

THIS PRIVACY NOTICE IS PROVIDED FOR YOUR INFORMATION. NO RESPONSE IS REQUIRED OR REQUESTED. IT IS THE OPINION OF ALLEGIANCE BENEFIT PLAN MANAGEMENT, INC., THAT THE REQUIREMENTS OF THE GRAMM-LEACH-BLILEY ACT DO NOT APPLY TO OUR COMPANY; HOWEVER, WE ARE PROVIDING THIS NOTICE TO ASSURE YOU OF YOUR MEDICAL AND FINANCIAL PRIVACY.

PRIVACY NOTICE

We at Allegiance Benefit Plan Management, Inc., value the trust our customers place in us. We are dedicated to developing and maintaining your confidence in our products and services. In order to provide effective customer service and benefits management services, we must necessarily collect a certain amount of information about our customers. We are sending you this notice of our privacy policy to explain how we may collect information about you, the type of information we collect, and what information we may disclose about you to nonaffiliated entities and to assure you of our commitment to maintaining the confidentiality of your information. We may amend our privacy policy from time to time. As long as Allegiance provides benefit management services to your group health plan, and as required by law, we will notify you of any changes to our privacy policy. If your relationship with us ends, we will continue to limit disclosure of your nonpublic personal information according to our stated privacy policy and applicable law.

THE TYPE OF INFORMATION WE MAY COLLECT

We collect nonpublic personal information about you to support our normal business practices and to offer you other benefit management services if they become available. The type of information we collect and the extent to which it is used varies depending on the products or services you purchase from us, and may include data such as you're/the plan sponsor's address, telephone number, tax identification number, account information, employee information, employee health status and claim information, and other information related to the group health plan, benefits and coverages. We obtain such information from the following sources: information we receive from you on applications or other forms you submit to us, information about your transactions with us, and information from our affiliates or others (including, for example, claims submissions).

HOW YOUR INFORMATION IS PROTECTED

We restrict access to nonpublic personal information to those employees who need to know that information to provide products and services to our customers. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard such information. All employees are required to maintain the confidentiality of nonpublic personal information and to follow policies we establish to secure such information.

When information is disclosed to entities who perform services or functions on our behalf, we require them to adhere to procedures and practices that maintain the confidentiality of your nonpublic personal information, to use the information only for the limited purpose for which it was shared, and to abide by all applicable privacy laws.

INFORMATION WE MAY DISCLOSE

In the course of conducting our business, there are circumstances in which we may disclose to other parties the information we collect about you, as described above. These disclosures are only made as permitted or required by law, such as disclosures to affiliates, reinsurers (stop-loss carriers), and organizations that perform services or functions on our behalf to serve you, and to regulatory, law enforcement and governmental authorities.

CATEGORIES OF INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

QUESTIONS

If you have any questions concerning this Privacy Policy or Allegiance's privacy practices, please call 1-800-877-1122.

THIS PRIVACY NOTICE IS DISTRIBUTED ON BEHALF OF INTERMOUNTAIN UNDERWRITERS, INC./ALLEGIANCE INSURANCE, AND ITS AFFILIATED ORGANIZATION, ALLEGIANCE BENEFIT PLAN MANAGEMENT, INC. FOR MORE INFORMATION, PLEASE CALL 1-800-877-1122.