

Website Privacy & Security Policy

I. Our commitment to your privacy

Your privacy is important to us, and we are committed to protecting it. We want you to understand how we use your information and that you have choices about how we use it.

Your privacy is not for sale

We do not sell your information.

Our commitment to children's privacy

We respect children's privacy. We do not market any products or services directly to children. If you are under 18, you may use our website under the guidance of a parent or guardian.

II. About this privacy policy

This policy applies to the Morgan-White Group, Inc. and our affiliate companies, which include, but are not limited to, the following: Morgan White Administrators, Inc., Morgan White Group Benefits, Morgan White Ltd., and Morgan White Senior Healthcare. This policy also applies to AmFirst Holdings, Inc. and its affiliate companies, which include, but are not limited to, the following: AmFirst Insurance Company, Info Lockbox.com, Inc., and Monitor Life Insurance Company of New York (collectively MWG).

In this policy, we explain:

- The information we collect online and how we use it
- How to access or correct your information
- Our commitment to website security
- How we use technology to better serve you
- About third-party website links
- Contacting us about your privacy or security
- Effective date of this policy

To understand how your protected health information (PHI) may be used and disclosed and how you can access this information, see our HIPAA Notice of Privacy Practices.

Your choices (opting out)

We may send you newsletters or promotional emails that are relevant to supporting our relationship with you. If you'd like to stop receiving email and newsletters from us, you can opt out by following the instructions included in each email or newsletter.

If you have any problems in opting out, please contact the privacy officer at MWG at the address listed below.

III. Information we collect online

We are very careful with your personal information. We collect it through secure, encrypted channels, limit access to it and prohibit its unlawful exposure.

Examples of the information we may collect from you are:

- Your name
- Email address
- Primary enrollee ID number (may include social security number, employee ID or alternate ID number)
- Date of birth
- Credit card information (if you are purchasing dental benefits online)
- For brokers or agents, your license number or tax identification number

We may also collect information about the device you use to access our electronic services.

Why we need your information

We use your information to help us provide you with tools and services related to our products and services. We collect this information from:

- **Your online registration, enrollment or subscription.** We collect information from you when you register online for services or products. We use this information to service your accounts and online transactions. We may also use it to let you know about our products or services that we think you'd like.
- **Your account activity.** Once your account has been opened, we collect and maintain information about your account activity. This allows us to administer your account and provide the services you have requested.
- **Your website usage.** When you visit our website, we may use cookies or other similar web technologies to enhance your web experience. These tools help us to recognize your access device, maintain your web session and provide a more personalized experience. To learn more about how we use technology to help you get the most from our website, see [Section VI: How we use technology to better serve you](#)

Email policies (use of your email)

If you are an enrollee in one of our plans or a plan we administer, we may use your email address to contact you with information about the plan or to send you information that you have subscribed to or requested from us.

If you are someone who does business with us (e.g., a broker or agent) or a potential customer, we may use your email address to contact you with information about our products and services and other important company news that is relevant to your future or current business relationship with us.

Remember, if you decide that you'd like to stop receiving email from us, you can opt out by following the instructions included in each email or newsletter.

If you have any problems in opting out, please contact the privacy officer at MWG at the address listed below.

Sharing of information

We do not sell your information. We may share your information with third party companies as necessary to administer your benefits or to provide you with services you have requested from us. These third parties are prohibited from using your personal information except to provide these services, and they are required to maintain the confidentiality of your information.

We may also share your information as required or permitted by law.

IV. How to access or correct your information

As a user of our online services (enrollees, providers, benefits administrators and agents and brokers), you can edit your email address, password, and your website preferences online.

If you need to change other information:

- **Group enrollees:** Contact your plan administrator.
- **Individual enrollees, providers and benefits administrators:** Contact MWG at the address and telephone number listed below.
- **Agents and brokers:** If you are receiving emails or newsletters from us, you can change your email address and contact information through the "Manage Subscriptions" link in the footer of the email.

V. Our commitment to website security

Our secure, password-protected website allows you to view private information (for example, eligibility, benefits and claims) and other details online. We use industry-standard firewalls and encryption to protect your information. You need an ID and password to access any online systems that display personal information. Our website features SSL (Secure Sockets Layer) with a digital certificate to enforce a minimum of 128-bit encrypted sessions.

We conduct regular web application vulnerability assessments and quarterly third party tests to ensure all of our externally facing websites/Internet addresses are protected from attack in compliance with industry standards.

VI. How we use technology to better serve you

We use different kinds of tracking technology to help us improve our website and our communications to you. For example, we collect tracking information by following your "footsteps" on our website.

Cookies

A "cookie" is information that we store on your computer. For example, we may set an "ID tag" that allows us to recognize your computer when you visit our website.

We use cookies to help us optimize your online experience and to support the products and services we provide you. **We do not store your personal private information in cookies.**

We may use different kinds of cookies, depending on which part of our site you visit:

- **Persistent cookies:** These cookies stay in your browser until you delete them manually or your browser deletes them based on the duration period contained within the persistent cookie's file.
- **Non-persistent ("session") cookies:** These temporary cookies disappear when you close your browser.
- **Flash cookies (also called "Local Shared Objects"):** We do not use Flash cookies.
- **Trusted partners:** We may contract with trusted partners or third parties who may use cookies and other tracking mechanisms to collect information on our behalf. These third parties are prohibited by our contract with them from sharing that information with anyone other than us or our designated service providers.

The Help menu on your browser will tell you how to stop your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie or how to disable cookies altogether.

If you turn off cookies, you will still be able to access your account and information, but you may not be able to use some of the features on our website.

Other tracking methods

We use other tracking technology to help us personalize your visit to our site, including tracking beacons, JavaScript tracking and session tracking. We use these methods to learn how we can make our site better and see how well our marketing campaigns are working. When we use tracking technology in email we may send you, it tells us when you opened the email. This helps us learn how effective our messages are to you.

VII. Third-party website links

Our web pages may include links to third-party sites that provide related or helpful information or services. While we try to select quality content and sites, we do not control or operate these sites and our policies and practices do not apply. We recommend that you review the privacy and security policies of any site you visit before sharing your personal or health information.

VIII. Contacting us about your privacy or security

If you have any questions about how we use your personal information, or about our privacy and security policies that we didn't answer on this page, please contact our privacy department:

Morgan-White Group, Inc.
Attn.: Privacy Officer
6040 I-55 North frontage Road
P.O. Box 14067
1-800-800-1397
Jackson, MS 39236-4067

IX. Effective date of this policy

This policy is effective as of December 10, 2012. We may change our policy if we begin to use new technology or enhance our security systems, so you should check this page regularly for updates.