

CareFlex Benefit Solutions

Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

THE PRIVACY OF YOUR MEDICAL INFORMATION IS IMPORTANT TO US.

CareFlex Benefit Solutions (CareFlex) recognizes the importance of maintaining secure and confidential personal and financial information we receive and keep about our clients and participants in the welfare and fringe benefit plans we administer and services we provide. Keeping this information secure and confidential is required of all CareFlex employees.

In providing services to our clients, we collect the following types of information: (1) information you or your employer provide us on enrollment forms in order for us to deliver services and insurance products, including personal information such as address, telephone number, date of birth, Social Security number, salary, marital status, and dependent data; (2) information you or your health care providers give us to support claims activity for which we process reimbursement from flexible spending accounts and welfare benefit plans we maintain on behalf of our clients; (3) information related to your health status including diagnosis, testing, treatments, services rendered, prescriptions, as well as names and dates of provider visits supplied by you and others in support of claims; and (4) other information provided by your employer or agencies needed to perform our duties as third party administrators and service providers.

We do not disclose any personal information about our clients or plan participants to anyone, except as permitted or required by law to conduct our responsibilities for the treatment, payment, or health care operations. Any other uses or disclosure are made only with individual written authorization.

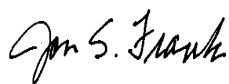
We restrict access to personal information about you using physical, electronic, and procedural safeguards that comply with state and federal regulations. Employees are required to abide by the following standards: (1) to safeguard and secure the confidential personal financial and health information entrusted to us at all times as required by law; (2) to limit the collection and use of personal information to the minimum required to deliver the services for which we are contracted; (3) to permit only authorized persons to have access to confidential information; and (4) to dispose of paper waste containing personal information using compliant disposal methods. Employees who violate our privacy policy are subject to disciplinary action, including dismissal.

You have the right to inspect the protected health information (PHI) we have about you. This can be requested in writing and will be reported and released to you in accordance with statutory requirements.

Any requests or complaints arising from our services and/or uses of the information entrusted to us should be filed immediately with our Privacy Official, Ann Simms, (888) 577-2762. Your rights are further protected by the U.S. Department of Health and Human Services (HHS), Washington, D.C.

This notice may be periodically revised to further clarify roles and responsibilities.

We pledge our best efforts to maintain the privacy of confidential personal and financial information entrusted to us. Your trust and our success depend on it!



Jon S. Frank, FACHE

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