

NOTICE OF PRIVACY PRACTICES

REGARDING PROTECTED HEALTH INFORMATION

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.

We respect your privacy and will protect your health information responsibly and professionally. We're required to maintain the privacy of your health information and to provide you with this notice. Also, we're required to abide by the terms of the notice that's currently in effect.

This notice applies to health plans provided by Great-West Life & Annuity Insurance Company and its affiliates and HMO health plans. It describes how we may collect, use, and disclose your health information. It also describes your rights concerning your health information.

As you read this notice, you'll see an important term: "protected health information" or PHI. PHI is information about you, including health and demographic information created and received by us that can reasonably be used to identify you. PHI includes information that relates to your past, present, and future physical or mental condition, the provision of health care, and payment for that care.

HOW WE USE OR SHARE PROTECTED HEALTH INFORMATION (PHI)

Below are some examples of ways we may use or share information about you without your consent or authorization. These examples are considered to be treatment, payment, and health care operations. We may use or share your PHI:

- To help pay medical bills for you submitted to us by you or your health care providers.
- With a doctor, hospital, or other health care provider to help them check your eligibility for benefits.
- With another health plan or payor in order to coordinate primary and secondary benefits.
- With a doctor, hospital, or other health care provider for preauthorization or precertification of your health care services.
- To help manage your health care. For example, we might talk to your doctor to suggest a disease management or wellness program that could help improve your health.
- With organizations that help us conduct our business operations. We only share your information with businesses that agree to keep it protected.
- To determine premiums for your health plan coverage.
- For our business operations to ensure our members receive quality care.

During the course of our business, there may be additional instances in which your PHI may be used. These instances are described below. We may use or share your PHI:

- To send you a reminder for important services such as mammograms or prostate cancer screenings.
- To give you information about alternative medical treatments and programs or about health-related products and services that may be of interest to you. For example, we might send you information about smoking cessation or weight-loss programs.

- With an employee benefit plan or plan sponsor through which you receive health benefits. We only share your information with your benefit plan when they agree to keep it protected.

There are state and federal laws that may require or allow us to release your health information to others. We may be required to provide information for the following reasons:

- **Health Oversight Activities:** We may disclose your PHI to a government agency authorized to oversee the health care system or government programs, or its contractors (e.g., state insurance department, U.S. Department of Labor) for activities authorized by law, such as audits, examinations, investigations, inspections and licensure activities.
- **Legal Proceedings:** We may disclose your PHI in response to a court or administrative order, subpoena, discovery request, or other lawful process, under certain circumstances.
- **Law Enforcement:** We may disclose your PHI to law enforcement officials under limited circumstances. For example, in response to a warrant or subpoena, or for the purpose of identifying or locating a suspect, witness, or missing person, or to provide information concerning victims of crimes.
- **For Public Health Activities:** We may disclose your PHI to a government agency that oversees the health care system or government programs for activities such as preventing or controlling disease or activities related to the quality, safety, or effectiveness of an FDA regulated product or activity.
- **Required by Law:** We may disclose your PHI when we're required to do so by law.
- **Workers' Compensation:** We may disclose your PHI when required by workers' compensation laws.
- **Victims of Abuse, Neglect, or Domestic Violence:** We may disclose your PHI to appropriate authorities if we reasonably believe that you're a possible victim of abuse, neglect, domestic violence or other crimes.
- **Coroners, Funeral Directors, and Organ Donation:** In certain instances, we may disclose your PHI to coroners or funeral directors, and in connection with organ donation.
- **Research:** We may disclose your PHI to researchers, if certain established steps are taken to protect your privacy.
- **Threat to Health or Safety:** We may disclose your PHI to the extent necessary to avert a serious and imminent threat to your health or safety or the health or safety of others.
- **For Specialized Government Functions:** We may disclose your PHI in certain circumstances or situations to a correctional institution if you are an inmate in a correctional facility, to an authorized federal official when it's required for lawful intelligence or other national security activities, or to an authorized authority of the Armed Forces.
- **For Cadaveric Organ, Eye, or Tissue Donation:** We may disclose your PHI for the purpose of facilitating organ, eye, or tissue donation and transplantation.

Before we can use or disclose your PHI for any reason other than those listed in this section titled "How We Use or Share Protected Health Information (PHI)" we are required to obtain your written

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authorization. You may revoke the authorization at any time as long as you do so in writing. Information provided as a result of your authorization will no longer be provided once you revoke the authorization.

WHAT ARE YOUR RIGHTS

You have the following rights regarding the protected health information (PHI) we maintain about you.

- **You have the right to ask us to restrict** our use and disclosure of protected health information for the purposes of treatment, payment or health care operations. This includes uses and disclosures to family members, relatives, close personal friends, or other persons identified by you who may be involved with your care or payment for your care. We'll consider your request, but we aren't required to agree to restrict the information.
- **You have the right to ask to receive confidential communications.** You may request that when we send communications to you that contain PHI, we send them to you by alternative means or to an alternative location. You must request this in writing and clearly state that our disclosure of all or part of that communication could endanger you. You must also tell us the alternative location (e.g., fax number, address, etc.) to which you would like us to send the information.
- **You have the right to inspect and obtain a copy** of the protected health information (PHI) that we maintain about you in a designated record set. A designated record set contains PHI that we collect, maintain or use to administer or make decisions regarding your enrollment, payment, claims adjudication, or case/medical management. If we don't maintain the PHI, but we know who does, we'll tell you. Requests to access the information must be made in writing, and we'll respond within 30 days of receipt of your request. We may charge a reasonable, cost-based fee to provide you with the information. There are exceptions as to what information can be accessed. For example, psychotherapy notes or information compiled for legal proceedings cannot be accessed. If we deny access to your information, in part or in whole, we will notify you in writing. Our denial will include the reason for the denial, your review rights (if applicable), and information on how to file a complaint.
- **You have the right to ask us to amend** protected health information about you that's contained in a designated record set (as described above). All amendment requests must be in writing and include a reason for the request. We'll respond within 60 days of receiving the request. If the request is approved, we'll amend the information in our records and notify any other individual(s) whom we know and/or whom you have told us have received the information, and we'll provide them with the amendment as well. In certain cases, your request may be denied. For example, we may deny a request if the information we have on file is accurate or if we didn't create the information. We'll notify you in writing of any denial. You may respond by filing a written statement of disagreement with us, and we have the right to rebut the disagreement statement. Should this occur, you have the right to request that your original request, our denial, and any statement of disagreement, along with our rebuttal, be included in future disclosures of the PHI.
- **You have the right to request an accounting of certain disclosures** of protected health information. An accounting will show you to whom we provided your PHI. The first accounting request in a 12-month period of time will be provided free of charge. Subsequent requests are subject to a reasonable, cost-based fee, of which you will

be made aware of in advance. All requests for disclosures must be made in writing, and we'll respond within 60 days of receipt. There are some accountings we aren't required to provide. For example, we aren't required to account for disclosures made for purposes of treatment, payment, or health care operations. Also, we won't provide accountings for disclosures that you have authorized, and certain other disclosures such as for national security purposes.

- **You have the right to a paper copy of this notice** upon request. You may write us at the address provided in the complaints and inquiries section of this notice, or call us at the number on your health plan identification card and we'll mail or fax a current notice to you.

For more information, or to begin the formal process connected with these rights, please contact our Member Services Department at the telephone number located on your health plan identification card.

COMPLAINTS AND INQUIRIES

You may register a complaint with us or with the Secretary of the Department of Health and Human Services if you believe that your privacy rights have been violated. To file a complaint with us, please submit it in writing and address it to:

Privacy Office
PO Box 5400
Scranton, PA 18505

To submit a complaint to the Secretary of the Department of Health and Human Services, please submit it in writing to:

Secretary, Department of Health and Human Services
200 Independence Ave SW
Washington, DC 20201
(877) 696-6775

Your complaint should include the following:

- your name
- the planholder's name
- plan number
- name of employer or plan sponsor
- the identification number on the health plan card (this may be the employee's social security number)
- address or other means of communicating with you in writing
- a telephone number where you can be reached
- a brief description of the nature of your complaint
- the names and phone numbers, if available, of any of our employees with whom you have discussed your complaint
- any other information you think is important in order to resolve your complaint

Please note: You won't be retaliated against or denied any health plan benefit or service because you file a complaint.

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EFFECTIVE DATE OF THIS NOTICE AND REVISIONS TO THE NOTICE

This notice is effective April 14, 2003. We're required to abide by the terms of the notice that's currently in effect.

We reserve the right to change the terms of this notice and to make the new notice effective for all PHI we maintain. If we change the notice, we will provide it to you by direct mail.

We will promptly revise and distribute this notice whenever there is a material change to the uses or disclosures, your rights, our duties, or other practices stated in this notice. Except when required by law, a material change to this notice will not be implemented before the effective date of the new notice in which the material change is reflected.

This notice is a joint notice issued by CIGNA on behalf of each company listed below. CIGNA and these companies share PHI with each other when necessary to carry out treatment, payment, or health care operations.

- Great-West Life & Annuity Insurance Company
- The Great-West Life Assurance Company (US Operations)
- First Great-West Life & Annuity Insurance Company



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