



Consumer Information Disclosure

In accordance with the federally enacted Gramm-Leach-Bliley Act of 1999, the following is a notice regarding your nonpublic personal information (“Customer Information”) collected and maintained by CommunityCare Managed Healthcare Plans of Oklahoma and its wholly-owned subsidiaries: CommunityCare HMO, Inc. and CommunityCare Life and Health Insurance Company (“We, Us”). Our Customer Information contains personally identifiable financial information about you. This disclosure applies to you if We provide one or more products or services to you to be used primarily for personal, family or household purposes.

We collect nonpublic personal information about you from the following sources:

- Information We receive from you on applications, enrollment forms and other forms you fill out (*e.g.*, your name, address and Social Security number);
- Information We receive from your physicians and other health care providers;
- Information about your transactions with Us, our affiliates and others; and
- Information We receive from a consumer reporting agency

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may provide certain customer information to non-affiliated third parties in order for us to administer, manage, service your account(s), process claims and transactions, and settle claims, all on your behalf, and to provide on-line services for your account(s). For example, We may provide Customer Information to a non-affiliated third party with which We contract to perform administrative services, telephonic nurseline services and pharmacy benefits management. We may also disclose, or provide access to Customer Information to non-affiliated third parties in order help Us process transactions or generally service your account.

We may also disclose Customer Information to non-affiliated third parties with whom We have joint marketing agreements, reinsurance agreements, or disclose information as is permitted or mandated by Federal, State or local laws, such as governmental agencies, consumer reporting agencies, or to respond to legal requests.

These disclosures are necessary for the administration, enforcement, servicing or processing of your account(s) or policy, or in instances where you have requested such a disclosure. You cannot opt out of this type of disclosure because these functions are necessary to the proper maintenance and support of the products We offer to our customers. Other than as described in this disclosure or as otherwise authorized or required by law, We do not disclose your nonpublic personal information to non-affiliated third parties.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services, for the acceptance, processing, review, administration and servicing of your health benefits and claims, and as specifically allowed by law. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you close your account(s), or it becomes inactive, We will adhere to the information practices described in this notice.

If you have any questions concerning this notice, you may call our Member Services department at 1-800-777-4890, X 6307.