

Connecticut Pipe Trades Health Fund

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REMINDER OF PRIVACY RIGHTS AND PROTECTION OF YOUR HEALTH INFORMATION

To Active and Retired Participants:

HIPAA Privacy Restrictions

Back in 2013 the Health Fund issued each Participant a Privacy Notice explaining your rights under the Health Insurance Portability and Accountability Act, as amended (HIPAA). These regulations protect the privacy of your health information. Compliance with these regulations requires the Health Fund to restrict access to your health information.

The Privacy Notice defines Protected Health Information (PHI), what information the Health Fund can utilize to process your claims and the safeguards required by the Fund to protect access to your PHI from unauthorized sources. In most cases a written authorization form, which can be obtained by contacting the Fund, is required for the Health Fund personnel to deal with any individual other than the person that incurred the claim. There are exceptions under this federal law that requires the Health Fund to release information along with limitations and restrictions regarding the handling of PHI that are in the Privacy Notice.

You have the right to designate an individual to receive PHI, revoke a designation, request an accounting of any disclosures, and receive a copy of the Fund's duties regarding compliance with HIPAA.

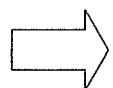
If you would like a copy of the Privacy Notice previously issued please contact the Fund Office at 1155 Silas Deane Highway, Wethersfield, CT 06109 or you can call 860-571-9191 and ask for the Health Fund's Privacy Officer to send you a copy of the Privacy Notice.

A reminder that, should you wish another individual to assist you in answering any questions regarding a health claim or to address an issue on your behalf, you must complete and sign an authorization form, permitting the Health Fund to share your protected health information with that individual. Another individual, such as an attorney or relative, generally cannot have access to any of your or your dependent's information maintained by the Health Plan without a specific written authorization form completed. This cannot be an open-ended authorization; regulations require that the authorization be limited (e.g., to a specific claim or time period).

Again, this is a reminder that the HIPAA privacy practices of the Fund are available to you upon request.

Note that the privacy practices of the Fund have not changed since the Notice was previously issued.

BOARD OF TRUSTEES



REMINDER: Requirements to Maintain-Up-To-Date Enrollment Information for Health Plan Coverage

Your health insurance benefits cover you as a participant, your legal spouse, natural and adopted children, and stepchildren, as defined in the Summary Plan Description. Specific information is required to be on file in the Fund Office for your coverage to be effective.

You are required to notify the Fund Office immediately when any of the following events occur:

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| You get married; | You become legally separated from your spouse; |
| Birth of child; | You become divorced; |
| Child attains age 26; | Death of dependent spouse or child; |
| You change your home address | Your spouse and/or child obtains other Health Insurance. |
| You, or a family member becomes eligible for Medicare | |

It is YOUR RESPONSIBILITY to ensure that the Health Fund has up-to-date records on file of those individuals to be covered. *Failure to provide timely information of a change in family status can result in delay or denial of claim payments.* In addition, should the Health Fund pay claims on behalf of an individual not entitled to coverage, you will be held personally liable and future claims for you and your dependents will be used to offset any overpayments. Additionally, the Health Fund reserves the right to take legal action to recover any overpayments. The Board of Trustees requires that evidence be on file of a participant dependents; including but not limited to Marriage License, Birth Certificate, Court Orders such as a Divorce Decree, and Certificate of Live Birth for children.

ANNUAL NOTIFICATION – WOMEN’S HEALTH AND CANCER RIGHTS ACT

WOMEN’S HEALTH AND CANCER RIGHTS ACT

Under this federal law, group health plans, like the Connecticut Pipe Trades Health Fund which provide medical and surgical benefits in connection with a mastectomy, must provide benefits for certain reconstructive breast surgery. This covers reconstruction of the breast on which the mastectomy was performed, surgery or reconstruction on the other breast to produce a symmetrical appearance, prostheses, and physical complications of all stages of a mastectomy, including lymph edemas. Coverage is subject to the Plan’s normal rules, including in-network co-payments or out-of-network annual deductibles and co-insurance provisions.

If you have any questions about this law, including Plan benefits for mastectomies or reconstructive surgery, please contact the Fund Office

If you are married, share this information with your spouse. Contact the Fund Office if you have any questions about the benefits described in this announcement.

The CT Pipe Trades Health Fund Office