NOTICE OF OUR INFORMATION PRIVACY POLICIES AND PRACTICES

This notice is being provided on behalf of the following entities:

Wellmark, Inc. doing business as Wellmark Blue Cross and Blue Shield of Iowa
Wellmark of South Dakota, Inc. doing business as Wellmark Blue Cross and Blue Shield of South Dakota
Wellmark Health Plan of Iowa, Inc.
Midwest Benefit Consultants, Inc.

To Our Customers:

This notice informs you that we do not disclose to our nonaffiliated third parties your nonpublic personal financial information, which we collect and maintain as described below, except as permitted by law. We will not disclose your nonpublic personal financial information to nonaffiliated third parties even after our customer relationship may end, except as permitted by law. We do disclose, or we reserve the right to disclose, your nonpublic personal financial information we collect to our affiliates. The affiliated entities are bound by the practices described in this Notice.

How we protect information: Except as explained below, we restrict access to your nonpublic personal information, which we define to include both nonpublic personal financial information and nonpublic personal health information, to our employees who need to know to provide our products and services to you and to nonaffiliated third parties providing services, at the request of Wellmark or its affiliate, related to the administration of your contract or policy with Wellmark or its affiliate. We maintain physical, electronic, and procedural safeguards that comply with legal requirements to guard your nonpublic personal information.

Information we collect and maintain: We collect nonpublic personal financial information about you from the following sources:

✓ Information we receive from you on applications or other forms;
✓ Information we obtain from your transactions with us, our affiliates or others.

Information we disclose: We disclose or reserve the right to disclose all of the nonpublic personal financial information we collect and maintain about you to our affiliates. Our affiliates include the financial service providers listed above. They operate as health insurers, a health maintenance organization (HMO) and an insurance brokerage. Our affiliates also include financial service providers such as a health insurer and third party administrators of employee benefit plans.

We may also disclose, and reserve the right to disclose, any of your nonpublic personal financial information to nonaffiliated third parties as permitted by law.

Companies that provide services or market for us: We may disclose any of your nonpublic personal financial information described above to the following categories of nonaffiliated third parties with which we contract to perform functions or services, such as marketing, on our behalf, and financial institutions with which we have joint marketing agreements:

✓ Insurance brokers and agents;
✓ Issuers of other insurance products such as life insurance, disability insurance, long-term care insurance;
✓ Administrative service providers which process and store membership information.

No other disclosures to nonaffiliated third parties: We otherwise do not disclose nonpublic personal information about our customers or former customers to nonaffiliated third parties.
Wellmark Language Assistance

Discrimination is against the law
Wellmark Blue Cross and Blue Shield complies with applicable state and federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Wellmark provides:
- Free aids and services to people with disabilities so they may communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

You have the right to get this information and help in your language for free. If you need these services, call 800-524-9242.


注意 : 如果您说普通话 , 我们可免费为您提供语言协助服务。请拨打 800-524-9242 或 ( 听障专线 : 888-781-4262 ) 。


我们提供：如果您使用中文，可以免费使用以下语言服务。请拨打 800-524-9242 或 (TTY: 888-781-4262)。

Wellmark provides:
- Free aids and services to people with disabilities so they may communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

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Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.

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