

PRIVACY POLICY

CMA Insurance Services, Inc. is proud to provide quality employee benefit products and services to our customers. Keeping your personal information secure and protecting your privacy rights are important to you, and it is one of our top priorities.

This statement tells you about the information we request from our customers. It also tells you how we safeguard the personal information and protect the privacy rights of our current and former customers.

Our Privacy Commitment to You

CMA Insurance Services, Inc. will safeguard your personal information and protect the privacy rights of our customers in accordance with state and federal laws. We will accomplish this in ways that are reasonable and consistent with sound business practices.

Protecting Your Health Information

We do not share your personal health information (such as medical questionnaires) except when necessary to conduct underwriting reviews at the time of your Employer's initial enrollment through CMA Insurance Service, Inc. or upon an Employer requested underwriting review at a subsequent renewal. In certain circumstances, we may share your personal health information if permitted or required by law.

CMA Insurance Services, Inc. is committed to protecting the confidentiality and security of your private health information. We maintain physical, electronic and process safeguards that restrict unauthorized access to your personal health information. These security procedures include locked files and information system security measures such as user passwords, data encryption or firewall technology.

CMA Insurance Services, Inc. employees are required to comply with our policies and procedures to protect the confidentiality of your personal health information. Any employee who violates our privacy policy is subject to disciplinary process. Employee access to private information is limited on business "need-to-know" basis such as: when necessary to conduct underwriting reviews, or for anonymous statistical analysis.

Information About Our Customers

CMA Insurance Services, Inc. receives information about you in order to provide customer service, offer new products or services, administer our products, and fulfill other legal and regulatory requirements. We will provide you with access to this information and the ability to review, amend, correct or copy this information, if we are required to do so under state law. The methods we use to protect this information are similar to those described above to protect your health information.

- Information provided by you on your applications, forms, surveys and our Web sites, such as your name, address date of birth, Social Security number, gender, marital status and dependents.
- Information provided by your employer.
- Information about your transaction and experiences with CMA Insurance Services, Inc. such as: products or services purchased, account balances, payment history, policy coverage, and premiums

Information shared within CMA Insurance Services, Inc.

While understanding the importance of protecting your personal information, certain information will need to be shared during the normal course of business. We may disclose to the extent permitted by law the personal information receive about you, as described above, within CMA Insurance Services, Inc.

Information Share With Others

We may disclose the personal information (not your personal health information) we receive, as described above, to the following types of third parties:

- Other third parties as permitted or required by law. Such as, for compliance with subpoena, fraud prevention, or inquires from state or federal regulatory agencies.
- Financial services companies with whom we have agreements, such as: insurance companies, administrators, and service providers.
- Other companies to help them market their products and services.

We maintain written contracts with third parties to help ensure that the personal information we share about our customers is used for legitimate business purpose.

Access and Amendment of Your Rights

You have the right to access and amend your records. You may exercise this right by requesting to us in writing to access and/or amend your records. Please send such requests to:

Privacy Office
CMA Insurance Services, Inc.
100 Irene Ave
Roseville, CA 95678

Changes to Our Notice of Privacy Policy And Insurance Information Practices

We reserve the right to change our privacy policies and insurance information practices. If we make any changes to our policy or practices, we will provide you with a copy of a revised notice as required by applicable law.

Our Commitment

CMA Insurance Services, Inc. values you as a customer, and we are committed to bringing you products and services that help you to feel healthier and more secure. Our goal is to always use your information in a responsible business manner. If there are state law requirements that prohibit sharing your information without your written permission, CMA Insurance Services, Inc. will comply with those requirements.