

**INSTRUCTION SHEET
REGARDING
NOTICE OF PRIVACY PRACTICES**

An Individual (as defined in the Privacy Standards, the person who is the subject of protected health information) has a right to receive a Notice of Privacy Practices ("Notice") from a group health plan of the uses and disclosures of protected health information that may be made by the Plan, and of the Individual's rights and the Plan's legal duties with respect to protected health information.

PROVISION OF NOTICE.

The Plan must make the Notice available on request to any person.

The Plan must provide the Notice as follows:

- No later than the compliance date of April 14, 2003, to Individuals then covered by the Plan;
- Thereafter, at the time of enrollment, to Individuals who are new enrollees; and
- Within 60 days of a material revision to the Notice, to Individuals then covered by the Plan.

Additionally, no less frequently than once every three years, the Plan must notify Individuals then covered by the Plan of the availability of the Notice and how to obtain the Notice.

The Plan satisfies the requirements of providing the Notice if the Notice is given to the employee when coverage is provided to the employee and one or more dependents.

SPECIFIC REQUIREMENTS FOR ELECTRONIC NOTICE.

If the Plan maintains a web site that provides information about the Plan's customer services or benefits, the Plan must prominently post its Notice on the web site and make the Notice available electronically through the web site.

The Plan may provide the Notice to an Individual by e-mail, if the Individual agrees to electronic notice and such agreement has not been withdrawn. If the Plan knows that the e-mail transmission has failed, a paper copy of the Notice must be provided to the Individual. Any electronic notice must be given within the appropriate timeframe as set forth above.

An Individual who is the recipient of an electronic notice retains the right to obtain a paper copy of the Notice from the Plan upon request.

DOCUMENTATION OF NOTICE.

The Plan must document that it has provided the Notice by retaining copies of the Notice in written or electronic form for six years from the date of its creation or the date when the Notice last was in effect, whichever is later.

REVISIONS TO THE NOTICE.

The Plan promptly must revise and distribute its Notice whenever there is a material change to the uses or disclosures, the Individual's rights, the Plan's legal duties, or other privacy practices stated in the Notice. Except when required by law, a material change to any term of the Notice may not be implemented prior to the effective date of the revised Notice in which such material change is reflected.

JOINT NOTICE WHEN THE PLAN SPONSOR MAINTAINS MORE THAN ONE PLAN.

In the event the Plan Sponsor maintains more than one group health plan, a joint notice may be used for all group health plans, provided that:

- The Notice is accurate as to the privacy practices of all plans covered by the Notice;
- The Notice describes the plans covered by the Notice;
- If applicable, the Notice states that the plans covered by the Notice will share protected health information with each other, as necessary to carry out treatment, payment and health care operations; and
- All other requirements regarding content and provision of the Notice are met.