

Auto Pay Terms and Conditions

By enrolling in the Auto Pay payment plan, I hereby represent that I am authorized to permit the issuer of my AMBETTER policy (such issuer is referred to as “AMBETTER”) to collect or arrange to collect payment from the bank account, debit card account, credit card account, or other account that I provide to AMBETTER from time to time. I hereby authorize AMBETTER to collect payment from such account. I understand that my billing statement will be made available online on the Member Portal and will show the amount due for each billing period. For payment history, and other information, I understand that I may log into my account online, call my financial institution, or call AMBETTER’s at 1-866-549-8038.

For each billing period during the time I hold a policy issued by AMBETTER, I hereby authorize AMBETTER to collect payment in the amount shown due on my billing statement by the due date shown on my billing statement, unless I have selected another due date permitted by AMBETTER or I have selected to make periodic payments permitted by AMBETTER during a billing period. If a due date or scheduled payment date is not a business day, I agree that AMBETTER will collect payment on the next day that is a business day. Notwithstanding anything contained in the terms of this Auto Pay payment plan, I understand that I am responsible for ensuring that the entire premium amount is paid to AMBETTER by each due date.

If I need to adjust the amount of a payment, I agree to notify AMBETTER at least 5 business days before a due date or scheduled payment date. I agree that each payment not honored by my financial institution may be subject to return payment fees or other charges and fees. I will ensure that there are sufficient funds in the designated account on the due date or scheduled payment dates. If payment is not honored, I agree that AMBETTER may make additional attempts to collect the amount due. If the account information for my designated account changes, I agree to notify AMBETTER immediately, and provide updated account information or arrange for alternative payment. If AMBETTER is unable to timely collect the full amount due, including within any applicable grace period, I understand that my failure to timely pay the full amount due may result in cancellation or termination of my policy.

I understand that selecting a “Max Auto Pay Amount” as part of this Auto Pay payment plan that is less than the amount shown due on my billing statement may result in a failure to timely pay in full the premium due on my policy, and may result in cancellation or termination of my policy. Notwithstanding the foregoing, if the amount shown due on my billing statement exceeds the “Max Auto Pay Amount” because of an increase in premium under my policy or an increase in premium due for new coverage obtained from AMBETTER, I hereby authorize AMBETTER to increase my Max Auto Pay Amount to the amount shown due on my billing statement.

I understand that the Auto Pay payment plan may be administered through the AMBETTER web site located at www.ambetterhealth.com, that I have read the web site [Terms and Conditions](#) and [Privacy Policy](#), the terms of which are incorporated herein, and agree that the terms of such policies are reasonable. I hereby consent to the use of my personal information in accordance with the terms of and for the purposes set forth in the [Privacy Policy](#).

Web Site Terms and Conditions

Please Note: This web site may include predictions, estimates and other information that might be considered forward-looking. These statements are based on current expectations and assumptions that are subject to risks and uncertainties. Actual results could differ from those anticipated as a result of various factors, including the ability to obtain regulatory approvals for the Centene's products and services, the ability to establish collaborative partner relationships, the availability of additional financing, and other risks identified in Centene's SEC filings.

Please read these terms and conditions carefully before using this web site. Your use of Centene Corporation's Ambetter web site (the "Site") is expressly conditioned on your acceptance of the following terms and conditions ("Terms and Conditions"). By using the Site, you signify your assent to these Terms and Conditions. If you do not agree with any part of the following Terms and Conditions, you must not use the Site.

1. Ownership. Except for items in the public domain, the information, photos, graphics, programs, services, processes, designs, software, technologies, trademarks, trade names, inventions and all other materials comprising the Site (collectively, the "Materials"), are wholly owned by (or licensed to) Centene Corporation ("Centene"), its affiliates, and/or its content providers. The Site contains copyrighted material, trademarks, and other proprietary information including, without limitation, text, software, photos, video, graphics, music and sound, and the entire contents of the Site is copyrighted under the United States copyright laws. Centene owns a copyright in the selection, coordination, arrangement, and enhancement of such content as well as in any original content. Nothing contained on this Site should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any of the Materials without the written permission of Centene or such other party that may own the Materials.

2. Use of Site. Except for your non-commercial personal use, the Site, in whole or in part, may not be sold, reproduced, published, broadcasted via radio or television, or redistributed in any medium, directly or indirectly, for any commercial or non-commercial purpose, or used for advertising or any other purpose other. Unauthorized use of the Site and/or the Materials may violate applicable copyright, trademark or other intellectual property laws or other laws. You must retain all copyright and trademark notices, including any other proprietary notices, contained in the materials. The use of such materials on any other web site or in any environment of networked computers is prohibited. You are prohibited from posting or transmitting any unlawful, threatening, libelous, defamatory, obscene, indecent, inflammatory, pornographic or profane material or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law.

By uploading or otherwise submitting a file or other information ("Contribution"), including but not limited to Contributions to chat rooms, bulletin boards or other user forums, and the content of any such Contribution, to the Site, you automatically grant, or warrant that the copyright owner of the Contribution has expressly granted, to Centene a perpetual, royalty-free, irrevocable, worldwide, non-exclusive right and license to use, reproduce, publicly display and/or perform, modify, store, publish, adapt, translate, create derivative works from, and/or distribute the Contribution (in whole or part) and/or to incorporate it in other works in any medium now known or hereafter developed for the full term of any copyright that may exist in the Contribution, as if the Contribution were public domain information and not confidential or proprietary. You similarly permit any Internet user to download, store, manipulate, reformat, view, print and display the Contribution for that user's personal use.

Centene does not and cannot review all Contributions posted to or created by you and is not in any manner responsible for the content of these Contributions and materials. You acknowledge that by providing you with the ability to view and distribute user generated content on the Site, Centene is merely acting as a passive conduit for such distribution and is not undertaking any obligation or liability relating to any Contribution or activities on the Site. Centene reserves the right to block or remove Contribution, communications or materials that it determines to be (a) abusive, defamatory, or obscene, (b) fraudulent, deceptive, or misleading, (c) in violation of a copyright, trademark or other intellectual property right of another or (d) violates any law or regulation or (e) offensive or otherwise unacceptable to Centene, or its affiliates, at its sole discretion. Note that any personally identifiable information you may post or transmit will be treated by Centene in accordance with Centene's [Privacy Policy](#).

3. Age and Responsibility. You represent that you are of sufficient legal age to use the Site and to create binding legal obligations for any liability you may incur as a result of the use of the Site. You understand that you are financially responsible for all uses of the Site by you and those using your login information. By using the Site, you signify you meet all of the foregoing criteria, and agree any action taken by you on the Site shall be deemed an action taken on your own behalf and/or, to the extent you are accessing or using the Site for your business, you represent, warrant and covenant that you have the power, authority and capacity to act on behalf of your business and that your actions are and shall be deemed to be authorized actions on behalf of your business.

4. Privacy. You have read the [Privacy Policy](#), the terms of which are incorporated herein, and agree that the terms of such policy are reasonable. You consent to the use of your personal information by Centene and/or its third party providers and distributors in accordance with the terms of and for the purposes set forth in the Centene Privacy Policy.

5. Services. By using this Site, you authorize Ambetter Sales Professionals to view and access your web session using third-party software and services, to a limited extent, in order to provide you with live assistance to address your customer service inquiry (the "Service"). You acknowledge that the Service is provided to you by Ambetter, its affiliated companies, its vendors, or a combination of these entities. You may end your current use of the Service at any time by clicking the "DISCONNECT" button or closing your browser window. Your current co-browse session will automatically be terminated at the end of your call with an Ambetter Sales Representative if neither you nor the Ambetter Sales Representative ended the session prior to ending your call.

6. Your Use of the Service. You agree to only use the Site with the interfaces and servers provided on or through the Site. You agree to only use the Site in accordance with these Terms and Conditions, Privacy Policy, and applicable laws and regulations. You agree not to use the Site to the extent doing so would result in your breach of an obligation to a third party (e.g. your employer prohibits use of

such a web site on its equipment or through its network). You agree that any information you provide to Centene or Ambetter during or through your use of the Site will be true, accurate, current and complete at the time you provide it, and that you will update such information to keep it true, accurate, current and complete. Centene or its affiliates is under no obligation to validate any Ambetter or third-party card or other information that you provide while using the Service.

To the extent your use of the Site requires a username, password or other account information or credentials for access, you are solely responsible for all activity occurring under those credentials, and are prohibited from sharing or disclosing them. You are solely responsible for safeguarding your access credentials at all times. You should log out of your account at the end of each usage session. You may not impersonate others and you must not allow others to impersonate you or others, or otherwise use your credentials to gain access to the Site and/or your account. You must promptly notify us of any unauthorized use of the Site with your information or credentials or any other breach of security you become aware of involving or relating to this Site.

We have the right to interrupt or restrict use or access to the Site, without notice to you, if we suspect fraudulent or abusive activity. You shall cooperate with us in any fraud investigation and to use any fraud prevention measures we prescribe. Failure to cooperate will result in your liability for all fraudulent usage.

7. Third Party Software, Hardware and Services. You solely are responsible for all your and any third-party software, hardware and services used in connection with the Site. Any third-party software, hardware or services (whether required or optional) that you use in conjunction with the Site, are the sole responsibility of you and/or such third party, and your use of such third-party software, hardware or services is subject to the terms, conditions, warranties and disclaimers provided by such third party, and not these Terms and Conditions.

8. No warranties and Limitation of Liability. Your use of the Site is at your sole risk. You assume full responsibility and risk of loss resulting from the downloading and/or use of files or other material (including software) obtained through the Site. Neither Centene nor any of its affiliates or content providers endorse or stand behind the accuracy, truthfulness or reliability of any information provided on or by means of Centene or its affiliates.

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9. Limitation of Liability. Centene and all of its affiliates, content providers, agents and the like, in each instance will not be liable for (a) any direct, indirect, incidental, consequential and/or special damages arising out of your use of, or inability to use, the Site, and you hereby waive any claims with respect thereto, whether based on contractual, tort or other grounds, even if Centene has been advised of the possibility of such damages, and/or (b) damages or injury caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction or unauthorized access to, alteration of, or use of any file, in each instance whether for breach of contract, tortious behavior, negligence, or under any other cause of action. For further clarity, in all events, Centene, its affiliates, and all of its content providers, agents and the like shall not be liable for the defamatory, offensive, or illegal conduct of other users of the Internet. Some jurisdictions do not allow implied warranties to be excluded or modified or liability to be limited, so not all of the above limitations may apply to you. In no event shall Centene or its subsidiaries, affiliates, agents, employees, contractors, and vendors be liable for any action that is not brought within six (6) months from the date you first used this Site.

The provisions of this Section 9 and Section 8 above represent a reasonable allocation of the risks under this Agreement. Centene's willingness to allow you to use the Site reflects this allocation of risk and the limitations of liability specified herein.

10. Indemnification. You agree to indemnify Centene and all of its affiliates, content providers, agents and the like, in each instance from and against any and all claims, suits, liabilities, expenses (including, without limitation, attorneys' fees), and/or damages arising out of claims based upon your use of the Site including, without limitation, any claim of libel, defamation, violation of legal rights of others (including rights of privacy or publicity), loss of service by other subscribers and/or infringement of intellectual property or other rights.

11. Links. The Site may contain links to web sites operated by parties other than Centene. Such links are provided for your reference only. Centene does not control such web sites and is not responsible for their contents. Centene makes no representation or warranty regarding any other web sites or the contents or materials on such web sites. The Site's inclusion of links to other web sites does not

imply Centene's endorsement of the material on the web sites or any association with their operators. Any concerns regarding any such service or resource, or any link thereto, should be directed to the particular service or resource.

12. Governing Law. This Agreement and its performance shall be governed by the laws of the state of Delaware, United States of America, without regard to its conflict of law provisions. You consent and submit to the exclusive jurisdiction of the state and federal courts located in the state of Delaware, United States of America, in all questions and controversies arising out of your use of this Site and this Agreement.

13. No Waiver. The failure of either party to insist upon or enforce strict performance by the other party of any provision of these Terms and Conditions shall not be construed as a waiver of any provision or right. Neither the course of conduct between you and Centene nor the trade practice shall modify any provision of these Terms and Conditions.

14. Modification. Centene may at any time modify these Terms and Conditions and your continued use of this Site will be conditioned upon the Terms and Conditions in force at the time of your use.

15. Additional Terms. Additional Terms and Conditions may apply to purchases of goods and services and other uses of portions of the Site, and you agree to abide by such other Terms and Conditions.

16. Severability. These Terms and Conditions shall be deemed severable. In the event that any provision is determined to be unenforceable or invalid, such provision shall nonetheless be enforced to the fullest extent permitted by applicable law, and such determination shall not affect the validity and enforceability of any other remaining provisions.

17. Intellectual Property Notices. All contents of the Site are Copyrighted © 2013 Centene Corporation. All rights reserved. Centene and other names of Centene products or services referenced in the Site are trademarks or registered trademarks of Centene and/or its affiliates. Other products or services and company names mentioned in the Site are the trademarks of their respective owners.

18. Entire Agreement. These Terms and Conditions, together with those incorporated herein or referred to herein constitute the entire agreement between us relating to the subject matter hereof, and supersedes any prior understandings or agreements (whether oral or written) regarding the subject matter, and may not be amended or modified except in writing or by making such amendments or modifications available on this Site.

Privacy Policy

Centene Corporation, its affiliates, and subsidiaries (the “Company”) are strongly committed to protecting your privacy. This Privacy Policy explains our information gathering and dissemination practices. To serve as your insurance carrier, we will ask you to provide us with personal information about you. We only use your personal information to help you apply for health insurance. We do not sell, trade or give away your personal information to anyone. Additionally, we use industry-leading technologies to ensure the security and confidentiality of the personal information you provide us. If you have questions or concerns regarding this Privacy Policy, please contact Company at the e-mail address provided at the end of this Privacy Policy.

Company’s Privacy Policy

This Company Privacy Policy discloses the information privacy practices for the website you are currently visiting. Throughout the policy, we refer to information that can identify you as a specific individual, such as your name, phone number, email address, Social Security number or credit card number, as “personal information.” Further, personal information includes any information involving your health or medical history. **We do not sell, trade or give away your personal information to anyone.**

We do not disclose your personal information to third parties, unless one of the following limited exceptions applies.

If you submit an application for an insurance product offered through an insurance agent or agency with whom we have associated, then we may disclose your personal information to that agent or agency to process your requested quote or application. Please be assured that these partners are only allowed to use your personal information to process your requested quote, application or enrollment form and are contractually obligated to maintain strict confidentiality.

Service Providers. We may disclose your personal information to other companies that help us process or service your insurance application or correspond with you. For example, we may provide your personal information to a service provider to verify the validity or credit limit of your credit card. Please be assured that the companies we hire to process or service your insurance application or correspond with you are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality.

Legal Obligations. We may disclose or report your personal information when we believe, in good faith, that the disclosure is required or permitted under law, for example, to cooperate with regulators or law enforcement authorities or to resolve consumer disputes.

Outside of these exceptions, we will not share your personal information with third parties. We collect personal information in the normal course of business in order to process your insurance application and to serve you better.

Registering With Us. We begin collecting personal information from you when you register with us. You may register with us through our website by entering your email address and, if you are creating an account, choosing your password. Under our current process, you must create an account before starting an application for a health insurance or other product offered on our website.

CHILDREN UNDER THE AGE OF 13 YEARS. In accordance with the Children’s Online Privacy Protection Act (COPPA), we will not knowingly collect or accept personally identifiable information from a child under the age of 13 without a parent’s or guardian’s prior consent. We will also allow the parent or guardian of a user under the age of 13 to review, update, change, delete or refuse to permit further collection of any and all information collected by the website. A child’s personally identifiable information will be treated with the same care and respect as an adult’s information.

Applying for Health Insurance. If you apply for health insurance through our website, we may ask you to provide us with personal information and/or health information relating to you and any family member who will be included on your application. This information will be used to process your application. Additionally, we may ask you to provide us with credit card or bank information, which will be used to process your application or collect any fees associated with your application or insurance premiums upon approval of your application.

Providing you with a quote or processing your application. We may use your personal information to get in touch with you when necessary to process your application or to provide you with a quote. For example, emails may be sent to you throughout the application process to inform you of the status of your application and to seek additional information that is requested as part of the application.

Customer satisfaction, referrals and other products. We may contact you to survey your satisfaction of our service, refer our products and services to other people, and/or to inform you of additional products and services.

We gather anonymous information about you for our internal purposes, and we may share this anonymous information with third parties.

Anonymous information is any information that does not personally identify you, including aggregate demographic information such as the number of visitors to our website from a particular state. We use anonymous information primarily for marketing purposes and to improve the services we offer you.

We may use “Cookies,” “Clear Gifs,” “Internet Protocol” addresses and other monitoring technologies to gather anonymous information. For a more detailed discussion on cookies and clear gifs, please see below.

We protect the confidentiality and security of your personal information.

We maintain physical, electronic and procedural safeguards to protect your personal information. For a more detailed discussion of the electronic safeguards on our website, please see below.

We continue to evaluate our efforts to protect your personal information and make every effort to keep your personal information accurate and up to date.

You may update your name, email address and password by clicking on the “My Account” link on this website and signing in using your email address and password.

We will provide notice of changes in our information privacy practices.

If we are going to use your personal information in a manner different from that stated at the time of collection, we will notify you via email. You will have a choice as to whether or not we use your personal information in this different manner. In addition, if we make any material changes to our information privacy practices that do not affect the personal information already stored in our database, we will post a prominent notice in the privacy portion of our website notifying users of the change. Your continued use of the website following the posting of changes to these terms will mean you accept those changes.

The information privacy practices described in this privacy policy apply only to applications initiated on this website. Accordingly, all of the personal information you submit to us after initiating an application on this website shall be governed by this privacy policy. Additionally, all of the anonymous information collected from this website shall be governed by this privacy policy.

Additional Information About Privacy and Security

“Cookies” and “Clear Gifs”

“Cookies” are small files that are stored by your web browser to help a particular system recognize you and the pages you visited in a website. Our website uses cookies to make your online experience more convenient. For example, we may use a cookie to store your account information between sessions and to maintain information about the quotes you’ve requested during your session. Additionally, we may use data from cookies for a variety of internal purposes, such as studying how users navigate our website. We do not collect any personal information from cookies. Further, no other information we collect from cookies can be linked back to your personal information. Most browsers automatically accept cookies, but if you prefer, you can set yours to refuse cookies. Even without a cookie, you can still use most of the features on our website, including obtaining quotes and applying for an insurance policy.

“Clear gifs” are tiny graphics with a unique identifier, similar in function to cookies, that are used to track the online movements of website users. The main difference between the two is that clear gifs are invisible on the page and are much smaller than cookies. We do not collect any personal information from clear gifs. Further, no information we collect from clear gifs can be linked back to your personal information.

We use third party web analytics services to track and analyze anonymous usage and volume statistical information from visitors to help us administer our website, improve our website’s performance and to report website traffic. These web analytics services use cookies, clear gifs and other web monitoring technologies to help track visitor behavior on our behalf. These services do not use these technologies to collect any personally identifiable information from website visitors.

Browsers and Internet Security

Any time you enter or provide personal information in our website, we encrypt it using Secure Socket Layer (“SSL”) technology. SSL protects information as it crosses the Internet. To support this technology, you need an SSL-capable browser. Company recommends using a strong encryption, 128-bit browser such as Microsoft’s Internet Explorer 4.01 or higher or Netscape Navigator 4.06 or higher. These browsers will activate SSL automatically whenever you begin shopping for plan on our website and when you return to our website to complete an application.

You can tell if you are visiting a secure area within a website by looking at the symbol on the bottom of your browser screen. If you are using Internet Explorer or Netscape Navigator, you will see either a lock or a key. When the padlock is in the locked position, your session connection is taking place via a secure server.

If you need a strong encryption browser, you can go to the Microsoft website or the Netscape website to download the latest Internet Explorer or Navigator browser. We do not recommend the use of beta browser versions.

Your Password and Other Security Issues

The password you enter when you begin an application on our website is your private entry key into your application. You should never share it with anyone. Your password must be between 6-20 digits and/or letters long. If you forget your password, click on “Forgot Your E-Mail Address or Your Password?” on the quoting page.

Security Risk of Using Non-Approved Automated Software Applications

For security reasons to guard the safety of your data, access to this website is limited to SSL-capable browsers such as Microsoft’s Internet Explorer 4.01 or higher or Netscape Navigator 4.06 or higher. Under no circumstance should you use any software, program, application or any other device to access or log-in to the Company website, or to automate the process of obtaining, downloading, transferring or transmitting any content to or from our computer systems, website or proprietary software.

If you have questions or concerns regarding Company’s Privacy Policy, please [contact us](#).