



## Online Privacy Statement

Welcome to CIGNA's websites. We respect your right to privacy and value the trust you have placed in us. We work hard to protect the information you provide online.

### What Information Does CIGNA Collect?

When you log into your online CIGNA accounts, or when you register to complete a health risk assessment ("HRA"), you may be required to share certain personal information with us, for example, your name and address, or other information that can be used to identify you. We may supplement the information that you submit to us online with other personal information that we legally obtain about you from public and non-public records. When you return to your CIGNA accounts, including your HRA, this personal information may be used to "authenticate" or confirm your identity in order to secure and properly restrict access to your online accounts.

We also collect information using tiny text files called "cookies." Cookies track the pages you visit and they make web pages load faster and improve your online experience.

### How We Use Your Personal Information

We do not sell your personal information unless you authorize us, in writing, to do so. Any personal information you provide on our websites will be used for the purpose stated on the page where it is collected and in accordance with applicable laws and regulations. To support our business operations and to provide services to you, we may share the information we collect about you with our Customer Service Department, employees and/or third parties that work for us.

CIGNA has other privacy notices that may apply to you. They provide more detail about how we use personal information that can identify you. To review those notices, visit our website at [www.cigna.com/privacy/privacy\\_healthcare.html](http://www.cigna.com/privacy/privacy_healthcare.html).

### Does CIGNA allow unaffiliated third parties to access data collected on CIGNA's websites?

You may choose to share information about your visits to CIGNA's public website, CIGNA.com, through email and social networking sites that are not affiliated with CIGNA. If you access these sites through CIGNA.com, CIGNA will allow third-party companies to collect certain anonymous information about your visits in order to provide advertisements about the goods or services they offer that may be of interest to you. These companies use a cookie or third party web beacon to collect this information. No individually identifiable information (such as your name or address) will be made available to these companies. To learn more about this social networking option, or to opt-out of the advertisements they provide, please visit [www.networkadvertising.org](http://www.networkadvertising.org).

### How We Keep Your Information Safe

CIGNA uses many safety measures to make sure your information is secure. Examples include firewalls and data encryption. We regularly review the security of our electronic systems, including our web pages. We check to make sure our security systems stay up to date and work.

## **Contacting Us**

When you email us, please do not include information you want to keep private. This includes information that could be used to identify you. While the email is on its way to us, someone else may intercept or read it. If you see an email address or a link on a CIGNA website that opens an addressed email, do not use it to send private information.

We do not require you to communicate with us electronically. Feel free to call us or mail us a letter, if you prefer. You also can contact us to ask that a customer service representative call you. Our phone numbers are listed on [www.cigna.com/contacts/index.html](http://www.cigna.com/contacts/index.html).

## **Contacting You**

We may send you emails about general health coverage and related topics. You can choose not to receive these communications using the opt-out feature at the bottom of the email.

## **Links to Other Sites**

To provide you with valuable information, now and then our websites have links to websites we do not own or control. A link does not mean we approve or endorse a site. We are not responsible for the quality, accuracy, security or privacy practices of sites we do not own. Be sure to read the privacy statement of each site you visit.

## **Does This Privacy Statement Apply if I'm Not in the U.S. When I Visit CIGNA's websites?**

When you use our websites from outside the United States, including when you are in the European Union ("EU"), it means you consent to have the personally identifiable information you give us processed outside of the country and, if applicable, outside of the EU.

## **Terms of Use**

When you use our websites, you agree to the terms of this statement. This statement is not intended to, and does not, create any contractual or other legal rights in or on behalf of any party.

## **Changes to Our Online Privacy Statement**

CIGNA may change this statement from time to time without notice. The most recent revision date will be listed below and the posted version of the statement will apply to your use of this website.

Thank you.

Rev October, 2011.

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