

SPACKENKILL TEACHERS' ASSOCIATION BENEFIT TRUST

PRIVACY NOTICE

(As required at 45 Code of Federal Regulations Parts 160 & 164)

The date on which this notice is first in effect: April 14, 2004

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.

ABOUT THIS NOTICE

This notice updates and amends the **Spackenkill Teachers' Association Benefit Trust**. **If you have any questions about this notice, please contact the Spackenkill Teachers' Association Benefit Trust Privacy Official, Cynthia B. Nguyen, 8 Gretna Park Road, Pleasant Valley, NY 12569, (845) 635-4071.**

During the course of providing you with health or health-related coverage, the Plan will have access to medical information about you that may be considered to be protected health information ("PHI") by applicable Health Insurance Portability and Accountability Act of 1996 ("HIPAA") regulations. This Plan's HIPAA-covered benefits include: **dental and vision plans and disability insurance.**

In order for your medical information to be considered PHI, it must satisfy the following conditions: (a) your medical information must be "health information." Health information is broadly defined in the applicable HIPAA regulations as meaning any oral or recorded information relating to your past, present, or future physical or mental health, the provision of health care for you, or the payment of health care for you; (b) your medical information must be "individually identifiable." Individually identifiable health information is broadly defined in the applicable HIPAA regulations as health information that identifies or reasonably can be used to identify you (we may de-identify your individually identifiable health information by removing specific identifiers including, but not limited to your name, social security number, and address); and (c) your medical information must be "created or received" by a covered entity (this benefit Plan, insurance providers, and your doctor are covered entities under the applicable HIPAA regulations). Individually identifiable health information that is created or received by a covered entity is protected. If your medical information satisfies all three of these criteria, it is considered PHI and is covered by the applicable HIPAA regulations regardless of the media or form in which it is maintained or transmitted. Consequently, oral, written, and electronic information is protected.

We will protect your PHI in accordance with the applicable HIPAA regulations. We are required by the applicable HIPAA regulations to: (a) make sure that medical information