

LifeTrac Network (LifeTrac) is committed to protecting your privacy. This policy discloses our information use policies and practices in detail. Please read it to learn more about the ways we protect the information we collect, and to find out how you can limit the information about you that we share within LifeTrac and with unaffiliated third parties external to LifeTrac. Be aware that limiting information sharing may result in you not learning about all the opportunities that may be important to you.

If you are comfortable with LifeTrac handling of information we collect, you do not need to take any action at this time. Please read this policy and keep it for your records.

If LifeTrac changes its information practices, we will provide you notice of any material changes. This Privacy Policy supersedes all previous notices or statements with respect to subject matters described in this policy.

The policy applies to you

The descriptions in this Policy apply to our relationships with individual consumers who inquire about and/or obtain products or services from LifeTrac.

Strict security measures

LifeTrac takes the security of information very seriously and has established security standards and procedures to prevent unauthorized access to customer information. These standards exist for both our physical facilities and our online services. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard customer information.

Limited employee access

To protect you, LifeTrac has policies and procedures to limit employee access to information to only those employees with a business reason for accessing such information. LifeTrac educates its employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee responsibilities regarding customer information.

Why LifeTrac collects information

LifeTrac collects information about you to:

- Accurately identify you;
- Protect and administer your records;
- Comply with certain laws and regulations.

We collect information from:

- You (from client registration and other forms and information that you provide to us), such as your name, address, and email; and
- Your transactions with LifeTrac, such as the number and type of transplant referrals, and access logging

Depending on the type of relationship you have with LifeTrac, we may share information with unaffiliated third parties external to LifeTrac. LifeTrac reserves the right to share all information we collect as this policy describes.

We also disclose information to complete transactions initiated by you when you request or authorize the disclosure, or if the disclosure is required by law. At times, it is necessary to disclose information to enforce or apply the terms and conditions of any agreement we have with you and to protect the rights, property, or safety of LifeTrac, our customers, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

We also disclose information to nonaffiliated third parties as permitted by law. For example, we provide information to outside companies to perform services on our behalf, such as data analyses, collection services and to government entities to respond to subpoenas and audits, to credit reporting agencies, and to reinsurers and financial auditors. Whatever the reason for sharing information, we require strict confidentiality by the receiving parties and limit the use of the information to the purpose for which it was disclosed.

Former customers: if you end your relationship with LifeTrac, we will adhere to the information policies and practices described in this policy.

For more information, or to opt out

If you would like more information about your options, or wish to opt out of information sharing, please call (800) 968-8722. If you have previously opted out, please be assured that your election will remain effective. You do not need to call unless you wish to change your election.

Your relationship with LifeTrac is a way for you to receive necessary service at a reasonable cost. We offer innovative products and personal attention. At the same time, we work hard to protect the confidentiality and security of information. Thank you for allowing us to provide you with the services you need.