

HIPAA NOTICE OF PRIVACY PRACTICES

To: Participants of the Medigap (Supplemental Insurance) Policies

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.

This Notice describes the ways in which **Lumico Life Insurance Company, Elips Life Insurance Company and American Sentinel Insurance Company ("We," "Us," and "Our")** may use and disclose your health information (also called "Protected Health Information" or "PHI"). It also describes the legal obligations and rights with respect to your PHI under the Health Insurance Portability and Accountability Act, or "HIPAA".

This Notice applies to potential, current and former customers. Our employees, agents and authorized vendors who have access to your PHI to provide services must also follow this Notice.

Your rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you. You have the right to:

- Get a copy of your health and claims records
 - You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
 - We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.
- Correct your health and claims records
 - You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
 - We may say "no" to your request, but we'll tell you why in writing within 60 days.
- Request confidential communication
 - You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
 - We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.
- Ask us to limit the information we share
 - You can ask us not to use or share certain health information for treatment, payment, or our operations.
 - We are not required to agree to your request, and we may say "no" if it would affect your care.

- Get a list of those with whom we've shared your information
 - You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.
 - We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.
- Get a copy of this notice
 - You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.
- Choose someone to act for you
 - If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
 - We will make sure the person has this authority and can act for you before we take any action.
- File a complaint if you believe your privacy rights have been violated
 - You can complain if you feel we have violated your rights by contacting us using the information on page 5.
 - You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [Filing a HIPAA Complaint | HHS.gov](https://www.hhs.gov/hipaa/for-professionals/complaints/)
 - We will not retaliate against you for filing a complaint.

For more information see: [Your Rights Under HIPAA | HHS.gov](https://www.hhs.gov/hipaa/for-professionals/complaints/)

Your choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends;
- Provide disaster relief;
- Market our services and sell your information.

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care.

- Share information in a disaster relief situation.

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we never share your information unless you give us written permission:

- Marketing purposes;
- Sale of your information.

Opt Out from marketing communications

If you do not wish to continue receiving electronic marketing communication by e-mail, you can indicate your preference by using the "opt-out" or "unsubscribe" link provided in such e-mails.

You may also opt out from receiving marketing communication from us and our affiliated companies who use your PHI for their own marketing purposes at optout.lumico.com or by mail using the contact details below.

Our Uses and Disclosures

We typically use and share your information in the following ways:

- Help manage the health care treatment you receive
 - We can use your health information and share it with professionals who are treating you.
 - *Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*
- Run our organization
 - We can use and disclose your information to run our organization and contact you when necessary.
 - We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.
 - *Example: We use health information about you to develop better services for you.*
- Pay for your health services
 - We can use and disclose your health information as we pay for your health services.
 - *Example: We share information about you with your dental plan to coordinate payment for your dental work.*
- Administer your health plan
 - We may disclose your health information to your health plan sponsor for plan administration.
 - *Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

- Help with public health and safety issues
 - We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes.
 - We can share health information about you for certain situations such as:
 - Preventing disease
 - Helping with product recalls
 - Reporting adverse reactions to medications
 - Reporting suspected abuse, neglect, or domestic violence
 - Preventing or reducing a serious threat to anyone’s health or safety
- Do research
 - We can use or share your information for health research.
- Comply with the law
 - We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we’re complying with federal privacy law.
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
 - We can share health information about you with organ procurement organizations.
 - We can share health information with a coroner, medical examiner, or funeral director when an individual dies.
- Address workers’ compensation, law enforcement, and other government requests
 - We can use or share health information about you:
 - For workers’ compensation claims
 - For law enforcement purposes or with a law enforcement official
 - With health oversight agencies for activities authorized by law
 - For special government functions such as military, national security, and presidential protective services
- Respond to lawsuits and legal actions
 - We can share health information about you in response to a court or administrative order, or in response to a subpoena.

For more information see [HIPAA for Individuals | HHS.gov](https://www.hhs.gov/hipaa/for-individuals/)

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see [HIPAA for Professionals | HHS.gov](#)

Changes to the Terms of this Notice

We can change the terms of this Notice, and the changes will apply to all information we have about you. The new Notice will be available upon request, in our office, and on our web site.

How do you contact us?

If you have questions about this notice or your PHI, please contact us:

For Lumico Life Insurance Company write to:

Lumico Life Insurance Company
Attn: Head of Compliance,
175 King Street, Armonk, New York 10504

For Elips Life Insurance Company write to:

Elips Life Insurance Company
Attn: Head of Compliance,
175 King Street, Armonk, New York 10504

For American Sentinel Insurance Company write to:

American Sentinel Insurance Company
Attn: Head of Compliance,
175 King Street, Armonk, New York 10504