

Privacy Policy

Most Recent Update: October 29, 2026

This Privacy Policy explains how Teachers Health Trust (“THT,” “we,” or “us”) collects, uses and discloses personal information of its members, employees eligible for coverage and their dependents, and visitors to its website at <https://ththealth.org> and its member portal at <https://members.ththealth.org> (together, the “Sites”).

Your Health Information and Our Notice of Privacy Practices

THT is a self-funded group health plan. Information that identifies you and relates to your health, your health care, or payment for your health care, including your enrollment and claims information, is “protected health information” under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”). We use and disclose protected health information only as HIPAA permits and as described in our HIPAA Notice of Privacy Practices. If this Privacy Policy and our Notice of Privacy Practices differ regarding protected health information, the Notice of Privacy Practices controls. Nothing in this Privacy Policy limits your rights under HIPAA.

Collection of Personal Information

Information collected directly from you: We may collect personal information directly from you, for example through a web form, during an online or in-person registration, while making an appointment, while setting up an account with us, or when you contact us for support, or when you complete an interest or enrollment form for a benefit program. Personal information we collect directly from you may include first and last name, address, email address, and phone number. Some forms may also ask about your coverage or health needs; we treat that information as protected health information.

Information collected from your device: Our website may use tracking technologies such as cookies, web beacons, pixels, and other similar technologies to automatically collect certain information from your device, including for example your IP address, browser and operating system information, geographic location, referring website address, and other information about how you interact with the website. Our website may also use cookies to personalize your experience and enable certain features. You may disable cookies in your web browser however parts of our website may not function properly. More information about blocking and deleting cookies is available at <http://www.allaboutcookies.org>. Our email campaigns may also use tracking technologies such as web beacons, pixels, and other similar technologies to automatically collect certain information such as your IP address, browser type and version, and email engagement statistics.

Information collected from our employer partners: If you are an employee eligible for coverage with Teachers Health Trust, we may collect personal information about you from your employer. Personal information we collect from your employer may include your demographic information and employment information.

Information collected from our service providers: We receive enrollment, eligibility, and claims information about you and your covered dependents from our claims administrator and other service

providers. This information is protected health information and is governed by our Notice of Privacy Practices.

Use of Personal Information

We use information collected directly from you to provide you with customer service and information relevant to your health benefits. We may also use this information to tell you about benefits, programs, and services available to you through your THT coverage, including by email and text message subject to your consent.

We use information collected automatically from your device to provide our website to you, to optimize our website, and to measure and improve our communications with members.

We may also use information collected from you and information collected from your device to send you reminders if you began an enrollment task, but did not complete it.

If you are an employee eligible for coverage with Teachers Health Trust, we use information collected from your employer to administer your coverage and to educate you on your health benefits.

We use protected health information only as described in our Notice of Privacy Practices. For example, we may use claims information to identify members who may be eligible for a disease management, behavioral health, or other program offered under your THT coverage, and to tell those members about the program.

We do not sell personal information or protected health information, and we do not use or disclose protected health information for marketing without your written authorization.

Disclosure of Personal Information

We may use third-party service providers to assist us with administering your benefits, operating our Sites, and communicating with you and we may share your information with such third parties for these limited purposes. Service providers that receive protected health information must sign a written agreement, called a business associate agreement, that requires them to protect it, use it only to perform services for THT, and not use it for their own purposes.

- We use Customer.io for our email and text message communications. For more information about how we may use your information with Customer.io and the information that may be collected through our email campaigns, see Customer.io's Privacy Policy available at <https://customer.io/legal/privacy-policy>.
- We use Google Analytics to help us understand how visitors interact with our website. Google Analytics uses and processes your information in accordance with its privacy policy available at <https://policies.google.com/technologies/partner-sites>.
- We use Stripe as our payment processor. Stripe uses and processes your payment information in accordance with its privacy policy available at <https://stripe.com/privacy>.

Benefit program vendors: THT contracts with vendors to provide programs that are part of your THT benefits, such as applied behavior analysis, diabetes and weight management, behavioral health, and

care management programs. We may share limited information, such as your name and contact information, with these vendors so that they can tell you about, enroll you in, or deliver a program on our behalf. We do so only as HIPAA and our Notice of Privacy Practices permit, under a business associate agreement, and only for that purpose. These vendors may not sell your information or use it for their own marketing. If you do not want to be contacted by a program vendor, contact us as described below and we will honor your request for future program outreach.

We may also share your personal information if necessary to comply with applicable laws and regulations, to respond to a subpoena, search warrant or other lawful request for information we receive, or to otherwise protect our rights, and, for protected health information, only as HIPAA permits. We will not share your SMS consent or phone numbers for the purpose of SMS with any third parties. This does not prevent our text messaging service provider from processing your phone number solely to send messages on our behalf.

Email and Text Message Communications

If you wish to unsubscribe from our email campaigns, please click on the Unsubscribe link at the bottom of any email campaign message sent from us. Some messages about your coverage, such as enrollment, eligibility, and claims notices, do not include an unsubscribe option.

If you wish to stop receiving text messages from us, reply STOP, QUIT, END, REVOKE, CANCEL, OPT-OUT, OPT OUT, or UNSUBSCRIBE to any text message sent from us. For more information, see our Mobile Messaging Terms and Conditions available at <https://www.ththealth.org/SMSTerms>.

Your Privacy Rights

If you are a THT member, HIPAA gives you rights regarding your protected health information, including the right to access and obtain a copy of it, to request that it be amended, to request restrictions or confidential communications, and to receive an accounting of certain disclosures. Our Notice of Privacy Practices describes these rights and how to exercise them. For other personal information collected through our Sites, you may ask us to access, correct, or delete it, and we will respond as applicable law requires, subject to our legal and recordkeeping obligations. To exercise any of these rights, please contact us at connect@ththealth.org or call the Plan's Privacy Official at (702) 794-0272, Option 2.

Children's Privacy

Our Sites are intended for adults. We do not knowingly collect personal information online directly from children under 13. Information about dependent children enrolled in THT coverage is provided by the covered employee or the employer and is protected as described in our Notice of Privacy Practices.

How We Protect Your Information

We use reasonable administrative, technical, and physical safeguards to protect personal information, and we require our service providers to do the same. No method of transmitting information over the internet is completely secure.

Changes to this Privacy Policy

We may update this Privacy Policy at any time. When we do, we will post the updated policy on this page and change the “Most Recent Update” date above. If we make material changes, we will provide additional notice, such as a notice on our website or by email. Please review it periodically.

Contact Information

If you have any questions about this policy or our privacy practices, please contact us at connect@ththealth.org, call (702) 794-0272, or write to Teachers Health Trust, Attn: Privacy Official, 2950 E. Rochelle Avenue, Las Vegas, NV 89121. Questions or complaints about protected health information may also be directed to the Plan’s Privacy Official as described in our Notice of Privacy Practices.