



DELTA DENTAL OF IOWA Notice of Financial Privacy Practices

The following affiliated organizations are covered by this Notice (collectively referred to in this Notice as “Delta Dental,” “us,” “our” or “we”):

Delta Dental of Iowa
Veratus Benefit Solutions, Inc.

This Notice is designed to provide Delta Dental group policyholders and individual members with notice of Delta Dental’s privacy practices with respect to nonpublic personal financial information of its members. Delta Dental is committed to maintaining the confidentiality of both financial and health information in accordance with all applicable laws. You are not required to contact us or do anything as a result of this Notice. It is simply meant to inform you of our privacy practices regarding nonpublic personal financial information. You may wish to file this Notice with your records.

Collecting Nonpublic Personal Financial Information to Conduct our Business

We collect, retain and use certain types of nonpublic personal financial information about members for the purpose of serving their dental and/or vision insurance needs and administering their benefits. We may collect the following types of information from the following types of sources:

- Information we receive from providers, employer groups, or members on applications, enrollment forms or other forms, or in response to requests for information from providers, employer groups, or members, for example, identifying information such as name and address;
- Information about your transactions with us, our affiliates, or others; and
- Information about members’ transactions with us such as premium payment history.

We do not disclose any nonpublic personal information about current or former members to anyone, except as permitted by law. Disclosures to Service Providers for Joint Marketing

We may disclose all of the nonpublic personal financial information we collect, as described above, to companies that perform marketing services on our behalf, such as independent agents, or to other financial institutions with whom we have joint marketing agreements, such as health insurers.

How We Protect the Confidentiality and Security of Members' Nonpublic Personal Financial Information

We restrict access to nonpublic personal financial information about members to those employees who need to know that information to provide our dental and vision plans and services to members. We maintain physical, electronic, and procedural safeguards that comply with applicable federal regulations to guard members’ nonpublic personal financial information.