

FINDLAY

THE UNIVERSITY OF FINDLAY

April 30, 2007

Dear UF Healthcare Participant,

While all of you have been informed of the various new privacy rules that apply to the The University of Findlay Employee Benefit Plan with receipt of your Summary Plan Description, I want to refresh your memory of those rules. The information below provides a brief summary of these privacy rules. Also enclosed is the Notice of Privacy. You should already have the Summary Plan Description addendum in your orange notebook.

HIPAA (the "Health Insurance Portability and Accountability Act") was passed in 1996 as part of a broad congressional attempt at health care reform. The purpose of HIPAA was to assure health care portability, provide better access to health insurance, reduce health care fraud, enforce uniform standards for claim submissions, and guarantee security and privacy of health information.

All "covered entities," except small plans, had to be compliant by April 14, 2003. Small plans must be compliant by April 14, 2004. Covered entities are health care providers who file claims electronically (hospitals, doctor offices, etc.), group health plans, and health care clearinghouses. The University of Findlay sponsors the The University of Findlay Employee Benefit Plan ("Plan"), which is considered a "covered entity" under HIPAA. Because the Plan is a small plan, it must comply with these rules by April 14, 2004.

The University of Findlay, as an employer, is responsible for maintaining compliance on behalf of the Plan. Employee Benefit Management Corporation (EBMC), which is considered the Plan's "business associate" under HIPAA, is also responsible for being compliant with the Privacy Rules and protecting your health information.

HIPAA's Privacy Rules require The University of Findlay (on behalf of the Plan) to provide you with the attached NOTICE. The Notice describes how information - known as "protected health information" or PHI - can be used and disclosed. The Notice also describes how you can access your PHI. As you read this Notice, please keep the following information in mind:

The University of Findlay, as Plan Sponsor, maintains a limited amount of 'PHI' on behalf of the Plan. This is because EBMC is responsible for payment of claims on behalf of the Plan; all claim information is sent directly to EBMC by your provider (and not to The University of Findlay). The only types of PHI maintained by The University of Findlay may include such things as: copies of Explanation of Benefits you provided to the Office of Human Resources, letter or emails you send or copies of other documentation you provided to the Office of Human Resources when you requested assistance with a claim. PHI does not include any other health-related information The University of Findlay may have - such as Workers' Compensation claim information, ADA requests, Leave of Absence requests or Long Term Disability Claim information.

If you are a participant in the Plan, you may also receive a Privacy Rights Notice from EBMC. If you wish to exercise your HIPAA Privacy rights related to the claim information maintained by EBMC, it will be necessary for you to contact EBMC directly at the number shown on your ID card.

If you have any questions about the enclosed, please feel free to contact the designated Privacy Officer, Carole Spurgeon at 419.434.4871.