



Public Online Privacy Statement

CIGNA Websites: July 20, 2009

Why is this Public Online Privacy Statement important to me? This statement explains how we handle information that we gather when you visit our public websites.

We will display a new date next to the Public Online Privacy Statement link on the Privacy Information page whenever this statement is updated or changed. We will also display a new date next to the Privacy Information link on the CIGNA.com home page whenever this statement or any of the privacy notices are updated or changed. You should check this statement periodically. When you choose to continue using our public* websites, you agree to the terms of the statement.

Your visit to our websites and any dispute over privacy is subject to this statement and our Legal Disclaimer/Conditions of Use including limitations of damages, application of the law of the State of Delaware and exclusive jurisdiction of Delaware.

If you have any questions or comments about this statement, please contact us by postal mail at:

CIGNA Web Site Privacy Statement
Privacy Office
PO Box 5400
Scranton, PA 18505

Do the sites that you link to have the same privacy practices? We can't guarantee that links to sites we don't own or control have the same privacy practices, so we can't assume responsibility for them. Be sure to read those privacy policies once you leave our public websites.

What types of information do you collect online? We've designed our public websites to capture two types of information: automatic tracking and individually identifiable personal information ("personal information"). The first allows us to see which topics interest you most; the second helps us service any accounts you may have with our businesses:

- **Automatic tracking information** is gathered by following your "footsteps" online. Most Web browsers automatically provide this information to the sites they visit and display. We do not collect any additional data from your computer, and we do not compare data provided by your browser with any other data we maintain. The routes you - and other visitors - choose helps us learn about the people who visit our sites. We use aggregate numbers to compile statistics, monitor trends and track site usage. We also use the information to make sure our technology is compatible with yours. We're then better able to offer content, products and services that match your needs.
- **Personal information** can be anything you've provided through our public websites that identifies you or your accounts. For example: Your name, social security number, birth date, address and names of your dependents are types of personal information. We use this information to service your accounts and online transactions. It's our policy to send and receive individualized information through encrypted channels only.

To use our secure services, "cookies" must be enabled. Cookies are pieces of information that are stored in your computer when you visit a Web site.

How secure is my personal information online? When you submit your personal information through our secure Web forms, it is processed on our public websites and protected from unauthorized access by a secure firewall and security infrastructure. During transmission, your privacy is protected by Secure Socket Layer 128-bit encrypting software. Then when the information is received, we employ extensive physical, electronic and procedural safeguards to make sure it remains secure. We also conduct periodic reviews of our Web site security to ensure that our electronic safeguards remain up-to-date and effective. Sending personal information through links to email addresses, however, is not secure. Please read more about sending email.

What do you do with the information you collect about me on your public websites? We will not sell, rent or license the personal information you provide within our public websites unless you authorize it. But we may need to use it within the CIGNA family of affiliate companies or with a third-party vendor to perform administrative, technical, hosting, marketing or other functions that help us manage the sites while providing service to you. Our third-party vendors who process your personal information also subscribe to the privacy practices in this online statement. Except as noted above, we will not release personal information to any other party unless required to do so by

government authorities or legal process or as otherwise permitted by law.

What if I don't want you to collect, use or distribute my information electronically? If you don't want us to collect, use or distribute information about you on our public websites, there are always traditional means of communication available. You can call us or send your questions, comments and specific information by regular mail.

What should I know about sending email? Remember that email messages can be viewed by other Internet users while in transit. Please do not email personal information unless you do so through a secure channel. We have a policy that prohibits us from communicating personal information through nonsecure email. If you have personal information to communicate, please use the secure forms available on our public websites, contact your local customer service representative, or email us a request for your customer service representative to contact you.

Sometimes when I'm online, I encounter pop-up ads, unusual links or other behavior that I find annoying and distracting. What is CIGNA's position on these pop-ups and links? This type of behavior is the result of "adware" and "spyware." "Spyware" is technology that tracks a site visitor's online behavior without his or her knowledge. "Adware" is software that displays advertising banners. Adware and spyware can be combined to track a person's preferences and distribute them to third parties. We do not use these technologies and urge site visitors to practice "safe computing" by verifying the source of online offers before downloading software or visiting other sites. For more information, visit [OneLook](#) and search on the terms "spyware" and "adware."

Is there more information I should read? This statement explains how we handle the information we collect if you are a visitor on our public websites. But if you visit our secure* websites that are only accessible to individuals who have relationships with us through our businesses (for example, have an insurance plan), or you contact us offline (for example, by phone) because you have a business relationship with us, please read the business notices from the main [Privacy Information](#) page. They explain more specifically how we treat your personal information and your rights regarding personal information.

How does this privacy statement apply to me if I'm not a U.S. customer? Your continued use of our public websites from within the European Union ("EU") or other non-U.S. country means that you are giving your consent to have your personal information processed outside the EU or other country in accordance with the protection described in our privacy pages.

* "Public" describes sites that do not require a password to access information. "Secure" describes sites that do require a password to log in before accessing information.
