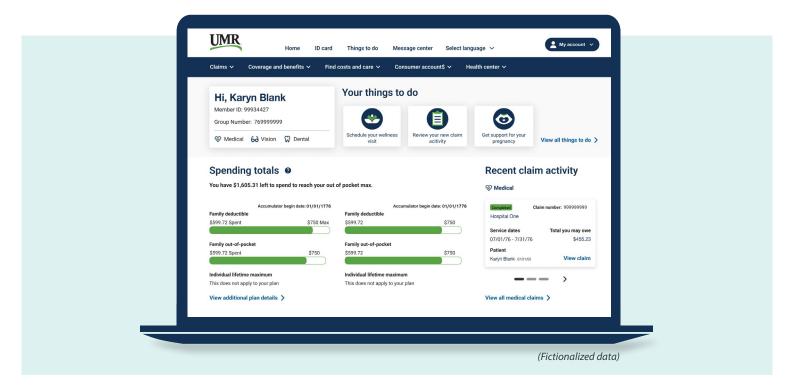


Securing your health information on umr.com

These days, it's important to protect all of your personal information. At UMR, we take your privacy seriously. We follow strict rules and security procedures to help maintain the security of your information and restrict access to only you or your authorized providers and/or representatives. We want you to know how to control who has access to view your health information. That way, you can rest easy knowing your privacy is safe with us.



Secure login for added protection

As part of our ongoing effort to help keep your personal information secure online, our **umr.com** sign in process uses **HealthSafe ID**, which incorporates the latest security protocols and user experience. Here's what that means for you:

HealthSafe ID is a secure, centralized identity management solution that enables access to all participating UnitedHealth Group applications with a single login.

HealthSafe ID uses "multi-factor authentication" to grant you access. That means when you set up your account, you'll select a preferred method by which the system will identify you. The choices are by email, text message or phone call. You can also choose to indicate the device you're using for sign in is "verified."

When you (or someone else) sign in to the account for the first time, the system will contact you via your preferred method and send an authentication message that you must use to sign in. Each time you sign in from an "unverified" device, the system is triggered to authenticate the login.

Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

Grant access and share information with eligible family members

Choose who can view your personal information online

Adults age 18 and older have a right to determine who may or may not view their information on **umr.com**. This right applies to both a covered spouse and adult dependents.

If you are a parent of an adult dependent covered under your plan, your adult dependent must grant you online access to their personal health care information for you to view claim or benefit information on their behalf.

Similarly, your spouse must grant you access if they wish for you to view their personal health information. Likewise, the covered subscriber must grant online access to a spouse or any other covered family member you choose to allow to view your information.

The plan subscriber automatically has access to all dependents under age 13 and can restrict access to that information from other members on the plan.

Finally, minor dependents between the ages of 13 and 18 may choose to keep their online information private. By default, the plan subscriber will have online access to these minors' information. However, the minor may choose to restrict this access, or choose to grant access to a parent or other legal guardian who is not the primary subscriber for the plan.*



We take your privacy seriously

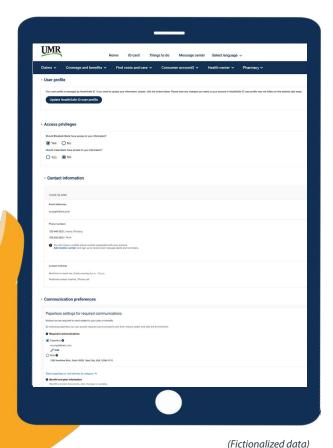
UMR follows strict rules and security procedures to help keep your information safe and restrict access to only you or authorized providers and/or representatives.

(Continued)

What you need to do



Discuss with your family members their right to protect their personal health information.



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If a covered family member wishes to allow access to another covered family member, the member must grant access to view their information, as follows.

If your spouse or covered dependent has not yet registered for online services with UMR:

Dependents will be asked during the registration process to select the family members they will allow to view their personal health information.

To register, have your covered family member visit **umr.com** and select **Sign in** located in the top right corner of the page. Select **Member** from the dropdown menu and follow the prompts to complete the account setup. They should have their ID card with member ID and group number handy.

If your spouse or adult dependent has already registered for online services:

Your covered family members can sign in to **umr.com** to access their **Account settings** and manage their access settings. The access privileges they select through the online account settings or during registration will apply to both **umr.com** and the **UMR app**.

If a parent or legal guardian other than the plan subscriber wishes to view online information for a minor dependent between the ages of 13 and 18:

The minor dependent may register as a new user on **umr.com**. They will be asked during the registration process to select the family members they will allow to view their information. The subscriber will also need to grant access to the parent or guardian.*



Don't forget!

Granting online access to appropriate family members can be important if a member is hospitalized or otherwise unable to view their own information.

Who we may share your information with

Authorized health plans or physicians and other health care professionals

We may share information, for limited purposes, associated with your health care and benefits as a part of administration of your employer's health care plan and your individual plan benefits.

Our employees may view your information in order to serve you

We share and give access to personal information to our employees and agents in the course of operating our businesses. For example, if you sent us an email asking a question, we would provide your email address to one of our employees or agents, along with your question, in order for that person to reply to your email. We may share personal information with other affiliates or business units within the company.

Legal entities may view your information if required by law

We may share personal information in response to a court order, subpoena, search warrant, law or regulation.

We may cooperate with law enforcement authorities in investigating and prosecuting website visitors who violate our rules, or engage in behavior that is harmful to other visitors, or is illegal.

Contracted entities may view your information to perform services on our behalf

We may share and give access to personal information with other companies that we hire to perform services on our behalf or collaborate with. For example, we may hire an outside company to help us send and manage email, and in that case we might provide the outside company with your email address and certain other information in order for them to send you an email message on our behalf. Similarly, we may hire outside companies to host or operate some of our websites and related computers and software applications.

However, if we share or give access to personal information to outside companies, we require them to use the personal information only for limited purposes, such as for sending you the email in the example above.



Have further questions?

For information about your rights to control your protected health information (PHI), please review the privacy statement available on our website.

If you believe we or any company associated with the company has misused any of your information, please call us immediately at **1-877-561-1622** to report the issue.

