

IRONWORKERS LOCAL 207 VOLUNTARY EMPLOYEE BENEFIT ASSOCIATION PLAN
NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES:

1. How medical information about you may be used and disclosed; and
2. How you may obtain access to this information.

PLEASE REVIEW THIS INFORMATION CAREFULLY.

Section 1: Purpose of This Notice and Effective Date

Effective Date. The effective date of this Notice is April 14, 2004.

This Notice is required by law. The Plan is required by law to take reasonable steps to ensure the privacy of your personally identifiable health information and to inform you about:

1. The Plan's uses and disclosures of Protected Health Information (PHI),
2. Your rights to privacy with respect to your PHI,
3. The Plan's duties with respect to your PHI,
4. Your right to file a complaint with the Plan and with the Secretary of the U.S. Department of Health and Human Services (HHS) and
5. The person or office you should contact for further information about the Plan's privacy practices.

Section 2: Your Protected Health Information

Protected Health Information (PHI) Defined.

The term "Protected Health Information" (PHI) includes all information related to your past or present health condition that individually identifies you or could reasonably be used to identify you and is transferred to another entity or maintained by the Plan in oral, written, electronic or any other form.

When the Plan May Disclose Your PHI.

The Plan Sponsor has amended its Trust Documents to protect your PHI as required by federal law. Under the law, the Plan may disclose your PHI without your consent or authorization in the following cases:

- **At your request.** If you request it, the Plan is required to give you access to certain PHI in order to allow you to inspect it and/or copy it.
- **As required by an agency of the government.** The Secretary of the Department of Health and Human Services may require the disclosure of your PHI to investigate or determine the Plan's compliance with the privacy regulations.
- **For treatment, payment or health care operations.** The Plan and its business associates will use PHI without your consent, authorization or opportunity to agree or object in order to carry out:

Treatment,
Payment, or
Health care operations.

The Plan does not need your consent or authorization to release your PHI when:

- You request it,
- A government agency requires it, or
- The Plan uses it for treatment, payment or health care operations.

Definitions of Treatment, Payment or Health Care Operations	
Treatment is health care.	<p>Treatment is the provision, coordination or management of health care and related services. It also includes but is not limited to consultations and referrals between one or more of your providers.</p> <p>For example: A plan may disclose to a treating physical therapist the name of your treating physician so that the physical therapist may ask for your x-rays from the treating physician.</p>
Payment is paying claims for health care and related activities.	<p>Payment includes but is not limited to making coverage determinations and payment. These actions include billing, claims management, subrogation, Plan reimbursement, reviews for medical necessity and appropriateness of care, utilization review and preauthorization.</p> <p>For example: A plan can tell your doctor whether you are eligible for coverage or what percentage of the bill will be paid by the plan.</p>
Health Care Operations keep the Plan operating soundly.	<p>Health care operations include but are not limited to quality assessment and improvement, reviewing competence or qualifications of health care professionals, underwriting, premium rating and other insurance activities relating to creating or renewing insurance contracts. It also includes disease management, case management, conducting or arranging for medical review, legal services and auditing functions including fraud and abuse compliance programs, business funding and development, business management and general administrative activities.</p> <p>For example: A plan can use information about your medical claims to project future benefit costs or to audit the accuracy of claims-processing functions.</p>

When the Disclosure of Your PHI Requires Your Written Authorization.

The Plan must generally obtain your written authorization before it will use or disclose psychotherapy notes about you from your psychotherapist. However, the Plan may use and disclose such notes when needed to defend itself against litigation filed by you.

Psychotherapy notes are separately filed notes about your conversations with your mental health professional during a counseling session. They do not include summary information about your mental health treatment.

Use or Disclosure of Your PHI That Requires That You Be Given an Opportunity to Agree or Disagree Before the Use or Release.

Disclosure of your PHI to family members, other relatives and your close personal friends is allowed under federal law if:

- The information is directly relevant to the family's or friend's involvement with your care or payment for that care, and
- You have either agreed to the disclosure or have been given an opportunity to object and have not objected.

Use or Disclosure of Your PHI for Which Consent, Authorization or Opportunity to Object Is Not Required.

The Plan is allowed under federal law to use and disclose your PHI without your consent, authorization or request under the following circumstances:

1. **When required by law.**
2. **Public health purposes.** To an authorized public health authority if required by law or for public health and safety purposes. PHI may also be used or disclosed if you have been exposed to a communicable disease or are at risk of spreading a disease or condition, if authorized by law.
3. **Domestic violence or abuse situations.** When authorized by law to report information about abuse, neglect or domestic violence to public authorities if a reasonable belief exists that you may be a victim of abuse, neglect or domestic violence. In such case, the Plan will promptly inform you that such a disclosure has been or will be made unless that notice would cause a risk of serious harm.
4. **Health oversight activities.** To a health oversight agency for oversight activities authorized by law. These activities include civil, administrative or criminal investigations, inspections, licensure or disciplinary actions (for example, to investigate complaints against providers) and other activities necessary for appropriate oversight of government benefit programs (for example, to investigate Medicare or Medicaid fraud).
5. **Legal proceedings.** When required for judicial or administrative proceedings. For example, your PHI may be disclosed in response to a subpoena or discovery request that is accompanied by a court order.
6. **Law enforcement health purposes.** When required for law enforcement purposes (for example, to report certain types of wounds).
7. **Law enforcement emergency purposes.** For law enforcement purposes including:
 - a. Identifying or locating a suspect, fugitive, material witness or missing person, and
 - b. Disclosing information about an individual who is or is suspected to be a victim of a crime, but only if the individual agrees to the disclosure or the covered entity is unable to obtain the individual's agreement because of emergency circumstances.
8. **Determining cause of death or organ donation.** When required to be given to a coroner or medical examiner to identify a deceased person, determine a cause of death or other authorized duties. We may also disclose PHI for cadaveric organ, eye or tissue donation purposes.
9. **Funeral purposes.** When required to be given to funeral directors to carry out their duties with respect to the decedent.
10. **Health or safety threats.** When, consistent with applicable law and standards of ethical conduct, the Plan in good faith believes the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public, and the disclosure is to a person who is reasonably able to prevent or lessen the threat, including the target of the threat.
11. **Workers' compensation programs.** When authorized by and to the extent necessary to comply with workers' compensation or other similar programs established by law.

Except as otherwise indicated in this notice, uses and disclosures will be made only with your written authorization subject to your right to revoke your authorization. The right to revoke the authorization can be limited if the covered entity has taken action in reliance on your authorization or if the authorization was obtained as a condition of obtaining insurance.

Other Uses or Disclosures.

The Plan may contact you to provide you information about treatment alternatives or other health-related benefits and services that may be of interest to you.

The Plan may disclose protected health information to the sponsor of the Plan for reviewing your appeal of a benefit claim or for other reasons regarding the administration of this Plan. The "Plan Sponsor" of this plan is the Ironworkers Local 207 Voluntary Employee Benefit Association Board of Trustees.

Section 3: Your Individual Privacy Rights

For information on or to exercise your Individual Privacy Rights, contact:
Ironworkers Local 207 Voluntary Employee Benefit Association Plan
33 Fitch Boulevard
Austintown, Ohio 44515

You May Request Restrictions on PHI Uses and Disclosures.

You may request the Plan to:

1. Restrict the uses and disclosures of your PHI to carry out treatment, payment or health care operations, or
2. Restrict uses and disclosures to family members, relatives, friends or other persons identified by you who are involved in your care.

The Plan, however, is not required to agree to your request if the Plan Administrator or Privacy Official determines it to be unreasonable.

You Have the Right to Receive Confidential Communications.

In addition, the Plan will accommodate an individual's reasonable request to receive communications of PHI **by alternative means or at alternative locations** when the request includes a statement that disclosure could endanger the individual.

You or your personal representative will be required to complete a form to request restrictions on uses and disclosures of your PHI.

You May Inspect and Copy PHI.

You have a right to inspect and obtain a copy of your PHI contained in a "designated record set," for as long as the Plan maintains the PHI.

The Plan must provide the requested information within thirty (30) days if the information is maintained on site or within sixty (60) days if the information is maintained off site. A single thirty (30) day extension is allowed if the Plan is unable to comply with the deadline. If unable to comply with the above deadline, the Plan will provide you in writing an explanation and revised date of receipt.

You or your personal representative will be required to complete a form to request access to the PHI in your designated record set.

If access is denied, you or your personal representative will be provided with a written denial setting forth the basis for the denial, a description of how you may exercise your review rights and a description of how you may complain to the Plan and the Secretary of the United States Department of Health and Human Services.

Designated Record Set includes your medical records and billing records that are maintained in paper form or electronically by or for a covered health care provider. Records include enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for a health fund or other information used in whole or in part by or for the covered entity to make decisions about you. Information used for quality control or peer review analyses and not used to make decisions about you is not included.

You Have the Right to Amend Your PHI.

You have the right to request that the Plan amend your PHI or a record about you in a designated record set for as long as the PHI is maintained in the designated record set, subject to certain exceptions. See the Plan's Right to Amend Policy for a list of exceptions.

The Plan has sixty (60) days after receiving your request to act on it. The Plan is allowed a single thirty- (30-) day extension if the Plan is unable to comply with the sixty- (60-) day deadline. If the Plan denies your request in whole or part, the Plan must provide you with a written denial that explains the basis for the decision. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosures of that PHI.

Your or your personal representative will be required to complete a form to request amendment of the PHI.

If you disagree with the record of your PHI, you may amend it.

If the Plan denies your request to amend your PHI. You still have the right to have your written statement disagreeing with that denial included in your PHI.

Forms are available for these purposes.

You Have the Right to Receive an Accounting of the Plan's PHI Disclosures.

At your request, the Plan will also provide you with an accounting of disclosures by the Plan of your PHI. This accounting period starts as of April 14, 2004, and allows you to request an accounting for up to six (6) years of disclosures after that date. The maximum period of time you can request is six (6) years. Please contact the Plan Office for a complete listing of the contents of an accounting. You should request a copy of the Plan's Accounting for Disclosure Policy.

The Plan has sixty (60) days to provide the accounting. The Plan is allowed an additional thirty (30) days if the Plan gives you a written statement of the reasons for the delay and the date by which the accounting will be provided.

If you request more than one accounting within a twelve (12) month period, the Plan will charge a reasonable, cost-based fee for each subsequent accounting.

You Have the Right to Receive a Paper Copy of This Notice Upon Request.

To obtain a paper copy of this Notice, contact the Privacy Official at the address provided at the beginning of this Section 3 .

Your Personal Representative.

You may designate a personal representative by completing a form that is available from the Plan Office.

You may exercise your rights through a personal representative. Your personal representative will be required to produce evidence of authority to act on your behalf before the personal representative will be given access to your PHI or be allowed to take any action for you. Proof of such authority will be a completed, signed and approved Appointment of Personal Representative form. You may obtain this form by calling the Plan Office.

The Plan retains discretion to deny access to your PHI to a personal representative to provide protection to those vulnerable people who depend on others to exercise their rights under these rules and who may be subject to abuse or neglect.

The Plan will recognize certain individuals as personal representatives without your having to complete an Appointment of Personal Representative form. For example, the Plan will automatically consider spouses covered under the Plan as the Personal Representatives for each other. Additionally, the Plan will consider a covered parent, guardian, or other person acting in loco parentis as the Personal Representative of any dependent covered by the Plan unless applicable law requires otherwise. A parent may act on an individual's behalf, including requesting access to their PHI. Covered Dependents, including your spouse, may, however, request that the Plan restrict information that goes to family members as described above at the beginning of this Section 3. Additionally, the Plan will automatically consider any person designated under a Power of Attorney on file with the Plan as a Personal Representative.

You or your spouse may elect not to have one another as your Personal Representatives. You or your spouse must fill out an Opt-Out of Personal Representation Form and submit the Form to the Privacy Official. Your covered dependent

children also have the right to submit an Opt-Out Form if they do not wish to have one or both of their parents as their deemed Personal Representatives. All requests are reviewed by the Privacy Official who may deny the requests, especially those based upon state law restrictions.

Section 4: The Plan's Duties

Maintaining Your Privacy.

The Plan is required by law to maintain the privacy of your PHI and to provide you and your eligible dependents with notice of its legal duties and privacy practices.

This notice is effective beginning on April 14, 2004, and the Plan is required to comply with the terms of this notice. However, the Plan reserves the right to change its privacy practices and to apply the changes to any PHI received or maintained by the Plan prior to that date. If a privacy practice is changed, a revised version of this notice will be provided to you and to all past and present participants and beneficiaries for whom the Plan still maintains PHI. This revised notice will be mailed to the covered participant and dependents.

Any revised version of this notice will be distributed within sixty (60) days of the effective date of any material change to:

- The uses or disclosures of PHI,
- Your individual rights,
- The duties of the Plan, or
- Other privacy practices stated in this notice.

Disclosing Only the Minimum Necessary Protected Health Information.

When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations.

The Plan must limit its uses and disclosures of PHI or requests for PHI to the minimum necessary amount to accomplish its purposes.

However, the minimum necessary standard will not apply in the following situations:

- Disclosures to or requests by a health care provider for treatment,
- Uses or disclosures made to you,
- Disclosures made to the Secretary of the United States. Department of Health and Human Services pursuant to its enforcement activities under HIPAA,
- Uses or disclosures required by law, and
- Uses or disclosures required for the Plan's compliance with the HIPAA Privacy regulations.

This notice does not apply to information that has been de-identified. De-identified information is information that:

- Does not identify you, and
- With respect to which there is no reasonable basis to believe that the information can be used to identify you.

This notice is written to inform you of the Plan's obligation to maintain the privacy of your PHI.

In addition, the Plan may use or disclose "summary health information" to the Plan Sponsor for obtaining premium bids or modifying, amending or terminating the group health plan. Summary information summarizes the claims history, claims expenses or type of claims experienced by individuals for whom the Plan Sponsor has provided health benefits under a group health fund. Identifying information will be deleted from summary health information, in accordance with HIPAA.

***You have the right to file a complaint if you feel your privacy rights have been violated.
The Plan may not retaliate against you for filing a complaint.***

Section 5: Your Right to File a Complaint with the Plan or the HHS Secretary.

If you believe that your privacy rights have been violated, you may file a complaint with the Plan Privacy Official at the Address provided in Section 3.

You may also file a complaint with:

Secretary of the United States Department of Health and Human Services
Hubert H. Humphrey Building
200 Independence Avenue S.W.
Washington, D.C. 20201

The Plan will not retaliate against you for filing a complaint.

Section 6: If you Need More Information

If you have any questions regarding this notice or the subjects addressed in it, you may contact the Privacy Official at the address provided in Section 3.

Section 7: Conclusion

PHI use and disclosure by the Plan is regulated by the Federal Health Insurance Portability and Accountability Act, known as HIPAA. You may find these rules at 45 Code of Federal Regulations Parts 160 and 164. This notice attempts to summarize the regulations. The regulations will supersede this notice if there is any discrepancy between the information in this notice and in the regulations.