

PROTECTING YOUR PRIVACY

American Medical Security Group, Inc. (AMS)* strives to protect the personal financial information of current and former customers.

We want you to know that the information you provide is safe and used responsibly. To maintain the level of service you expect from AMS, we may need to share limited personal financial information within our family of companies and with selected business partners.

You can be certain that protection of your personal financial information is one of our priorities.

Safeguards in Place at AMS

We use data encryption and storage technology that protect your sensitive personal information. At AMS, we have administrative, technical, and physical safeguards in place to ensure privacy.

These include:

- Policies and procedures for handling information.
- Limited access to facilities where information is stored.
- Requirements for third parties to contractually comply with privacy laws.
- Continuous review of company security practices.

We provide training on confidentiality and customer privacy to ensure employees are dedicated to keeping your personal information safe and secure.

Your Protection on the Internet

We collect limited data from our Internet site, such as the date, time, and areas of our site that are visited. This general information helps us improve our site and makes it easier and more convenient for you to use.

If we ask for personal information on the website, you will enter a "secure" mode. The following security features keep your data safe:

- A secure server using 128-bit encryption and authentication technologies, verified by Verisign, Inc. (a leading provider of secure, online certificates).
- Site design to limit display of customer information to only what is necessary.
- Specific user names and passwords to protect sensitive information.

Types of Information We Gather and Use

In administering health benefit plans, we gather and maintain information that may include nonpublic personal information:

- From applications, supporting documents, and other forms (e.g., phone/Social Security/account numbers, income, and employment history).
- About your transactions with us or our affiliates (e.g., payment history and other account information).
- From business partners, vendors, and service companies (e.g., payment processing center or credit union).
- From health-care providers, insurance companies, and third-party administrators (e.g., medical records, claim payment information).

At times, we need to disclose your nonpublic, personal information to our business partners as necessary to affect, administer, or enforce our transactions with you. We may also share all of this information with companies that perform services on our behalf, provided they contractually agree to keep the information confidential.

In Certain States, You May Be Able to Access and Correct Personal Information

You may have the right to access and correct personal information we have collected about you. Personal information includes information that can identify you (e.g., your name, address, Social Security number, etc.).

Our Commitment to You

You're a valued customer, and the information you provide to us is safe and used responsibly. We'll continue to maintain your privacy and provide you with information about how we share your non-public personal financial information.

If you have questions about our privacy guidelines, please call us toll-free at:

(800) 232-5432, Ext. 15201

Or visit the website at:

**www.eAMS.com
and click on Privacy Policy.**

Customer service representatives are available 24 hours a day, 365 days a year.



*AMS includes a third-party administrator, American Medical Security, Inc.; an insurer, United Wisconsin Life Insurance Company; and their affiliates. It also includes a contracted and non-affiliated entity, Carolina Benefit Administrators, Inc.