

restrictions, but if we do, we will abide by our agreement (except in an emergency). Any agreement to additional restrictions must be in writing signed by a person authorized to make such an agreement for us. We will not be bound unless our agreement is in writing.

Confidential Communications: You have the right to request that we communicate with you about your personal information by other means or to other locations. You must make your request in writing. You must state that the information could endanger you if we do not communicate to you in confidence as you request. We must accommodate your request if it is reasonable, if it specifies the other means or location, and if it permits us to continue to collect premiums and pay claims under your health plan. This includes sending explanations of benefits to the subscriber of your health plan.

Even though you requested that we communicate with you about that health care in confidence, an explanation of benefits issued to the named insured for health care that you received (for which you did not request confidential communications), or about the named insured or others covered by the health plan in which you participate, may contain sufficient information, such as deductible and out-of-pocket amounts, to reveal that you obtained healthcare for which we paid.

We will not be bound to your confidential communications request unless our agreement is in writing.

Amendment: You have the right to request that we amend your personal information. Your request must be in writing. It must explain why we should amend the information. We may deny your request if we did not create the information you want amended and the person or entity that did create it is available or we may deny your request for certain other reasons. If we deny your request, we will send you a written explanation. You may respond with a statement of disagreement that we will add to the information you wanted to amend. If we accept your request to amend the information, we will make reasonable efforts to inform others, including people you name, of the amendment and to include the changes in any future disclosures of that information.

Electronic Notice: If you receive this notice on our Web site or by electronic mail (e-mail), you may request this notice in written form. Please contact us using the information listed at the end of this notice to request this notice in written form.

Questions and Complaints

If you want more information about our privacy practices or have questions or concerns, please contact us using the information below.

If you think that we may have violated your privacy rights, or you disagree with a decision we made about your privacy rights, you may tell us using the contact information listed below. You also may submit a written complaint to the U.S. Department of Health and Human Services. We can give you that address upon request.

We support your right to the privacy of your personal information. We will not retaliate in any way if you choose to file a complaint with us or with the U.S. Department of Health and Human Services.

Contact Information

Privacy Officer: Jeremy Spencer
Address: 969 East Murray Holladay Rd, #4E
Salt Lake City, Utah 84117
Telephone: (801) 268-9740 800-880-3536 Fax: (801) 268-9873



NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW PERSONAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY. THE PRIVACY OF YOUR PERSONAL INFORMATION IS IMPORTANT TO US.

Our Privacy Promise

We will keep your personal information private. We will also give you this notice about our privacy practices, our legal duties and your rights concerning your personal information. We will follow the privacy practices that we describe in this notice while it is in effect. This notice takes effect April 14, 2003. It will remain in effect until it is changed or replaced.

We reserve the right to change our privacy practices and the terms of this notice at any time, as long as the law allows it. We reserve the right to make these changes effective for all personal information that we keep, including personal information we created or received before we made the changes. Before we make a significant change in our privacy practices, we will change this notice and send the new notice to you at the time of the change.

You may request a copy of our notice at any time.

Uses and Disclosures of Personal Information

We may use and disclose personal information about you for treatment, payment and healthcare operations. For example:

Treatment: We may use and disclose your personal information to a physician or other healthcare professional so they can treat you.

Payment: We may use and disclose your personal information for these and other related activities:

- to pay claims from physicians, hospitals and other healthcare professionals for services you received that your health plan covers
- to determine your eligibility for benefits
- to coordinate those benefits
- to determine personal necessity
- to obtain premiums
- to issue explanations of benefits to the subscriber

We may disclose your personal information to a healthcare professional or entity also bound by the federal Privacy Rules so they can obtain payment or engage in payment activities.

Health Care Operations: We may use and disclose your personal information in the normal course of our health care operations. This includes:

- determining our risk and premiums for your health plan
- quality assessment and improvement activities
- reviewing the qualifications of healthcare professionals; evaluating practitioner and provider performance; conducting training programs, accreditation, certification, licensing or credentialing activities
- personal review, legal services and auditing, including fraud and abuse detection and compliance
- business planning and development
- business management and general administrative activities, including management activities relating to privacy, customer service, resolving internal grievances, and creating de-identified information or a limited data set.

We may disclose your personal information to another entity that has a relationship with you and is also bound by the federal Privacy Rules, for their healthcare operations relating to quality assessment and improvement activities, reviewing the competence or qualifications of healthcare professionals, or detecting or preventing healthcare fraud and abuse.

Your Authorization: You may give us written authorization to use your personal information or to disclose it to anyone for any purpose. You may revoke your authorization in writing at any time. This will not affect any uses and disclosures that your authorization allowed while it was in effect. Unless you give us a written authorization, we will not use or disclose your personal information for any reason except those described in this notice.

Your Family and Friends: We may disclose your personal information to a family member, friend or other person to the extent necessary to help with your healthcare or with payment for your healthcare. We may use or disclose your name, location, and general condition or death to notify, or help notify (including identifying or locating) a person involved in your care.

Before we disclose your personal information to that person, we will give you a chance to object to us doing so. If you are not available, or if you are incapacitated or in an emergency situation, we will disclose your personal information based on our professional judgment of what we think would be in your best interest.

Your Employer or Organization Sponsoring Your Group Health Plan: We may disclose your personal information and that of others in your group health plan to the employer or other organization that sponsors it so they can administer the plan. Please see your group health plan document for a full explanation of the uses and disclosures that the plan sponsor may make of your personal information in providing plan administration.

We may disclose summary information about those in your group health plan to the plan sponsor for two reasons. One is to get premium bids for the health insurance coverage offered through your group health plan. The second is to decide whether to modify, amend or terminate your group health plan. The summary information we may disclose summarizes claims history, claims expenses or types of claims those in your group health plan have filed. The summary information will not include demographic information about the people in the group health plan, but the plan sponsor may be able to identify you or others from the summary information.

Underwriting: We may receive your personal information for underwriting, premium rating or other activities we do to create, renew or replace a contract of health insurance or health benefits. We will not use or further disclose this personal information for any other purpose, except as required by law, unless the contract of health insurance or health benefits is placed with us. In that case, our use and disclosure of your personal information will be as described in this notice.

Disaster Relief: We may use or disclose your personal information to a public or private entity authorized by law or by its charter to assist in disaster relief efforts.

Public Benefit: We may use or disclose your personal information as authorized by law for the following purposes that are in the public interest or benefit:

- as required by law
- for public health activities. These include disease and vital statistic reporting, child abuse reporting, FDA oversight, and to employers regarding work-related illness or injury.
- to report adult abuse, neglect or domestic violence
- to health oversight agencies
- in response to court and administrative orders and other lawful processes
- to law enforcement officials in response to subpoenas and other lawful processes concerning crime victims, suspicious deaths, crimes on our premises, reporting crimes in emergencies, and to identify or locate a suspect or other person
- to coroners, personal examiners and funeral directors
- to organ procurement organizations
- to avert a serious threat to health or safety
- in connection with certain research activities
- to the military and to federal officials for lawful intelligence, counterintelligence and national security activities
- to correction institutions regarding inmates
- as authorized by state workers' compensation laws.

Health-Related Services. We may use your personal information to contact you about health-related benefits and services or about treatment alternatives. We may disclose your personal information to a business associate to assist us in these activities.

Marketing. We may use or disclose your personal information to encourage you to purchase or use a product or service by face-to-face communication or to provide you with promotional gifts.

Individual Rights

Access: You have the right to look at or get copies of your personal information, with some exceptions. You may request that we provide copies in a format other than photocopies. We will use the format you request unless it is not practical to do so. To get your personal information, you must make a request in writing. You may obtain a form to request access by using the contact information listed at the end of this notice. If you request copies, we will charge you \$0.50 for each page and for staff time to copy your personal information. We also will charge for postage if you want us to mail the copies to you. If you request another format, we will charge a cost-based fee for providing your personal information in that format. Contact us using the information listed at the end of this notice for a full explanation of our fees.

Disclosure Accounting: You have the right to request in writing to receive a list of instances in which we or our business associates disclosed your personal information for purposes other than treatment, payment, healthcare operations, as authorized by you, and for certain other activities, on or after April 14, 2003. We will give you the date on which we made the disclosure, the name of the person or entity to whom we disclosed your personal information, a description of the personal information we disclosed, the reason for the disclosure, and certain other information. If you request this accounting more than once in a 12-month period, we may charge you a reasonable, cost-based fee for responding to these additional requests. Contact us using the information listed at the end of this notice for a full explanation of our fees.

Restriction: You have the right to request in writing that we place additional restrictions on our use or disclosure of your personal information. We are not required to agree to these additional