

Our Values

Everyone acting on behalf of the company — employees, managers, officers, board members, contractors, consultants, etc. — is expected to follow the company's code of conduct, Our Values, company policies and procedures, as well as all laws and regulations.

Communication

We will support open communication between all employees, customers and other people who work with us. By learning how to talk to each other, we will improve our jobs, the company and ourselves.

- We will talk to our supervisors about our job suggestions, concerns or problems.
- We will treat our coworkers and customers with respect. We will try to understand their points of view by learning about their responsibilities and challenges.
- We will participate in regular staff meetings, peer groups and company surveys when requested by management.
- We will work hard to improve our communication skills and use them effectively.

Responsibility

We will understand and take responsibility for our actions. What we do affects the company and those whose personal information we have access to. We will not reveal or access sensitive information unless specifically authorized and required as part of our job function. This includes:

- Product information
 - Sales information
 - Our systems
 - Proposal information
 - Our business strategies
 - Marketing plans
 - Finances
 - Electronic claims, claims histories, enrollment, referrals, authorizations and other claim-related information
- We will protect and preserve things that belong to the company, including our offices, equipment and supplies.
 - We will guard our customer and billing lists from any outside individual or organization.
 - We will use the company's money, assets and proprietary information for appropriate company purposes. We will not use them for others outside the company or ourselves for personal use.
 - We will not create or keep any unrecorded funds or assets.
 - We will not intentionally make false entries in our company's financial books, reports or other records.
 - We will keep employee information confidential.
 - We will not process our own, a relative's or a friend's claim or access any related medical information or PHI.
 - We will immediately report any suspected or known violations of company policy and/or the Our Values code of conduct.
 - We will immediately let management know of any problems that arise which impact our performance. Our goal is to ensure that problems are identified and corrected and appropriate individuals are notified.

Integrity

We will meet all our responsibilities in an honest and ethical manner. We will follow all laws, rules and regulations. And remember, just because it may be legal, doesn't mean it is right. We will maintain the highest ethical and moral standards and look beyond the legal issues.

- We will follow all laws and regulations that apply to our business. We are dedicated to doing the right thing.
- We will not knowingly go after business opportunities that call for us to do anything unethical or illegal.
- We will contact management when we have reason to believe someone has, or is engaged in unlawful or unethical acts at work. We will follow the usual chain of management to address our concerns.
- We will ask our management or the Corporate Compliance officer if we have any questions or concerns about laws, regulations or legal issues.
- We will use honest advertising in our marketing efforts.
- We will pursue our sales goals with the highest ethical standards in mind.
- We will respond honestly and completely when questioned about any work-related activity or any activity outside the company that could create a potential conflict of interest.
- We will not tolerate any false or dishonest billing practices. We will report problems to management immediately for investigation and correction.
- We will not accept kickbacks, bribes or other benefits in exchange for payments, referrals for services or other actions.
- We will not knowingly submit or prepare incorrect, incomplete, false or misleading information or reports.

Service

We will focus on the customer. We must work together to give excellent service and customer satisfaction.

- We will understand what our customers need and expect from us — and deliver those products and services to the best of our ability.
- We will treat all our customers with dignity, concern and respect for their well-being.
- We will use sound judgment in giving services to our customers.
- We will respect and assist each other in the performance of our duties. By working together, we can serve our customers better.
- We will give our customers appropriate services that follow all related laws and regulations.
- We will respect the confidential nature of our customers' and business partners' health information.
- We will protect health information from those who do not have the authority to see it or hear about it.
- We will guard the personal privacy of all customers and business partners. We realize our customers trust us to not share information about their medical treatments, health conditions or finances.

People

We are committed to the continuing education, well-being and personal growth of all employees.

- We will treat our coworkers with consideration and respect.
- We will make sure job and promotion opportunities are truly equal — for all employees. This will be regardless of race, color, national origin, religion, veteran status, disability, gender, age, creed or sexual orientation.
- We will not allow harassment or retaliation of any form.
- We will be sensitive and open to others. We will listen carefully and patiently to suggestions, ideas and concerns.
- We will be open and honest when dealing with our coworkers, management, customers and business partners.
- We will emphasize health, safety and privacy in our workplace.
- We will maintain a drug-free and smoke-free work environment.
- We will respect our coworkers' privacy. We will not talk about health or other private information.
- We will encourage continued education and training so employees can be active partners in our success and growth.

Innovation

We will support creativity and innovation. We are willing to take risks in developing and launching new ideas.

- We will share and express our ideas with others, including coworkers, management, Human Resources and/or through work enrichment programs that may be available in your division.
- We will listen carefully to the ideas of our coworkers. We will use those that will help us in our work.
- We will strive to move forward in our thinking and encourage positive changes to our business.
- We will apply new techniques and technology to help us improve our business.
- We will continue to seek opportunities to improve our jobs and procedures.

Quality

We will work to understand and exceed our customers' expectations. Our goal is to do the right thing the first time in a workplace that is supportive, reliable and cost effective.

- We will strive for excellence in everything we do for our customers, members and ourselves.
- We will perform our jobs to the best of our ability at every level of our organization.
- We will not ignore deficiencies or errors. If we find them, we will bring them to the attention of management.
- We will demonstrate honesty, integrity and fairness in the performance of our duties.
- We will encourage and expect our business partners to have an effective compliance program.

All employees – full-time, part-time and temporary – contractors and consultants are required to receive training on Our Values on their first day of hire before reporting to their work areas. Recurring annual compliance training is also mandatory for all employees, contractors and consultants. We want to make sure you understand this program — how it works and how it affects you. You can play an active part in improving our company!