

This notice explains how medical information about you may be used or disclosed. It also covers how you can access information in your records.

WE PLEDGE YOUR RIGHT TO PRIVACY IS AS IMPORTANT TO US AS IT IS TO YOU. This *Notice of Privacy Procedures* is intended to assure you of our commitment to that pledge. Your protected health information (PHI) as detailed in the Privacy Act of the Health Insurance Portability and Accountability Act (HIPAA) will be protected in the following manner.

We will protect the use and disclosure of PHI and your rights relative to PHI. PHI is defined by the Act as individually identifiable health information that relates to past, present or future health or payment information.

Our Policy With Regard to Your PHI

We will restrict all disclosures of your PHI and that of your dependents' to the minimum necessary to effect the intended purpose of the disclosure.

Enrollment & Customer Service Matters. TAI maintains all records that pertain to your health and other insurances with carriers. We will use and disclose PHI as necessary when dealing with carriers on your behalf to solve claims or other procedural problems. Both your carrier and TAI adhere to all privacy regulations under HIPAA.

Billing & Collections. We bill you for your health insurance premiums and undertake collection procedures in the event of failure to pay. The information in your account as well as the status of your account is confidential and is maintained as such. It is disclosed to the carrier only in the event that cancellation of your policy is required. Defaults and cancellations may be reported to credit agencies as permitted by law.

Legal & Regulatory Oversight. TAI may be required to disclose PHI in federal, state or local matters. These include law enforcement investigations, matters of national security, state investigations and subpoenas.

Public Interest. TAI may use or disclose your PHI under certain conditions pertaining to public interest. These disclosures will often be tied to legal and regulatory oversight. Examples of public interest matters are disease tracking, preventing threats to public health, informing the military if you are a member of the armed services and protecting victims of abuse.

Authorizations. TAI will require you to give us written authorization to discuss PHI, even with those entities noted above who also follow all regulations relative to HIPAA. The authorization may be given on a case by case basis or given as a blanket authorization to handle your account. Members of your family who are over 18 years of age are required by the Act to give authorization if we are to be allowed to discuss their PHI with you. Authorizations can be revoked at any time by writing a request to do so.

Your Rights

Restrict Some Uses & Disclosures of PHI. You can request certain restrictions. While TAI is not required to agree to such requests, we will do our best to honor them. Your written, signed request must contain

1) name and subscriber ID number 2) PHI you wish to restrict 3) instructions to restrict use, disclosure or both 4) person or company to whom the restriction applies and 5) expiration date if applicable for your request.

Confidential & Alternative Communication of PHI. If you believe that the receipt of PHI would endanger your life, you may request that we use an alternative means or location, i.e., e-mail, telephone, etc. Your request must be in writing and clearly state that receiving PHI at your home would endanger your life.

Access to Your PHI. You have the right to view and copy most of your PHI maintained by TAI. The request must be received in writing. A charge may be billed for copying, mailing and other costs associated with your request. If your request is denied you have the right to request a review of the denial.

Complaints. If you believe the rights we have communicated to you in this disclosure have been violated you may file a complaint with TAI or with the Secretary of the Department of Health and Human Services. You will not be penalized or retaliated against in any way for filing a complaint with TAI or the Secretary of Health and Human Services.

Contact Information. If you have questions regarding this notice, or wish to exercise your rights outlined in this notice, please contact:

Compliance Officer
The Administrators, Inc.
867 Sussex Boulevard
Broomall, PA 19008-0800

Links

Website Links to www.tai-pa.com. This privacy policy applies to The Administrators, Inc. and this website, and does not apply to those organizations and websites linked to www.tai-pa.com. Before proceeding to a linked site, please read that site's privacy policy.