

PRIVACY NOTICE

At The Maksin Group, we value the trust our customers have placed in us. That is why protecting the privacy of your personal information is of paramount importance to us.

The following is a summary of our privacy policy and practices.

INFORMATION WE COLLECT

In order for The Maksin Group to administer your insurance program, we collect personal information about the customer. The information we collect can be obtained from the following sources:

We receive information from you on applications for insurance and related forms. We also receive information from outside sources including eligibility listings from schools and providers of administrative services. This information may include your name, address, social security number, date of birth, phone number, marital status (including domestic partnerships), your dependents and your academic enrollment status. We also may receive information regarding prior health insurance coverage.

We receive information from you and others regarding premium payments. This information may include credit card numbers, bank account numbers and other material relating to premium payments you make.

We receive information about you in connection with health coverage claims from third parties providing benefits and services under your coverage, including providers of medical services. This information may include medical services bills and medical record information.

We retain personal information only so long as required by our business practices or by applicable law.

PERSONAL INFORMATION WE DISCLOSE

We do not disclose any nonpublic information about you to anyone; except as permitted or required by law. We do not sell or otherwise disclose your personal information to anyone for purposes unrelated to our products and services.

We may disclose your personal information to underwrite your health insurance coverage, process and record your premium payments, communicate your eligibility for benefits as provided in the policies, protect you against fraud, and to service health insurance claims.

We may also provide information to a court, government agency or other third parties when subpoenaed or as otherwise required by law.

MEDICAL CONFIDENTIALITY

All medical information is kept confidential. We will not use or share, internally or with third-parties, our customer's medical information except for the purposes of:

Underwriting;
Administering the policy or claim;
As permitted or required by law; or
As authorized by the customer.

SECURITY AND CONFIDENTIALITY OF CUSTOMER INFORMATION

We restrict access to nonpublic personal information about our customers to those employees (or people working on our behalf under confidentiality agreements) who need to know the information in order to provide products and services. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard all nonpublic personal information.

ACCESS TO YOUR PERSONAL INFORMATION

You have a right to request a copy of personal information. You have a right to have us amend your health information for as long as we maintain such information.

You have a right to obtain a paper copy of this Privacy Notice. For any of the above requests or if you feel your privacy rights have been violated, please submit your request or complaint to:

*The Maksin Group
Attn: Privacy Officer
2500 McClellan Avenue
Suite 100
Pennsauken, NJ 08109

* Please note: This includes questions or concerns related to Macori Administration or Pearce Administration. Both of the aforementioned are DBA's of Maksin Management Corp.