



NOTICE OF PRIVACY PRACTICES

Effective April 14, 2005

UNICARE LIFE & HEALTH INSURANCE COMPANY
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST
UNICARE HEALTH PLANS OF THE MIDWEST, INC.
UNICARE HEALTH INSURANCE COMPANY OF TEXAS
UNICARE HEALTH PLANS OF TEXAS, INC.

We keep your financial and health information private as required by law, accreditation standards and our own policies. This Notice explains your rights, our legal duties and our privacy practices.

Your Financial Information

We collect and use several types of financial information to carry out insurance activities. This includes information that you give us on applications or other forms, such as your name, address, age, and dependents. We keep records about your business with our affiliates, others, or us such as insurance coverage, premiums, and payment history.

We use physical, technical, and procedural methods to protect your private information. We share it only with our employees; affiliates or others who need it to provide service on your policy, to do insurance business, or for other legally allowed or required purposes.

You do not need to do anything as a result of this notice. It is meant to inform you of how we protect your nonpublic personal financial information. You may wish to file this with your UniCare policy.