

Terms and Conditions of Use and Privacy Statement

This website is maintained by Universal Fidelity Life Insurance Company (UFLIC) in association with various partners, subsidiaries, and affiliates. To better serve insured members, contracted partners, and health care providers, UFLIC offers a secure online resource to provide information about various insurance plans, claims status, and select administrative data.

This resource is intended for use by people aged 18 or older, and only in jurisdictions within the United States of America.

Insured members agree to:

- Provide truthful and accurate information about yourself and dependents
- Protect access credentials
- Notify us immediately if you discover any unauthorized activity or security breach
- Use the services provided by this website for personal, non-commercial purposes only

Insured members agree *not* to:

- Create an account for anyone other than yourself
- Provide false information
- Attempt to impersonate another individual
- Access, collect or store personal information for any individual other than yourself or your dependents
- Disclose or communicate information about any individual other than yourself or your dependents
- Delete or revise any content obtained through this website
- Use any device or third-party application that attempts to interfere or circumvent any operations of this website
- Take any action that imposes an unreasonable load on the systems supporting this website
- Attempt to disrupt or impair the operation or security of this website
- Obscure or hide any copyright notice, trademark, logo, or other proprietary elements
- Use this website in any manner that adversely affects its availability

Providers and partners agree to:

- Provide truthful and accurate information about your company or organization
- Access only information within the scope of an existing Business Associate Agreement(BAA) and for members to whom you have provided medical treatment

Providers and partners agree *not* to:

- Create an account for anyone other than yourself
- Provide false information
- Attempt to impersonate another provider, partner or individual
- Access, collect or store personal information for any individual other than within the scope of contract or BAA
- Disclose or communicate information about any individual outside the scope of a valid contract, existing BAA or applicable law
- Delete or revise any content obtained through this website
- Use any device or third-party application that attempts to interfere or circumvent any operations of this website
- Take any action that imposes an unreasonable load on the systems supporting this website
- Attempt to disrupt or impair the operation or security of this website
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Acknowledgements

- Our goal is to ensure that information available through this website is accurate and timely; however, there may be times and circumstances which cause delays in updating the information.
- Our goal is to ensure security, protect your privacy, and make the website even more useful and efficient for users; as with all electronic communications there are some risks such as failure of hardware, software and/or Internet connections. We are not responsible for failures, distortions, delays, or other unanticipated consequences, resulting from equipment configuration, connection, signal power, hardware, software, or any equipment used to provide this service. UFLIC shall have no liability whatsoever for failure of electronic or mechanical equipment or communication, telephone or other connection problems, computer viruses, unauthorized access, or interception of data from this website, theft, or errors.
- We utilize industry best practices for the integrity and security of data and transmissions; however, there are risks associated with confidentiality or security of electronic transmissions via the Internet due to recipients' unsecure computers and links.
- Nothing on this website constitutes an offer to sell products.
- You agree that you use this website at your own risk; UFLIC has no liability for any damages (whether direct or indirect, special, incidental, consequential or punitive) incurred by you as a result of your use of this website or the information you receive from or submit to this website.

Privacy

We have built our business on a foundation of integrity, honesty, and trust, and we respect a user's right to privacy.

Information that you provide on this website is used solely for identity verification to ensure that information is available only to authorized individuals. We must collect personally identifiable information to meet this requirement. Data used for verification and authorization is not shared outside of UFLIC.

Information that we store, such as claims information, policy information, etc. is made available only to those verified entities authorized to access it for professional, regulatory, or compliance purposes. The scope of the information stored on this website is significantly limited to provide the minimum necessary information in accordance with applicable law.

Cookies

A cookie is a small text file which is stored in your browser allowing UFLIC to recognize your computer.

We use cookies when verifying your identity during login, to remember you during your current user session, and to enable certain functions of our services. These cookies are essential to the operation of the website. This website will not function correctly if you disable them.

Miscellaneous

All right, title, and interest in the content and other intellectual property (including trademarks, service marks and copyrights) on this website are solely and exclusively the property of UFLIC or its licensors and are protected by intellectual property laws.