



NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE COMPANY

4949 KELLER SPRINGS ROAD • ADDISON, TEXAS 75001
(888) 671-6771 • www.ntalife.com

PRIVACY NOTICE

We are serious about our commitment to protect your nonpublic personal information (NPI). Therefore, we provide this notice to you so that you may understand our current privacy practices. **You do not need to provide any response to this notice.**

PRIVACY PRINCIPLES

- ❖ We do not rent, sell, lease or otherwise disclose your NPI (including medical information) to nonaffiliated entities for purposes unrelated to our products and services, unless otherwise authorized by you or required by law.
- ❖ We use physical, electronic and procedural safeguards to protect NPI. These safeguards meet or exceed federal standards, and we review these safeguards regularly. We limit access to your NPI to only those who need it to perform their jobs. Our employees who misuse NPI are subject to disciplinary action, including termination.
- ❖ Anyone that provides services or products to you for us has agreed to protect your NPI.
- ❖ These principles apply to our past, current and future customers.

INFORMATION WE MAY COLLECT

As part of our normal underwriting and operating procedures, we must obtain NPI to perform our insurance functions.

- ❖ NPI that we collect may include an insured's name, address, date of birth, social security number, work history, income, medical history, policy beneficiary, premium payments, claims, information about insurance coverage, etc.
- ❖ NPI is collected from forms, telephone calls and personal conversations with our agents or employees, and from the Internet.
- ❖ NPI may be provided by you; your family, employer, or medical service provider; the individual named as the policy owner, insured person, payor, or beneficiary; or our agents.

INFORMATION WE MAY DISCLOSE

We may share NPI that we collect and your dealings with us (such as your coverage, premiums and claim history) with our agents and other third parties who perform services or functions for us. You may not have a right to opt-out of disclosures of NPI that are critical to the service and administration of your policies. Other disclosures of NPI may be authorized by you or required by law.

AFFILIATES

This privacy notice also applies to our affiliates, which include insurance agencies, service organizations, and third party administrators: National Teacher Associates, Inc. and affiliated licensed corporate insurance agencies; and AccuFlex Services, Inc.

NOTICE OF INFORMATION PRACTICES

Some states require us to describe our information practices in addition to providing a Privacy Notice. We may obtain information about individuals covered under your policy. The information that we obtain is described in this Privacy Notice and our HIPAA Notice of Privacy Practices. We may disclose information without your consent to certain business affiliates or as permitted by law. You have the right to access and, if necessary, correct your information (other than information that relates to a claim or a judicial proceeding). You also have a right to request a written reason for any adverse underwriting decision. For additional details, submit a **written request** to our Privacy Officer at 4949 Keller Springs Road, Addison, TX 75001.

HIPAA NOTICE OF PRIVACY PRACTICES

A copy of our HIPAA privacy notice is included with your policy. Additional copies are available at www.ntalife.com or by sending a **written request** to our Privacy Officer at 4949 Keller Springs Road, Addison, TX 75001.

NOTICE OF CANCER POLICY BENEFITS AFTER A MASTECTOMY

In many states, our cancer insurance policies provide benefits for mastectomy-related services required as a result of cancer, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). For additional information about your benefits, please see your policy or contact a customer service representative at (888) 671-6771.

If you have any questions about this Privacy Notice, please contact our Customer Service Department at (888) 671-6771.