



AMG Vanadium Benefit Plans (the "Plan")

HIPAA Notice of Privacy Practices

Effective Date: 07/01/2022

This Packet contains relevant notices and information regarding Health Coverage under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). If you have any questions regarding these Notices or the information contained in this Packet, please contact the Company representatives, or the Plan Administrator.

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Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW PROTECTED MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GAIN ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

You are receiving this Privacy Notice because you are eligible to participate in AMG Vanadium Benefit Plans (the "Plan"). The Plan is committed to protecting the confidentiality of any health information collected about an individual. This Notice describes how the Plan may use and disclose, protected health information ("PHI"). In order for information to be considered PHI, it must meet three conditions:

1. Information is created or received by a health care provider, health plan, employer or health care clearinghouse.
2. Information relates past, present or future physical or mental health condition of an individual; the provision of health care to an individual; or the past, present or future payment for the provision of health care to an individual.
3. The information either identifies the individual or provides a reasonable basis for believing that it can be used to identify the individual.

The Plan is required by the Health Insurance Portability and Accountability Act ("HIPAA") to provide this Notice to an individual. Additionally, the Plan is required by law to maintain the privacy of an individual's PHI and periodically provide you with the Privacy Notice of its legal duties and privacy practices with respect to an individual's PHI, and follow the terms of its Privacy Notice that is currently in effect.

Employees of the plan sponsor who administer and manage this Plan, sometimes referred to as authorized persons, may use PHI only for appropriate plan purposes (such as for payment or health care operations), but not for purposes of other benefits not provided by this plan, and not for employment-related purposes of the plan sponsor. These individuals must comply with the same requirements that apply to the Plan to protect the confidentiality of PHI.

Uses and Disclosures of Protected Health Information ("PHI")

The following categories describe the ways that the Plan may use and disclose protected health information. For each category of uses and disclosures, examples will be provided. Not every use or disclosure in a category will be listed. However, all the ways the Plan is permitted to use and disclose information will fall within one of these categories.

Treatment Purposes. The Plan may disclose PHI to a health care provider for the health care provider's treatment purposes. For example, if an individual's Primary Care Physician ("PCP") or treating medical provider refers the individual to a specialist for treatment, the Plan can disclose the individual's PHI to the specialist to whom they have been referred so he or she can become familiar with the individual's medical condition, prior diagnoses and treatment, and prognosis.

Payment Purposes. The Plan may use or disclose health information for payment purposes; such as, determining eligibility for plan benefits, obtaining premiums, facilitating payment for the treatment and services an individual receives from health care providers, determining plan responsibility for benefit payments, claims and claim appeals, and coordinating benefits with other benefit plans. Examples of payment functions may include reviewing the medical necessity of health care services, determining whether a particular treatment is experimental or investigational, or determining whether a specific treatment is covered under the plan.

Health Care Operations. The Plan may use PHI for its own health care operations and may disclose PHI to carry out necessary insurance related activities. Some examples of Health Care Operations may include: underwriting, premium rating and other activities related to plan coverage; conducting quality assessment and improvement activities; placing contracts; conducting or arranging for medical review, legal services, audit services, and fraud and abuse detection programs; and business planning, management and general administration of the Plan.

To a Business Associate of the Plan. The Plan may disclose PHI to a Business Associate (“BA”) of the Health Plan, provided a valid Business Associate Agreement is in place between the Business Associate and the Health Plan. A Business Associate is an entity that performs a function on behalf of the Plan and that uses PHI in doing so, or provides services to the Plan such as legal, actuarial, accounting, consulting or administrative services. Examples of Business Associates include the Plan's Third-Party Administrators (“TPAs”), Actuary, and insurance Broker.

To the Plan Sponsor. The Plan may disclose PHI to the Plan Sponsor as long as the sponsor has established certain safeguards and firewalls to limit the classes of employees who will have access to PHI, and to limit the use of PHI to plan purposes and not for non-permissible purposes, as required by the Privacy Rule. Any disclosures to the plan sponsor must be for purposes of administering the Plan. Some examples may include: disclosure for claims appeals to the Plan's Benefits Committee, for case management purposes, or to perform plan administration functions.

The Health Plan may also disclose enrollment/disenrollment information to the plan sponsor, for enrollment or disenrollment purposes only, and may disclose "Summary Health Information" (as defined under the HIPAA medical privacy regulations) to the plan sponsor for the purpose of obtaining premium bids or modifying or terminating the plan.

Required by Law or Requested as Part of a Regulatory or Legal Proceeding. The Plan may use and disclose PHI as required by law or when requested as part of a regulatory or legal proceeding. For example, the Plan may disclose medical information when required by a court order in a litigation proceeding, or pursuant to a subpoena, or as necessary to comply with Workers' Compensation laws.

Public Health Activities or to Avert a Serious Threat to Health or Safety. The Plan may disclose PHI to public health authorities for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.

Law Enforcement or Specific Government Functions. The Plan may disclose PHI to law enforcement personnel for purposes such as identifying or locating a suspect, fugitive, material witness or missing person; complying with a court order or subpoena; and other law enforcement purposes.

Other uses and disclosures will be made only with an individual's written authorization or that of their legal representative, and the individual may revoke such authorization as provided by section 164.508(b)(5) of the Privacy Rule. Any disclosures that were made when the individual's Authorization was in effect will not be retracted.

An Individual’s Rights Regarding PHI

An individual has the following rights with respect to their PHI as described below.

Right to Inspect and Copy PHI. An individual has the right to inspect and copy health information about them that may be used to make decisions about plan benefits. If they request a copy of the information, a reasonable fee to cover expenses associated with their request may be charged.

Right to Request Restrictions. An individual has the right to request restrictions on certain uses and disclosures of their PHI (although the Plan is not required to agree to a requested restriction).

Right to Receive Confidential Communications of PHI. An individual has the right to receive their PHI through a reasonable alternative means or at an alternative location if they believe the Plan's usual method of communicating PHI may endanger them.

Right to Request an Amendment. An individual has the right to request the Plan to amend their health information that they believe is incorrect or incomplete. The Plan is not required to change, or may not be able to change PHI, but is required to provide the individual with a response in either case.

Right to Accounting of Disclosures. An individual has the right to receive a list or "accounting of disclosures" of their health information made by the Plan, except the disclosures made by the Plan for treatment, payment, or health care operations, national security, law enforcement or to corrections personnel, pursuant to the individual's Authorization, or to the individual. An individual's request must specify a time period of up to six years and may not include dates prior to May 1, 2010 (effective date of this regulation). The Plan will provide one accounting of disclosures free of charge once every 12-month period.

Breach Notification. An individual has the right to receive notice of a breach of your unsecured medical information. Notification may be delayed if so required by a law enforcement official. If you are deceased and there is a breach of your medical information, the notice will be provided to your next of kin or personal representatives if the plan knows the identity and address of such individual(s).

Genetic Information. If the covered entity under the Plan engages in underwriting, an individual's genetic information will not be used for underwriting except for long term care plans.

Right to Paper Copy. An individual has a right to receive a paper copy of this Notice of Privacy Practices at any time.

The Plan's Responsibilities Regarding an Individual's PHI

The Plan (if it has the requisite number of covered persons) is a "Covered Entity" (CE) and has responsibilities under HIPAA regarding the use and disclosure of PHI. The Plan has a legal obligation to maintain the privacy of PHI and to provide individuals with notice of its legal duties and privacy practices with respect to PHI. The Plan is required to abide by the terms of the current Notice of Privacy Practices (the "Notice"). The Plan reserves the right to change the terms of this Notice at any time and to make the revised Notice provisions effective for all PHI the Plan maintains, even PHI obtained prior to the effective date of the revisions. If the Plan revises the Notice, the Plan will promptly distribute a revised Notice to all actively enrolled participants whenever a material change has been made. Until such time, the Plan is required by law to comply with the current version of this Notice.

The Health Plan's Complaint Procedures

Complaints about this Privacy Notice or if an individual believes their PHI has been impermissibly used or disclosed, or their privacy rights have been violated in any way, the individual may submit a formal complaint. Complaints should be submitted in writing to the Authorized Persons designated under the Plan.

The complaint will be investigated and a written response will be provided to the individual within 30 days from receipt of the complaint. A written summary of the complaint and any correction action taken will be filed with the Privacy Officer. The Plan will not retaliate against the individual in any way for filing a complaint.

If an individual would like their complaint reviewed by an outside agency, they may contact the Department of Health and Human Services at the following address:

Department of Health and Human Services The Hubert H. Humphrey Building
200 Independence Avenue, S.W. Washington, D.C. 20201

This Notice is effective on the date stated on the first page.