

**PRIVACY POLICY**  
**Effective April 13, 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.**

MidAmerica Administrative & Retirement Solutions, Inc. (“**MidAmerica**”) generally treats your medical information as confidential. However, it must use and disclose medical information in connection with its operations. For example, medical information may be disclosed to MidAmerica when Plan members submit medical expense documentation for reimbursement. Also, summary health information which may contain some geographic information may be disclosed to the Plan Sponsor to assist the Plan Sponsor with determining whether to modify, amend, or terminate the Plan.

MidAmerica is generally required to disclose health information to you, and when required by the Secretary of Health and Human Services to determine Plan compliance. MidAmerica is also permitted to disclose information where required by law; for judicial and administrative procedures, for law enforcement; about decedents; for specialized government functions; for workers’ compensation; incident to a permitted or required use or disclosure; and where information that directly identifies you is excluded.

For uses and disclosures not permitted or required (for example, use for marketing purposes), MidAmerica will seek your written authorization. You may generally revoke that authorization.

**Your Rights**

For your private health information, you have certain rights:

- To request restrictions on certain uses and disclosures (but MidAmerica is not required to agree);
- To receive communications by alternative means or at alternative locations stated in writing;
- To generally inspect and copy such information;
- To amend information if you furnish your reason in writing;
- To receive an accounting of certain uses and disclosures other than those to carry out treatment, payment or health operations; and
- To receive a copy of this Privacy Policy upon request.

You may exercise the above rights by writing to the Privacy Contact at the address shown below.

**Our Obligations**

MidAmerica must:

- maintain the privacy of protected health information;
- furnish you with MidAmerica’s Privacy Policy, and act in accordance with this Policy; and
- notify you in writing of a change in this Privacy Policy, which change may be effective for protected health information received before the change.

If you believe your privacy rights have been violated, or if you have any questions regarding this notice, you may contact Kim Bowers at 800.430.7999, ext. 105, or e-mail at [kim.bowers@midamerica.biz](mailto:kim.bowers@midamerica.biz) to register your concern or file a complaint. You can also file a complaint with the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint.