



WEBSITE AND MOBILE PRIVACY POLICY

MVP Health Plan, Inc., MVP Health Insurance Company, MVP Health Services Corp., and MVP Select Care, Inc., (collectively, “MVP Health Care® or MVP”) has created this Website and Mobile Privacy Policy (“Website Privacy Policy”) to apply to all users of this website and all digital assets contained or offered therein (collectively, our “Services”). This Website Privacy Policy describes, among other things, the types of information we collect from you when you use our Services, how we use it, and how you can access your information.

This Website Privacy Policy is integrated into our [Website and Mobile Terms of Use](#) (“Terms of Use”). By using the websites and/or the Services and providing us with your personal Information (as defined in Section II), you consent to the practices described in this Website Privacy Policy and Website and Mobile Terms of Use and to the updates to these policies posted here from time to time. To make sure you stay informed of all changes, you should check these policies periodically. Updates will be referenced by the “Last Updated” date shown below.

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I. SCOPE

If you are a member of MVP (and not someone visiting our Services for informational purposes), then you may also provide us with personally identifiable information (as defined in Section II below) that constitutes health information protected by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). MVP is a Covered Entity under HIPAA and complies with HIPAA regulations regarding the use and disclosure of members' health information for each plan. The [MVP Privacy Notice](#) explains how we may use and disclose protected health information. This Website Privacy Policy supplements the MVP Privacy Notice for PHI. If there is any conflict between this Website Privacy Policy and the MVP Privacy Notice, the MVP Privacy Notice will apply for PHI.

This Website Privacy Policy does not apply to information collected through other means, including but not limited to, by telephone or in person, although that information may be protected by the [MVP Notice of Privacy Practices](#). The Services are intended for a United States audience. Any information you provide directly to MVP, including any personal information (as defined in Section II below), will be transferred to and processed by a computer server located within the United States.

MVP is not responsible for and does not warrant that MVP websites, online accounts, or mobile applications will perform or be performed, without error or interruption. MVP is not responsible for Internet outages, Internet network failures or connectivity issues, Internet capacity or traffic limitations, failures or delays by an Internet Service Provider, or other telecommunications or Internet problems.

II. LINKS TO OTHER WEBSITES

Our Services may contain links to other websites, services, or mobile applications that are not owned or controlled by MVP, including links to social media platforms such as Facebook, Apple, Google, Microsoft or any other app developer, app provider, social media platform provider (collectively, Social Media Platforms), or may redirect you off our website away from our Services to other websites for information or other services, for example, to non-MVP affiliated service providers such as business associates, covered entities and other vendors.

This Website Privacy Policy only applies to Information collected by our Services. We are not responsible for the privacy, security, data collection, use and disclosure practices of those other websites or Social Media Platforms or the Information they may collect (which may include IP address), including with respect to any personal information you disclose to the other organizations through or in connection with our mobile application or other website. You should contact such third parties directly to determine their respective privacy policies and practices. Links to various non-MVP websites or applications do not constitute or imply endorsement by MVP of these

websites or applications, any products or services described on these sites, or of any other material contained in them.

We may also provide links to other websites or mobile applications that may not be controlled by an MVP-owned company and operate independently of the Services. Privacy policies applicable to those sites and applications will appear on those sites and applications and may differ from this MVP Website Privacy Policy.

III. INFORMATION WE COLLECT ABOUT YOU

We may collect the following types of information about you which are described in more detail below: (A) information you provide to us, (B) information we may automatically collect, and (C) information we may receive from third parties. All of the information listed in (A)-(C) above, are detailed below, and hereinafter referred to as “Information.”

A. Information You Provide to Us:

In using our Services, you may provide us with Information, including, without limitation:

- Contact information such as name, email address, postal address, and telephone number(s);
- Demographic and member-specific information
- Non-Public Information
- Members-only online account information and sign in credentials, including unique identifiers such as email and password;
- Preferences for communications;
- Enrollment information (discussed in section D, below); and
- Additional information as otherwise described to you at the point of collection or pursuant to your consent.

B. Information We May Automatically Collect About You:

Our Services may automatically collect certain Information about you. We use this Information to help us design our site to better suit our users’ needs. This Information may include:

- IP address, which is the number associated with the service through which you access the Internet, like your ISP (Internet service provider);
- Date and time of your access to the website or use of our Services;
- Domain server from which you are using our Services;
- Type of computer, web browsers, search engine used, operating system, or platform you use;
- Data identifying the web pages you visited prior to and after visiting our website or use of our Services;
- Your movement and activity within the website, which is aggregated with other information;
- Geo-location information through the use of any of our mobile applications;

- Mobile device information, including the type of device you use, operating system version, and the device identifier (or “UDID”); and
- Mobile application identification and behavior and use.

1. Cookies & Technologies Used to Collect Information About You

We collect the above Information directly and through the use of third parties. We collect this Information by using certain technologies, such as cookies, web beacons, and other technologies. Third-party service providers, advertisers, and/or partners may also view, edit, or set their own cookies or place web beacons to collect similar or identical information. The use of these technologies by such third parties is subject to the third parties’ privacy policies and is not covered by this Website Privacy Policy, except as required by law.

- a. Cookies (or browser cookies). To improve your web experience, MVP uses “cookies” to track your web page navigation and website usage, and to gather various aggregate traffic data/patterns or other general usage statistics. A cookie is a small file created by a website that stores information on your computer or device. Cookies cannot be used to obtain data from your hard drive, obtain your email address, or retrieve sensitive or personal information about you, and you may disable cookies by adjusting your browser preferences at any time. You can still use the website if you disable cookies in your browser, but this may affect the website’s ability to remember your web page history, or whether you have participated in certain website surveys. It may also render certain page functions unusable. The MVP Website may utilize re-marketing cookies to advertise to you on third-party websites. You may opt-out of these re-marketing cookies by visiting [The Trade Desk](#) opt-out page and the [Google Advertising](#) opt-out page.
- b. Flash Cookies. We may use local shared objects, also known as Flash cookies, to store your preferences such as volume control or display content based upon what you view on our site to personalize your visit. Third parties, with whom we partner to provide certain features or to display advertising based upon your browsing activity, use Flash cookies to collect and store information. Flash cookies are different from browser cookies because of the amount of, type of, and how data is stored. Cookie management tools provided by your browser will not remove Flash cookies.
- c. Web Beacons. Website pages may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit MVP, for example, to count users who have visited those pages and for other related statistics (for example, recording the popularity of certain content and verifying system and server integrity). We also use these technical methods to analyze the traffic patterns, such as the frequency with which our users visit various parts of the Services. These technical methods may involve the transmission of Information either directly to us or to a third party authorized by us to collect Information on our behalf. Our Services use retargeting pixels from Google, Facebook, and other ad networks. We also use web beacons in HTML emails that we send to determine

whether the recipients have opened those emails and/or clicked on links in those emails.

- d. Google Maps. Some portions of our Services implement Google Maps/Earth mapping services, including Google Maps API(s) to embed map data. Google has its own privacy policy and cookie policy over which we have no control. Your use of Google Maps/Earth is subject to Google's [Terms of Use](#), which incorporates Google's [Privacy Policy](#).
- e. Analytics. Analytics are tools we use, such as Google Analytics, to help provide us with information about traffic to our website and use of our Services, which Google may share with other services and websites who use the collected data to contextualize and personalize the ads of its own advertising network.
- f. Mobile Application Technologies. If you access our website and Services through a mobile device, we may automatically collect information about your device, your phone number, and your physical location.

C. Information We May Receive from Third Parties

We may collect additional Information about you from third-party websites, social media platforms, including without limitation, to Google, Apple, Facebook, Instagram, Twitter, YouTube ("Social Media Platforms"), and sources providing publicly available information (e.g., from the U.S. postal service) to help us provide services to you, help prevent fraud, and for marketing and advertising purposes, as permitted.

Information we may access may include, but is not limited to, your basic Social Media Platform information, your location data, your list of contacts, friends or followers and certain information about your activities on the Social Media Platform. Please keep in mind that when you provide Information to us on a third-party website or platform (for example, via our applications), the Information you provide may be separately collected by the third-party website or the Social Media Platform.

The Information we collect is covered by this Website Privacy Policy, and the Information the third-party website or Social Media Platform collects is subject to the third-party website or platform's privacy practices. We encourage you to be aware when you leave our sites or applications and to read the privacy policies of other sites that may collect your Information.

In addition to Social Media Platforms, as a member of MVP Health Care, you agree to let MVP share information with other third-party website and mobile applications about you for treatment, payment, and health care operations. The ways we may use or disclose your health information are found in the [MVP Privacy Notice](#).

D. Enrollment Services

If you are using our Services to enroll in a health plan, or to access information and services related to your health plan, please refer to the [MVP Privacy Notice](#) and [MVP Nonpublic](#)

Personal Financial Information Policy. These notices describe how MVP may use and disclose your personal health and financial information when administering your benefits and explain your legal rights. If you receive benefits through a group health insurance plan, your employer will be able to tell you if your plan is insured or self-funded. If your plan is self-funded, you may want to ask for a copy of your employer's privacy notice. You should read this notice before enrolling in a particular plan.

IV. HOW WE USE YOUR INFORMATION

A. Use and Purpose of Processing Your Information

We use and process your Information for things that may include, but are not limited to, the following purposes:

- To provide you with the Services, content, and information you request;
- To help you find a provider near your current location if you use location services;
- As permitted by law, for marketing and promotional purposes, including sending you communications on our behalf or on behalf of our marketing partners and/or their respective affiliates and subsidiaries and other third parties that we believe may be of interest to you, provided that you have not already opted-out of receiving such communications;
- To fulfill contracts we have with you;
- To manage, improve and foster relationships with third parties, including, health providers, Covered Entities as defined by HIPAA, Business Associates, other service providers (e.g. vendors, suppliers, business partners);
- To administer the Services, perform business analyses, or other internal purposes to improve the quality of our business, the Services, resolve technical problems, or improve security or develop other products and services;
- To comply with our **MVP Health Care Website and Mobile Terms of Use** and/or the Terms of Use of an allowed third party;
- For analytics for business purposes and business intelligence;
- To comply with any applicable laws and regulations and respond to lawful requests; and/or
- For any other purposes disclosed to you at the time we collect your Information and/or pursuant to your consent.

B. Sharing Your Information

We may disclose anonymized aggregated information about our users (i.e., information that does not identify any individual) without any restriction.

We may also share your Information as set forth in this Website Privacy Policy and in the following circumstances:

Third-Party Service Providers. We may share your Information with third-party service providers that perform certain functions or services on our behalf. These third-party service providers are authorized to use your Information only as necessary to provide these services to us. In some instances, we may aggregate

Information we collect so third parties do not have access to your particular Information to identify you individually.

Disclosure of Information for Legal and Administrative Reasons. We may disclose your Information without notice: (i) when required by law or to comply with a court order, subpoena, search warrant, or other legal process; (ii) to cooperate or undertake an internal or external investigation or audit; (iii) to comply with legal, regulatory or administrative requirements of governmental authorities (including, without limitation, requests from the governmental agency authorities to view your Information); (iv) to protect and defend the rights, property or safety of us, our subsidiaries and affiliates and any of their officers, directors, employees, attorneys, agents, contractors and partners, and the website Service users; (v) to enforce or apply our Terms of Use; and (vi) to verify the identity of the user of our Services.

Business Transfers. Your Information may be transferred, sold, or otherwise conveyed (“Conveyed”) to a third party where we: (i) merge with or are acquired by another business entity; (ii) sell all or substantially all of our assets; (iii) are adjudicated bankrupt; or (iv) are liquidated or otherwise reorganize. You agree to any and all such Conveyances of your Information.

Information Shared with our Subsidiaries, Parents, and Affiliates. We may share your Information with our subsidiaries and affiliates. If you do not want us to share your Information with our subsidiaries and affiliates, please email us at gpemails@mvphealthcare.com.

Online Communications. If you choose to correspond with us by email, questionnaires, surveys, social media, or other digital online platform, please be aware that the content of those messages may be viewed by other Internet users while in transit to MVP. You should not provide identifiable information to MVP outside of the secure areas of the MVP Website if you want your Information to remain confidential. We may retain such correspondence and the Information contained in it and use it to respond to your inquiry. To make changes to your communication preferences, you can call the MVP Customer Care Center at the phone number listed on the back of your MVP ID card, or online by signing into your mvphealthcare.com account.

Health Information Exchanges. We may share your Information with health information exchanges. Electronic health information exchanges allow health care providers and health insurers to view and share your health information quickly and easily for, among other reasons, treatment, payment, and health care operations. Doctors, health insurers and others using an exchange are required to follow the privacy and security standards set by U. S. and state laws. MVP strives to ensure that the Information we obtain and use is accurate. To that end, it is important for MVP to continuously verify that our customer records are correct. If you find an error, please let us know. MVP’s Customer Care Center Representatives are trained to answer any questions about the Information obtained about you, including how to correct any inaccuracies in that Information.

Third-Party Application As Directed By You. With your permission, we may share your Information, including your health information, with third party applications chosen by you to retrieve your Information on your behalf. If you do so, MVP may disclose your information to one or more third party applications as directed by you. For more information about disclosures to third-party applications, visit [MVP Third Party Application FAQs](#).

With Your Consent or Consistent with this Policy and the MVP Privacy Policy. We may share Information consistent with this Website Privacy Policy and the MVP Privacy Notice.

Except as provided in this Website Privacy Policy and/or the Privacy Notice, we will not sell, trade, or disclose your Information we have collected without your consent.

V. SOCIAL MEDIA DISCLAIMER

MVP may leverage various Social Media Platforms for promotion (MVP Social Media Platforms). MVP is not responsible for material posted to any MVP Social Media Platforms, including, but not limited to Facebook, Instagram, Twitter, and YouTube, and does not guarantee the content, accuracy, or use of the content of such social media websites. MVP does not in any way endorse or recommend individuals, products or services that may be discussed on any social media websites. MVP specifically disclaims all liability for claims or damages that may result from any posting on such social media websites. MVP accepts no responsibility for the comments, opinions, and information posted to any social media websites, and such opinions do not necessarily reflect the policies of MVP. In no event shall MVP be liable to you or anyone else for any decision made or action taken by you in reliance on any information on such social media websites. Visitors to MVP social media websites should not post or upload information:

- which contains personal health information, financial and/or other private information of any person or entity;
- which is abusive, harassing, violent or threatening in tone or language, defamatory, obscene, or vulgar in tone or language;
- which are fraudulent, deceptive, illegal, or misleading;
- which are commercial in nature or that solicit donations;
- which are discriminatory against any race/ethnicity, religion, gender, sexual orientation, nationality, or political belief;
- which contains viruses, worms, or corrupted files; and/or
- which include link baiting (embedding a link in your post to draw traffic to your own website).

MVP reserves the right to monitor postings to its social media websites by visitors. MVP reserves the right, in its sole discretion, to remove at any time any content posted by visitors for any reason, including if MVP deems such content inappropriate. The information provided on MVP Social Media Platforms is for general informational purposes only and is not intended to be used for medical advice, diagnosis, or treatment. Always seek the advice of a qualified health care provider with any questions regarding personal health or medical conditions. For issues related to your

health plan with MVP, please contact the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card.

VI. INFORMATION SECURITY

We use commercially reasonable measures to provide our Services. However, you should assume that no data transmitted over the Internet or stored or maintained by us or our third-party service providers can be 100% secure. Therefore, although we believe the measures implemented by us reduce the likelihood of security problems to a level appropriate to the type of data involved, we do not promise or guarantee, and you should not expect, that your Information or private communications will always remain private or secure. We do not guarantee that your Information will not be misused by third parties. We are not responsible for the circumvention of any privacy settings or security features.

If you believe that your Information has been accessed or acquired by an unauthorized person, promptly **Contact Us** or call the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card so that necessary measures can be taken.

VII. DATA RETENTION

We will retain your Information for as long as needed to provide you Services, or as permitted or required by law. If you wish to cancel your account or request that we no longer use your Information to provide you Services, please contact us at gpemails@mvphealthcare.com. We will retain and use your Information as necessary to comply with our legal obligations, as permitted by law, to resolve disputes, and to enforce our agreements. In accordance with our routine record keeping, we may delete certain records that contain Information you have submitted to us. We are under no obligation to store such Information indefinitely and disclaim any liability arising out of, or related to, the destruction of such Information.

VIII. HOW WE WILL CONTACT YOU

You agree that we, our affiliates, and/or third-party service providers with whom we collaborate and contract, may communicate as allowed by applicable law, rule or regulation via email, phone, or text message (MSG and data rates may apply). Further, you understand that such communications (utilizing encryption software for our email transmissions or other security controls for phone and text message) may contain confidential information, protected health information, or personally identifiable information. See Your Choices, below, for how you can update the way we contact you.

IX. YOUR CHOICES

- A. Email.** By using our Services, you agree that we may contact you by email as set forth herein. If you wish to opt-out of any MVP email communication, you should utilize the “unsubscribe” link contained within the email itself or contact us at gpemails@mvphealthcare.com. If you send MVP an email communication, it may be shared with a Customer Care Center Representative or other appropriate MVP

employees. Once MVP has responded to your communication, that response will be archived in our computer system.

- B. Mobile Push Notifications.** By using our Services, you agree that we may contact you by calling or sending messages to your phone. You can use the settings on your mobile device to enable or turn off mobile push notifications from us or Contact Us.
- C. Text Messages.** MVP may make available text messaging, which will be governed by the text messaging terms and conditions of your applicable service provider. By signing up for the text messaging services, you agree that you have provided MVP with prior express written consent to be contacted by text message which includes contacting you by the use of an automatic telephone dialing system to deliver text messages to the mobile phone number which you provided to MVP. Your express consent to receiving text messaging from us is not a condition of services.

If you no longer want to receive text messages from us, reply **STOP** (or as otherwise instructed) in the text message or **Contact Us**.

- D. Location Choices.** You may be able to change the privacy settings of your device to turn off the sharing of location information with our Services. If you choose to turn off location services, this could affect certain features or services of our Services. If you have specific questions about the privacy settings of your device, we suggest you contact the manufacturer of your device or your mobile service provider for help.
- E. Marketing Materials.** By providing consent, you understand and agree that we may provide to you in electronic format only, within your online account, in email, or through other electronic means, certain marketing communications, including, but not limited to, newsletters, health care management information, wellness updates, general marketing updates, and surveys.

X. ACCESSING, CORRECTING, OR DELETING YOUR INFORMATION

If required by applicable federal laws or the laws, rules, regulations of the state in which you reside, and subject to any permitted exceptions and limitations, we will comply with any verified consumer request you submit with respect to your Personal Information. Please see our “How to Contact Us” Section below for more information.

XI. CHILDREN’S INFORMATION

Our Services are intended for a general audience. We do not knowingly collect personal information from any visitor under the age of 13 and strive to comply with the provisions of COPPA (The Children’s Online Privacy Protection Act). If you are a parent of a child under 13, and you believe that your child has provided us with information about him or herself, please see our “How to Contact Us” Section below for more information.

XII. CHANGES TO THIS PRIVACY POLICY

We reserve the right to change, modify or amend this Website Privacy Policy at any time to reflect changes in our products and service offerings, accommodate new technologies, regulatory requirements, or other purposes. If we modify our Website Privacy Policy, we will update the “Last Updated Date” and such changes will be effective upon posting. It is your obligation to check our current Website Privacy Policy for any changes. Your continued use of our Services following the posting of changes constitutes your acceptance of such changes.

XIII. HOW TO CONTACT US

If you have any questions about this Website Privacy Policy or the Information we have collected about you, please contact us at the following:

MVP Customer Care Center
1-888-687-6277 (TTY 1-800-662-1220)
PO Box 2207
Schenectady, NY 12301-2207
gpemails@mvphealthcare.com

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