

Web privacy statement

Collecting and using personal information

Welcome to Innovation Health's websites. We appreciate your interest in us. When you visit and navigate our sites and when you communicate with us via our sites, we will not collect personal information about you unless you provide us that information voluntarily. Any non-public personal information that you may provide via our sites will be used solely for the purpose stated on the page where it is collected. (In some cases and in all cases where required by law or regulation, you will be able to update the information that you provide to us either by sending us an e-mail or, where you have established personal profiles with us, by updating your profile online. Please refer to the specific pages where data is collected for more information.) Innovation Health will not sell, license, transmit or disclose this information outside of Innovation Health and its affiliated companies unless (a) expressly authorized by you, (b) necessary to enable Innovation Health contractors or agents to perform certain functions for us, or (c) required or permitted by law. In all cases, we will disclose the information consistent with applicable laws and regulations and we will require the recipient to protect the information and use it only for the purpose it was provided.

By "personal information," we mean data that is unique to an individual, such as a name, address, Social Security number, e-mail address, or telephone number. From time to time, we may request personal information from you at our sites in order to deliver requested materials to you, respond to your questions, or deliver a product or service.

Your e-mail

We welcome your comments or questions about our websites and have provided e-mail boxes for that purpose. We will share your comments and questions with our customer service representatives and those employees most capable of addressing your questions and concerns.

Please note that your e-mail, like most, if not all, non-encrypted Internet e-mail communications, may be accessed and viewed by other Internet users, without your knowledge and permission, while in transit to us. For that reason, to protect your privacy, please do not use e-mail to communicate information to us that you consider confidential. If you wish, you may contact us instead via non-cellular telephone at the numbers provided at various locations on our sites or, in the case of our health plan members, at the Member Services toll-free number that appears on your ID card.

There are some locations on Innovation Health's websites where we have made special provisions for a more secure environment in which we can exchange

information with you. At each of these locations, we will provide you with appropriate instructions.

Other information; "cookies" and "tags"

You should also be aware that when you visit our websites, we collect certain information that does not identify you personally, but provides us with "usage data," such as the number of visitors we receive or what pages are visited most often. This data helps us to analyze and improve the usefulness of the information we provide at these websites.

Like most commercial website owners, we may use what is known as "cookie" technology. A "cookie" is an element of data that a website can send to your browser when you link to that website. It is not a computer program and has no ability to read data residing on your computer or instruct it to perform any step or function. By assigning a unique data element to each visitor, the website is able to recognize repeat users, track usage patterns and better serve you when you return to that site. The cookie does not extract other personal information about you, such as your name or address.

We may also use what is known as "client-side page tagging", which uses code on each page to write certain information about the page and the visitor to a log when a page is rendered by your web browser. This technique is also commonly used on commercial websites. "Tagging" does result in a JavaScript program running on your computer, but it is limited to providing information about the page that you are requesting and the configuration of your browser. It will not read any of your data files, or execute any additional programs. It does not extract any personal information about you, such as your name or address. You can prevent tagging by disabling JavaScript in your browser, but that may prevent you from using all of our website's functions.

Linking to other sites

From time to time, Innovation Health websites may provide links to other websites, not owned or controlled by Innovation Health, that we think might be useful or of interest to you. We cannot, however, be responsible for the privacy practices used by other website owners or the content or accuracy of those other websites. Links to various non-Innovation Health websites do not constitute or imply endorsement by Innovation Health of these websites, any products or services described on these sites, or of any other material contained in them.

Security

Innovation Health has adopted and adheres to stringent security standards designed to protect non-public personal information at innovation-health.com against accidental or unauthorized access or disclosure. Among the safeguards that Innovation Health has developed for this site are administrative, physical and technical barriers that together form a protective firewall around the information stored at this site. We periodically subject our site to simulated intrusion tests and

have developed comprehensive disaster recovery plans.

Changes to this statement

Innovation Health may change this statement from time to time; when updates are made, the privacy policy version date (located at the bottom of this policy) will also be updated to reflect that a revision occurred. We encourage you to periodically reread this policy to see if there have been any changes that may affect you. This statement is not intended to and does not create any contractual or other legal rights in or on behalf of any party.

Privacy policy update: 1/1/2013

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