

Privacy Notice*

Pursuant to the Gramm-Leach-Bliley Act

Our commitment

Our corporate goal is to help improve oral health. Part of this commitment involves collecting and maintaining accurate information about enrollees, and keeping that information private. Doing so helps us provide quality dental benefits and the best service possible.

You can be assured that we have a history of protecting the privacy of our enrollees. We have always maintained high standards in safeguarding personal information and will continue to do so.

Details of our approach to privacy and how nonpublic, personally identifiable, health and financial information (hereinafter called personal information) is collected and used are outlined in this document.

Types of information we may collect

We collect and maintain personal information about enrollees and their covered spouses and dependents. This may include:

- Information we receive in order to identify an individual as eligible for dental benefits. Examples would be full name, birth date and Social Security number, the full names and birth dates of spouses and legal dependents and home addresses;
- Updates we receive, such as information related to a marriage, divorce, or addition of a dependent child;
- Information we receive from the enrollee when he/she contacts our Customer Service department, such as name, phone number, Social Security number, the name of the treating dentist and the date of the dental treatment; and
- Information we receive from a dentist or the dental office. Examples include the types of dental treatment received, the dentist's charges for the treatment, co-payment amounts, X-rays and treatment plans.

Some of the same personal information listed here also may be collected via our Web site. Please visit our Web site to review our online privacy statement.

Why we need this information

We collect personal information in order to:

- Correctly identify enrollees and their spouses and dependents as eligible for benefits;
- Make sure we use the correct coverage levels;
- Pay dental claims quickly and correctly;
- Perform our quality assurance and utilization review procedures; and
- Effectively respond to inquiries about coverage.

Protecting personal information

We maintain a series of strict safeguards that comply with federal and state laws and regulations to guard personal information.

First and foremost, we do not sell personal information to anyone. In addition, we:

- Restrict access to personal information to only those who need that information to provide our dental benefits and services;
- Limit the collection and use of personal information to what we believe is necessary to administer benefits and provide service;
- Protect personal information from loss, misuse or unauthorized alteration;
- Educate our employees to reinforce the importance of confidentiality;
- Maintain appropriate security standards and procedures—physical, electronic and procedural; and
- Respond quickly to requests to correct inaccurate information.

Disclosing personal information

We may use personal information within our family of affiliated companies. This is a group of companies related by common control or ownership that also is engaged in providing dental benefits and/or related services. We use information within this family of companies as a normal part of providing dental benefits and services. We also may disclose personal information to persons or organizations inside or outside our family of companies, as permitted or required by law. Some instances would be: working with dentists and dental offices to review a claim, contacting other carriers to coordinate payment of benefits, responding to a subpoena, or conducting a fraud investigation.

We do not disclose any nonpublic personal information about former enrollees to anyone except as permitted or required by law.

All entities with which we do business are obligated to comply with strict standards regarding security and confidentiality. The information can be used only for providing the product or service we have requested of the outside company.

Notice of changes in our practices

If, at any time, it is necessary to disclose nonpublic personal information in a way that is inconsistent with this policy, we will provide advance notice of the proposed change and an opportunity to opt out of such disclosure.

Questions about our practices

If you have any questions about our privacy practices, please write to us at: Privacy Office, P.O. Box 30416, Lansing, MI 48909-7916, or call (517) 347-5451.

*This Privacy Notice applies to the following affiliated entities: Delta Dental Plan of Michigan, Delta Dental Plan of Indiana, Delta Dental Plan of Ohio, Renaissance Life & Health Insurance Company of America, Renaissance Health Insurance Company of New York, and Renaissance Systems and Services, LLC.