

Fortis Benefits Insurance Company*, First Fortis Life Insurance Company*, and the Fortis Benefits DentalCare companies* seek to provide cost effective benefit solutions for our policyholders, contractholders, and insureds. These solutions help to create a sense of security for our customers, not only from the protection our products afford but, equally important, from the care we take in protecting our customers' personal information even if the formal customer-client relationship ends. We use the brand name "Assurant Employee Benefits" to associate our products and services and to connect us with the brand of our parent company, Assurant, Inc.

Your trust in us in protecting this information is of utmost importance to us. Please read our Privacy Notice and, if applicable, share it with those individuals receiving coverage under your policy or plan. The term "customer" as it is used in this notice refers to individual claimants, insureds, members, beneficiaries or applicants. This notice details the types of information we collect, who we might share that information with, and the security measures we have in place to respect the privacy and confidentiality of the information we collect.

I. Personal information we collect:

- Any information that is provided to us through the completion of the following forms:
 - Claim forms
 - Enrollment forms
 - Beneficiary designation/Assignment forms
 - Any other form necessary to effectuate coverage, administer coverage, or administer and pay a claim.
- Any information from others that is necessary for us to properly process a claim, underwrite the coverage, or to otherwise complete a transaction requested by our customer, policyholder, or contractholder.
- Any information that our customer authorizes us to collect from others.

The information collected can include name, Social Security number, address, date of birth, phone number, marital status, gender, dependent information, bank account information and employment information. While this list is not exhaustive it should give you an idea of the types of information we are referring to in this notice.

II. Personal information we may disclose and to whom:

- We do not disclose any of the above-described personal information about our current and former customers to any third parties except as permitted by law, such as for completing a requested transaction, and/or if authorized by our customer.
- For various business reasons, we may need to provide our customer's personal information to our affiliates or others, including a policyholder's or contractholder's broker, third-party administrator, reinsurer, employer or plan sponsor. These disclosures may be made to others for the purpose of performing administrative services on our behalf, helping us administer or review a claim, where we feel it necessary to protect our interests, or as requested by a governmental agency.
- We may disclose the above-described personal information to other non-affiliated third parties in order for them to help us provide superior products and services. Should we determine that these disclosures are necessary, we will seek assurances that these third parties will not further share the information beyond its stated purpose.

III. Health information:

- We will not share any of our customers' health information unless allowed by applicable law and/or the customer has provided us the appropriate authorization.

IV. Confidentiality and Integrity:

- We use physical, electronic, and procedural controls, including physically secured areas and computer access controls.
- We assess the integrity of our systems through auditing, monitoring and data management processes.
- We have policies to direct and procedures to limit access of a customer's information.
- Our employees are continually trained on how to keep our customers' information safe.

V. Questions?

We hope this notice has been helpful in explaining our privacy policy. Please note, we reserve the right to change this notice. If we do, we will notify you of any changes made. If there are any questions concerning this privacy notice, please write Fortis Benefits Insurance Company or the Fortis Benefits DentalCare companies, Attention Privacy Officer, at P.O. Box 419052, Kansas City, MO 64141-6052 or call 1-800-733-7879. For New York business, please write First Fortis Life Insurance Company, Attention Privacy Officer, at P.O. Box 3209, Syracuse, NY 13220 or call 1-800-745-7100.

* In this notice, “we”, “us”, and “our” refer to Fortis Benefits Insurance Company; First Fortis Life Insurance Company, licensed only in the State of New York; and the following Fortis Benefits DentalCare companies: UDC Life and Health Insurance Company; United Dental Care of Missouri, Inc.; DentiCare of Oklahoma, Inc.; DentiCare of Alabama, Inc.; DentiCare, Inc. (A Florida Corporation) A Prepaid Limited Health Service Organization Licensed Under Chapter 636 of the Florida Statutes; DentiCare, Inc. (A Kentucky Corporation); Georgia Dental Plan, Inc.; International Dental Plans, Inc.; Fortis Benefits DentalCare of Wisconsin, Inc.; Fortis Benefits DentalCare of New Jersey, Inc.; UDC Dental California, Inc. dba United Dental Care of California, Inc.; UDC Ohio, Inc. dba United Dental Care of Ohio, Inc.; United Dental Care of Arizona, Inc.; United Dental Care of Colorado, Inc.; United Dental Care of Michigan, Inc.; United Dental Care of Nebraska, Inc.; United Dental Care of New Mexico, Inc.; United Dental Care of Pennsylvania, Inc.; United Dental Care of Texas, Inc.; United Dental Care of Utah, Inc.; and United Dental Care Insurance Company. With regard to First Fortis Life Insurance Company, this notice only applies to its group disability, life, and dental products and its prepaid dental product.