

# HEALTH PLAN NOTICES OF PRIVACY PRACTICES

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**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

## Language Assistance Services

We<sup>1</sup> provide free language services. We provide free services to help you communicate with us. We offer interpreters, letters in other languages, and letters in other formats like large print. To get help, please call **1-877-856-2429**, or the toll-free member phone number listed on your health plan ID card (TTY/RTT 711). We are available Monday through Friday, 8 a.m. to 8 p.m. E.T.

This notice has important information about your application or coverage through the Health Insurance Marketplace. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-877-856-2429.

Este aviso contiene información importante acerca de su solicitud o cobertura a través de Health Insurance Marketplace. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 1-877-856-2429. (Spanish)

本通知有關於您透過 Health Insurance Marketplace 提交的申請或保險的重要訊息。請留意本通知內的重要日期。您可能需要在某些截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 1-877-856-2429。 (Chinese)

Настоящее уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Health Insurance Marketplace. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону 1-877-856-2429. (Russian)

Avi sa a gen enfòmasyon enpòtan konsènan aplikasyon w oswa pwoteksyon asirans ou pa mwayen Health Insurance Marketplace la. Chèche dat enpòtan yo ki nan avi sa a. Ou dwe petèt aji avan sèten dat limit pou w ka kenbe pwoteksyon asirans sante ou oswa pou yo ka ede w avèk depans yo. Ou gen dwa pou w resevwa enfòmasyon sa yo ansanm ak èd nan lang natifnatal ou gratis. Rele 1-877-856-2429. (Haitian Creole)

본 통지서에는 귀하의 신청 또는 Health Insurance Marketplace 를 통한 보장에 관한 중요한 정보가 들어 있습니다. 본 통지서에서 핵심이 되는 날짜들을 찾아보십시오. 귀하는 귀하의 건강 보장을 계속 유지하거나 비용을 절감하기 위해서 특정 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 무료로 이러한 정보와 도움을 귀하의 언어로 받을 수 있는 권리가 있습니다. 1-877-856-2429 로 전화하십시오. (Korean)

Questo avviso contiene informazioni importanti sulla tua domanda o copertura attraverso Health Insurance Marketplace. Cerca le date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama il numero 1-877-856-2429. (Italian)

די מעלדונג האט וויכטיגע אינפארמאציע וועגן אייער אפליקאציע אדער דעקונג דורך Health Insurance Marketplace. זוכט אויף די וויכטיגע דאטומען אין די מעלדונג. עס איז מעגליך אז איר וועט מוזן נעמען שריט ביז א געוויסן דעדליין כדי צו האלטן אייער געזונטהייט דעקונג אדער הילף מיט קאסטן. איר האט די רעכט צו באקומען די אינפארמאציע און הילף אין אייער שפראך אומזיסט. רופט 1-877-856-2429. (Yiddish)

এই নোটিশে আপনার আবেদনপত্র অথবা Health Insurance Marketplace-এর মাধ্যমে স্বাস্থ্য রক্ষা ব্যবস্থা সম্পর্কে গুরুত্বপূর্ণ তথ্য রয়েছে। এই নোটিশের গুরুত্বপূর্ণ তারিখগুলো দেখুন। আপনাকে হয়তো সুনির্দিষ্ট কোন সময়সীমার ভেতরে পদক্ষেপ নিতে হতে পারে আপনার স্বাস্থ্য বীমা চালু রাখতে অথবা যাতে ব্যয় বহনে সাহায্য হয়। আপনার অধিকার আছে বিনা খরচে সাহায্য পাবার এবং আপনার নজিস্ব ভাষাতে তথ্য জানবার। কল করুন 1-877-856-2429. (Bengali)

Niniejsze powiadomienie zawiera ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń zapewnianych przez Health Insurance Marketplace. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym powiadomieniu. Konieczne może być podjęcie odpowiednich działań przed określonymi terminami w celu utrzymania przysługujących Państwu świadczeń lub uzyskania pomocy związanej z kosztami. Mają Państwo prawo do bezpłatnego otrzymania tych informacji oraz pomocy we własnym języku. Prosimy zadzwonić pod numer 1-877-856-2429. (Polish)

يحيوي هذا الإشعار معلومات مهمة بخصوص طلبك أو الحصول على التغطية من خلال Health Insurance Marketplace. ابحث عن التواريخ المهمة في هذا الإشعار. قد تحتاج لاتخاذ إجراء في تواريخ معينة للحفاظ على تغطيتك الصحية أو للمساعدة في دفع التكاليف. لك الحق في الحصول على المعلومات والمساعدة بلغتك من دون أي تكلفة. اتصل على الرقم 1-877-856-2429. (Arabic)

Cet avis contient des renseignements importants concernant votre demande ou votre couverture par l'intermédiaire du Health Insurance Marketplace. Consultez les dates clés dans le présent avis. Vous devrez éventuellement agir à l'intérieur de certains délais pour maintenir votre couverture de santé ou continuer à bénéficier d'une aide financière. Vous avez le droit d'obtenir gratuitement des renseignements et de l'aide dans votre langue. Appelez le 1-877-856-2429. (French)

اس نوٹس میں آپ کی درخواست یا Health Insurance Marketplace کے ذریعے کوریج کے بارے میں اہم معلومات ہیں۔ اس نوٹس میں اہم تاریخیں دیکھیں۔ اپنا ہیلتھ کوریج برقرار رکھنے یا لاگتوں میں مدد کے لئے آپ کو مخصوص ڈیڈ لائن (مقررہ وقت) کے اندر کارروائی کرنے کی ضرورت ہو سکتی ہے۔ آپ کو اپنی زبان میں یہ معلومات اور مدد مفت پانے کرنے کا حق حاصل ہے۔ 1-877-856-2429 پر کال کریں۔ (Urdu)

Ang paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o proteksiyon sa segurong pangkalusugan sa pamamagitan ng Health Insurance Marketplace. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaaring kailangan mong magsagawa ng hakbang hanggang sa ilang mga itinakdang panahon upang mapanatili ang iyong proteksiyon sa segurong pangkalusugan o tulong na walang bayad. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong wika nang walang bayad. Tumawag sa 1-877-856-2429. (Tagalog)

Thông báo này cung cấp thông tin quan trọng về đơn nộp hoặc bảo hiểm của quý vị qua chương trình Health Insurance Marketplace. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 1-877-856-2429. (Vietnamese)

Αυτή η ειδοποίηση έχει σημαντικές πληροφορίες σχετικά με την αίτησή σας ή την κάλυψη μέσω του Health Insurance Marketplace. Αναζητήστε σημαντικές ημερομηνίες σε αυτή την ειδοποίηση. Μπορεί να χρειαστεί να δράσετε εντός συγκεκριμένων προθεσμιών για να διατηρήσετε την ασφαλιστική κάλυψη ή το βοήθημά σας σχετικά με το κόστος. Έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Καλέστε το 1-877-856-2429. (Greek)

આ નોટિસમાં તમારી અરજી કે Health Insurance Marketplace મારફતે વીમા કવરને લગતી મહત્વની માહિતી છે. આ નોટિસમાં મહત્વની તારીખો શોધી કાઢો. તમારે તમારું આરોગ્ય કવર જાળવી રાખવા અથવા ખર્ચાઓમાં મદદ માટે ચોક્કસ સમયસીમામાં કાર્યવાહી કરવાની જરૂર પડી શકે. તમને આ માહિતી કોઈ ખર્ચ કર્યા વગર તમારી ભાષામાં મેળવવાનો અધિકાર છે. આ નંબર પર ફોન કરો, 1-877-856-2429. (Gujarati)

Este aviso contém informação importante sobre a sua aplicação ou cobertura através do Health Insurance Marketplace. Tenha em atenção as principais datas neste aviso. Poderão ter de agir segundo determinados prazos para manter a sua cobertura do seguro de saúde ou ajudar nos custos. Tem o direito de obter esta informação e ajuda no seu idioma sem qualquer custo para si. Telefone para o número 1-877-856-2429. (Portuguese)

इस नोटिस में Health Insurance Marketplace के माध्यम से आपके आवेदन या कवरेज के बारे में महत्वपूर्ण जानकारी शामिल है। इस सूचना में मुख्य तिथियों को देखें। आपको अपने स्वास्थ्य कवरेज को बनाए रखने या लागतों में मदद करने के लिए कुछ समय-सीमाओं तक कार्रवाई करने की आवश्यकता हो सकती है। आपको निःशुल्क यह जानकारी और अपनी भाषा में मदद प्राप्त करने का अधिकार है। 1-877-856-2429 पर कॉल करें। (Hindi)

# Notice of Non-Discrimination

We<sup>1</sup> do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator  
UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UTAH 84130  
UHC\_Civil\_Rights@uhc.com

You must send the complaint within 60 days of the incident. We will send you a decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to appeal.

If you need help with your complaint, please call **1-877-856-2429** or the toll-free member phone number listed on your health plan ID card (TTY/RTT 711). We are available Monday through Friday, 8 a.m. to 8 p.m. E.T.

You can also file a complaint with the U.S. Dept. of Health and Human services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free **1-800-368-1019, 1-800-537-7697 (TDD)**

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

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<sup>1</sup>For purposes of the Language Assistance Services and this Non-Discrimination Notice ("Notice"), "we" refers to the entities listed in Footnote 2 of the Notice of Privacy Practices and Footnote 3 of the Financial Information Privacy Notice. Please note that not all entities listed are covered by this Notice.

# MEDICAL INFORMATION PRIVACY NOTICE

Effective January 1, 2021

We<sup>2</sup> are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or “disclose” that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

The terms “information” or “health information” in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information.

We have the right to change our privacy practices and the terms of this notice. If we make a material change to our privacy practices, we will provide to you, in our next annual distribution, either a revised notice or information about the material change and how to obtain a revised notice. We will provide you with this information either by direct mail or electronically, in accordance with applicable law. In all cases, if we maintain a website for your particular health plan, we will post the revised notice on your health plan website, such as [www.myuhc.com](http://www.myuhc.com). We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future.

UnitedHealth Group collects and maintains oral, written and electronic information to administer our business and to provide products, services and information of importance to our enrollees. We maintain physical, electronic and procedural security safeguards in the handling and maintenance of our enrollees’ information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction or misuse.

## How We Use or Disclose Information

**We must** use and disclose your health information to provide that information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

**We have the right to** use and disclose health information for your treatment, to pay for your health care and to operate our business. For example, we may use or disclose your health information:

- **For Payment** of premiums due us, to determine your coverage, and to process claims for health care services you receive, including for subrogation or coordination of other benefits you may have. For example, we may tell a doctor whether you are eligible for coverage and what percentage of the bill may be covered.
- **For Treatment.** We may use or disclose health information to aid in your treatment or the coordination of your care. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.
- **For Health Care Operations.** We may use or disclose health information as necessary to operate and manage our business activities related to providing and managing your health care coverage. For example, we might talk to your physician to suggest a disease management or wellness program that could help improve your health or we may analyze data to determine how we can improve our services. We may also de-identify health information in accordance with applicable laws. After that information is de-identified, the information is no longer subject to this notice and we may use the information for any lawful purpose.
- **To Provide You Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health-related products and services, subject to limits imposed by law.
- **For Plan Sponsors.** If your coverage is through an employer sponsored group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration purposes if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with federal law.
- **For Underwriting Purposes.** We may use or disclose your health information for underwriting purposes; however, we will not use or disclose your genetic information for such purposes.
- **For Reminders.** We may use or disclose health information to send you reminders about your benefits or care, such as appointment reminders with providers who provide medical care to you.

**We may** use or disclose your health information for the following purposes under limited circumstances:

- **As Required by Law.** We may disclose information when required to do so by law.
- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care or who helps pay for your care, such as a family member, when you are incapacitated or in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object, we will use our best judgment to decide if the disclosure is in your best interests. Special rules apply regarding when we may disclose health information to family members and others involved in a deceased individual's care. We may disclose health information to any persons involved, prior to the death, in the care or payment for care of a deceased individual, unless we are aware that doing so would be inconsistent with a preference previously expressed by the deceased.
- **For Public Health Activities** such as reporting or preventing disease outbreaks to a public health authority.
- **For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities that are authorized by law to receive such information, including a social service or protective service agency.
- **For Health Oversight Activities** to a health oversight agency for activities authorized by law, such as licensure, governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes.** We may disclose your health information to a law enforcement official for purposes such as providing limited information to locate a missing person or report a crime.
- **To Avoid a Serious Threat to Health or Safety** to you, another person, or the public, by, for example, disclosing information to public health agencies or law enforcement authorities, or in the event of an emergency or natural disaster.
- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers' Compensation** as authorized by, or to the extent necessary to comply with, state workers compensation laws that govern job-related injuries or illness.
- **For Research Purposes** such as research related to the evaluation of certain treatments or the prevention of disease or disability, if the research study meets federal privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information to entities that handle procurement, banking or transplantation of organs, eyes or tissue to facilitate donation and transplantation.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
- **To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us and pursuant to federal law, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract and as permitted by federal law.
- **Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. Such laws may protect the following types of information:
  1. Alcohol and Substance Abuse
  2. Biometric Information
  3. Child or Adult Abuse or Neglect, including Sexual Assault
  4. Communicable Diseases
  5. Genetic Information
  6. HIV/AIDS
  7. Mental Health
  8. Minors' Information
  9. Prescriptions
  10. Reproductive Health
  11. Sexually Transmitted Diseases

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

Except for uses and disclosures described and limited as set forth in this notice, we will use and disclose your health information only with a written authorization from you. This includes, except for limited circumstances allowed by federal privacy law, not using or disclosing psychotherapy notes about you, selling your health information to others, or using or disclosing your health information for certain promotional communications that are prohibited marketing communications under federal law, without your written authorization. Once you give us authorization to release your health information, we cannot guarantee that the recipient to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization at any time in writing, except if we have already acted based on your authorization. To find out where to mail your written authorization and how to revoke an authorization, call the phone number listed on your health plan ID card.

## What Are Your Rights

The following are your rights with respect to your health information:

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that authorize your dependents to request certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with our policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. In certain circumstances, we will accept your verbal request to receive confidential communications; however, we may also require you confirm your request in writing. In addition, any requests to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- **You have the right to see and obtain a copy** of certain health information we maintain about you such as claims and case or medical management records. If we maintain your health information electronically, you will have the right to request that we send a copy of your health information in an electronic format to you. You can also request that we provide a copy of your information to a third party that you identify. In some cases, you may receive a summary of this health information. You must make a written request to inspect and copy your health information or have your information sent to a third party. Mail your request to the address listed below. In certain limited circumstances, we may deny your request to inspect and copy your health information. If we deny your request, you may have the right to have the denial reviewed. We may charge a reasonable fee for any copies.
- **You have the right to ask to amend** certain health information we maintain about you such as claims and case or medical management records, if you believe the health information about you is wrong or incomplete. Your request must be in writing and provide the reasons for the requested amendment. Mail your request to the address listed below. If we deny your request, you may have a statement of your disagreement added to your health information.

- **You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information made: (i) for treatment, payment, and health care operations purposes; (ii) to you or pursuant to your authorization; and (iii) to correctional institutions or law enforcement officials; and (iv) other disclosures for which federal law does not require us to provide an accounting.
- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. If we maintain a website, we will post a copy of the revised notice on our website. You may also obtain a copy of this notice on your plan website, such as [www.myuhc.com](http://www.myuhc.com).

## Exercising Your Rights

- **Contacting your Health Plan.** If you have any questions about this notice or want information about exercising your rights, **please call the toll-free member phone number on your health plan ID card or you may contact a UnitedHealth Group Customer Call Center Representative at 1-877-856-2429 (TTY/RTT 711).**
- **Submitting a Written Request.** You can mail your written requests to exercise any of your rights, including modifying or cancelling a confidential communication, requesting copies of your records, or requesting amendments to your record, to us at the following address:  
  
UnitedHealthcare  
Customer Service - Privacy Unit  
PO Box 740815  
Atlanta, GA 30374-0815
- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the address listed above.

**You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint.** We will not take any action against you for filing a complaint.

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<sup>2</sup>This Medical Information Notice of Privacy Practices applies to the following health plans that are affiliated with UnitedHealth Group: UnitedHealthcare Insurance Company and UnitedHealthcare of New York, Inc. This list of health plans is complete as of the effective date of this notice. For a current list of health plans subject to this notice, go to [www.uhc.com/privacy/entities-fn-v4](http://www.uhc.com/privacy/entities-fn-v4).

# FINANCIAL INFORMATION PRIVACY NOTICE

Effective January 1, 2021

## THIS NOTICE DESCRIBES HOW FINANCIAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED. PLEASE REVIEW IT CAREFULLY.

We<sup>3</sup> are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, “personal financial information” means information about an enrollee or an applicant for health care coverage that identifies the individual, is not generally publicly available, and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

### Information We Collect

Depending upon the product or service you have with us, we may collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, such as name, address, age, medical information and Social Security number;
- Information about your transactions with us, our affiliates or others, such as premium payment and claims history; and
- Information from a consumer reporting agency.

### Disclosure of Information

We do not disclose personal financial information about our enrollees or former enrollees to any third party, except as required or permitted by law. For example, in the course of our general business practices, we may, as permitted by law, disclose any of the personal financial information that we collect about you, without your authorization, to the following types of institutions:

- To our corporate affiliates, which include financial service providers, such as other insurers, and non-financial companies, such as data processors;

- To nonaffiliated companies for our everyday business purposes, such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations; and
- To nonaffiliated companies that perform services for us, including sending promotional communications on our behalf.

### Confidentiality and Security

We maintain physical, electronic and procedural safeguards, in accordance with applicable state and federal standards, to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

### Questions About This Notice

If you have any questions about this notice, **please call the toll-free member phone number on your health plan ID card or contact the UnitedHealth Group Customer Call Center at 1-877-856-2429 (TTY/RTT 711).**

<sup>3</sup>For purposes of this Financial Information Privacy Notice, “we” or “us” refers to the entities listed in Footnote 2, beginning on page seven of the Health Plan Notices of Privacy Practices, plus the following UnitedHealthcare affiliates: AmeriChoice Corporation; Dental Benefit Providers, Inc.; gethealthinsurance.com Agency, Inc.; Golden Outlook, Inc.; OptumHealth Care Solutions, LLC; Optum Women’s and Children’s Health, LLC; OrthoNet, LLC; POMCO Network, Inc.; POMCO, Inc.; Real Appeal, Inc.; Sanvello Health, Inc.; Savvysherpa, LLC; Spectera, Inc. and United HealthCare Services, Inc. This Financial Information Privacy Notice only applies where required by law. Specifically, it does not apply to any other UnitedHealth Group health plans in states that provide exceptions for HIPAA covered entities or health insurance products. This list of health plans is complete as of the effective date of this notice. For a current list of health plans subject to this notice, go to [www.uhc.com/privacy/entities-fr-v4](http://www.uhc.com/privacy/entities-fr-v4).