



# 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](http://www.ntalife.com) or by sending a **written request** to our Privacy Officer at 4949 Keller Springs Road, Addison, TX 75001.

## REQUIRED NOTICE REGARDING PREMIUM TAXES

We do not separately adjust the premiums for policies issued in Kentucky for the cost of Kentucky local government premium taxes. However, Kentucky requires all insurance companies to provide you with the following notice: "Your insurance premium may be subject to a license fee or tax imposed by your local government. The amount of the fee or tax is determined by the local government where the insured risk is located. The tax and any collection fee, if included in the charges to you, will be shown on all future renewal certificates or premium billings for your policy. If you believe that you have been erroneously charged or have been overcharged the tax, you may contact us for information on how to request a refund or credit for the tax paid."

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