HealthCare of Nevada, Inc.
UnitedHealthcare of New Jersey, Inc.
UnitedHealthcare of North Carolina, Inc.
United HealthCare of Oregon, Inc.
United HealthCare of Tennessee, Inc.
United HealthCare of Texas, Inc.
United HealthCare of Utah
United HealthCare of Virginia, Inc.
United HealthCare of Washington, Inc.
UnitedHealthcare of Wisconsin, Inc.
United HealthCare of New England, Inc.
United HealthCare of Ohio, Inc.
United HealthCare of Kentucky, Ltd.
UnitedHealthcare of New York, Inc.
UnitedHealthcare of Upstate New York, Inc.
United HealthCare Insurance Company
United HealthCare Insurance Company of Illinois
United HealthCare Insurance Company of New York
United HealthCare Insurance Company of Ohio
United HealthCare Services, Inc.
United HealthCare Service Corp.
Unimerica Insurance Company
United Behavioral Health
U.S. Behavioral Health Plan, California
National Benefit Resources, Inc.
Dental Benefit Providers, Inc.
Dental Benefit Providers of California, Inc.
Dental Benefit Providers of Maryland, Inc.
Dental Benefit Providers of New Jersey, Inc.
Dental Benefit Providers of Illinois, Inc.
Dental Insurance Company of America
American Chiropractic Network, Inc.
Coordinated Vision Care, Inc.
Lifemark Corporation

Notice of Privacy Policy and Practices

Purpose of this Notice

UnitedHealthcare respects the privacy of personal information and understands the importance of keeping this information confidential and secure. This Notice describes how we protect the confidentiality of the personal information we receive. Our practices apply to current and former members.

Types of Personal Information We Collect

We collect a variety of personal information to administer a member's life or health coverage. Some of this information is provided by members in enrollment forms, surveys and correspondence (such as address, Social Security number, and dependent information). We also receive personal information (such as eligibility and claims information) through transactions with our affiliates and members, employers, insurance agents, other insurers, and health care providers. We retain this information after a member's coverage ends. We limit the collection of personal information to that which is necessary to administer our business, provide quality service and meet regulatory requirements.

How We Protect Personal Information

We treat personal information securely and confidentially. We limit access to personal information to only those persons who need to know that information to provide our products or services to members (for example, our claims

processors and care coordinators). These persons are trained on the importance of safeguarding this information and must comply with our procedures and applicable law. We meet strict physical, electronic and procedural security standards to protect personal information and maintain internal procedures to promote the integrity and accuracy of that information.

Disclosure of Personal Information

We may share any of the personal information we collect (as described above) with our affiliates as permitted by law. We may also disclose this information to non-affiliated entities or individuals as permitted or required by law. Non-affiliates with whom we may disclose information as permitted by law include our attorneys, accountants and auditors, a member's authorized representative, health care providers, third party administrators, insurance agents and brokers, other insurers, consumer reporting agencies, and law enforcement or regulatory authorities. We may also disclose any of the personal information we collect (as described above) to companies that perform marketing services on our behalf or to other companies with whom we have joint marketing or disease management agreements. We do not disclose personal information to any other third parties without a member's request or authorization.

Individual Rights to Access and Correct Personal Information

We have procedures for a member to access the personal information we collect, and other than information we collect in connection with, or in anticipation of, a lawsuit or legal claim, we will make this information available to the member upon written request.

Our goal is to keep our member information up-to-date and to correct inaccurate information. We have procedures in place to ensure the integrity of our information and for the timely correction of incorrect information. If you believe that any personal information we have about you is not accurate, please let us know by contacting our Chief Privacy Officer at UnitedHealthcare, UHG Center, 2nd Floor West, Mail Route MN008- W211, 9900 Bren Road East, Minnetonka, MN 55343.

Further Information

We may amend our privacy policy from time to time. In accordance with applicable law, we will send our current customers a Notice describing our privacy policy and practices at least once a year. It will also be available upon request and can be viewed online at www.myuhc.com. If you have questions about this Notice, please call us at the toll free number listed on the back of your member identification card.