

**NOTICE OF PRIVACY PRACTICES OF THE
DETECTIVES' ENDOWMENT ASSOCIATION
HEALTH BENEFITS FUND AND
RETIREE HEALTH BENEFITS FUND**

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

USE AND DISCLOSURE OF HEALTH INFORMATION

The Detectives' Endowment Association Health Benefits Fund and Retiree Health Benefits Fund ("Active and Retiree Funds") may use your health information, that is, information that constitutes protected health information as defined in the Privacy Rule of the Administrative Simplification provision of the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), for purposes of making or obtaining payment for your care and conducting health care operations. The Active and Retiree Funds have established a policy to guard against unnecessary disclosure of your health information.

THE FOLLOWING IS A SUMMARY OF THE CIRCUMSTANCES UNDER WHICH AND PURPOSES FOR WHICH YOUR HEALTH INFORMATION MAY BE USED AND DISCLOSED:

To Make or Obtain Payment. The Active and Retiree Funds may use or disclose your health information to make payment to or collect payment from third parties, such as other health plans or providers, for the care you receive. For example, the Active and Retiree Funds may provide information regarding your coverage or health care treatment to other health plans to coordinate payment of benefits.

To Conduct Health Care Operations. The Active and Retiree Funds may use or disclose health information for their own operations to facilitate the administration of the Active and Retiree Funds and as necessary to provide coverage and services to all of the Active and Retiree Funds' members. Health care operations include such activities as --

- Quality assessment and improvement activities
- Activities designed to improve health or reduce health care costs
- Clinical guideline and protocol development, case management and care coordination
- Contacting health care providers and participants with information about treatment alternatives and other related functions

- Health care professional competence or qualifications review and performance evaluation
- Accreditation, certification, licensing or credentialing activities
- Underwriting, premium rating or related functions to create, renew or replace health insurance or health benefits
- Review and auditing, including compliance reviews, medical reviews, legal services and compliance programs
- Business planning and development including cost management and planning related analyses and formulary development
- Business management and general administrative activities of the Active and Retiree Funds, including customer service and resolution of internal grievances

For example, the Active and Retiree Funds may use your health information to conduct case management, quality improvement and utilization review, and provider credentialing activities or to engage in customer service and grievance resolution activities.

For Treatment Alternatives. The Active and Retiree Funds may use and disclose your health information to tell you about or recommend possible treatment options or alternatives that may be of interest to you.

For Distribution of Health-Related Benefits and Services. The Active and Retiree Funds may use or disclose your health information to provide to you information on health-related benefits and services that may be of interest to you.

For Disclosure to the Active and Retired Funds' Administrator(s) or Business Associates. The Active and Retiree Funds may disclose your health information to the Active and Retiree Funds Administrator(s) or Business Associates for plan administration functions performed by the Active and Retiree Funds' Administrator(s) and Business Associates on behalf of the Active and Retiree Funds. In addition, the Active and Retiree Funds may provide summary health information to the Administrator(s) and Business Associates so that the Administrator(s) and Business Associates may solicit premium bids from health insurers. The Active and Retiree Funds also may disclose to the Administrator(s) and Business Associates information on whether you are participating in the Active and Retiree Funds.

When Legally Required. The Active and Retiree Funds will disclose your health information when it is required to do so by any federal, state or local law.

To Conduct Health Oversight Activities. The Active and Retiree Funds may disclose your health information to a health oversight agency for authorized activities including audits, civil administrative or criminal investigations, inspections, licensure or disciplinary action. The Active and Retiree Funds, however, may not disclose your health information if you are the subject of an investigation and the investigation does not arise out of or is not directly related to your receipt of health care or public benefits.

In Connection With Judicial and Administrative Proceedings. As permitted or required by state law, the Active and Retiree Funds may disclose your health information in the course of any judicial or administrative proceeding in response to an order of a court or administrative tribunal as expressly authorized by such order or in response to a subpoena, discovery request or other lawful process. To the extent it is reasonably possible, the Active and Retiree Funds will attempt to provide you with notice of receipt of a subpoena, discovery request or other lawful process, but it must be clearly understood that the Active and Retiree Funds will not be responsible if they are unable to or fail to provide you with such notice.

For Law Enforcement Purposes. As permitted or required by state law the Active and Retiree Funds may disclose your health information to a law enforcement official for certain law enforcement purposes, including, but not limited to, if the Active and Retiree Funds have a suspicion that your death was the result of criminal conduct or in an emergency to report a crime.

In the Event of a Serious Threat to Health or Safety. The Active and Retiree Funds may, consistent with applicable law and ethical standards of conduct, disclose your health information if the Active and Retiree Funds, in good faith, believe that such disclosure is necessary to prevent or lessen a serious and imminent threat to your health or safety or to the health and safety of the public.

For Specified Government Functions. In certain circumstances, federal regulations require the Active and Retiree Funds to use or disclose your health information to facilitate specified government functions related to the military and veterans, national security and intelligence activities, protective services for the president and others, and correctional institutions and inmates.

For Worker's Compensation. The Active and Retiree Funds may release your health information to the extent necessary to comply with laws related to worker's compensation or similar programs.

AUTHORIZATION TO USE OR DISCLOSE HEALTH INFORMATION

Other than as stated above, the Active and Retiree Funds will not disclose your health information other than with your written authorization. If you authorize the Active and Retiree Funds to use or disclose your health information, you may revoke that authorization in writing at any time.

YOUR RIGHTS WITH RESPECT TO YOUR HEALTH INFORMATION

You have the following rights regarding your health information that the Active and Retiree Funds maintain:

Right to Request Restrictions. You may request restrictions on certain uses and disclosures of your health information. You have the right to request a limit on the Active and Retiree Funds' disclosure of your health information to someone involved in the payment of your care. However, the Active and Retiree Funds are not required to agree to your request. If you wish to make a request for restrictions, please contact the **Privacy Officer for the Active and Retiree Funds at 212-587-9120.**

Right to Receive Confidential Communications. You have the right to request that the Active and Retiree Funds communicate with you in a certain way if you feel the disclosure of your health information could endanger you. For example, you may ask that the Active and Retiree Funds only communicate with you at a certain telephone number or an alternative address. If you wish to receive confidential communications, please make your request in writing to the **Privacy Officer for the Active and Retiree Funds at 26 Thomas Street New York, New York 10007.** The Active and Retiree Funds will attempt to honor your reasonable requests for confidential communications.

Right to Inspect and Copy Your Health Information. You have the right to inspect and copy your health information. A request to inspect and copy records containing your health information must be made in writing to the **Privacy Officer for the Active and Retiree Funds at 26 Thomas Street New York, New York 10007-1107.** If you request a copy of your health information, the Active and Retiree Funds may charge a reasonable fee for copying, assembling costs and postage, if applicable, associated with your request.

Right to Amend Your Health Information. If you believe that your health information records are inaccurate or incomplete, you may request that the Active and Retiree Funds amend the records. That request may be made as long as the information is maintained by the Active and Retiree Funds. A request for an amendment of records must be made in writing to the **Privacy Officer for the Active and Retiree Funds at 26 Thomas Street New York, New York 10007-1107.** The Active and Retiree Funds may deny the request if it does not include a reason to support the amendment. The request also may be denied if your health information records were not created by the Active and Retiree Funds, if the health information you are requesting to amend is not part of the Active and Retiree Funds' records, if the health information you wish to amend falls within an exception to the health information you are permitted to inspect and copy, or if the Active and Retiree Funds determine the records containing your health information are accurate and complete.

Right to an Accounting. You have the right to request a list of certain disclosures of your health information that the Active and Retiree Funds are required to keep a record of under the Privacy Rule, such as disclosures for public purposes authorized by law or disclosures that are not in accordance with the Active and Retiree Funds privacy policies and applicable law. The request must be made in writing to the **Privacy Officer for the Active and Retiree Funds at 26 Thomas Street New York, New York 10007-1107.** The request should specify the time period for which you are requesting the information, but may not start earlier than **April 14, 2003.** Accounting requests may not be made for periods of time going back more than six (6) years. The Active and Retiree Funds will provide the first accounting you request during any 12-month period without charge. Subsequent accounting requests may be subject to a reasonable cost-based fee. The Active and Retiree Funds will inform you in advance of the fee, if applicable.

Right to a Paper Copy of this Notice. You have a right to request and receive a paper copy of this Notice at any time, even if you have received this Notice previously or agreed to receive the Notice electronically. To obtain a paper copy, please contact the **Privacy Officer for the Active and Retiree Funds at 212-587-9120.**

DUTIES OF HEALTH PLAN

The Active and Retiree Funds are required by law to maintain the privacy of your health information as set forth in this Notice and to provide to you this Notice of its duties and privacy practices. The Active and Retiree Funds are required to abide by the terms of this Notice, which may be amended from time to time. The Active and Retiree Funds reserve the right to change the terms of this Notice and to make the new Notice provisions effective for all health information that it maintains. If the Active and Retiree Funds changes their policies and procedures, the Active and Retiree Funds will revise the Notice and will provide a copy of the revised Notice to you within 60 days of the change. You have the right to express complaints to the Active and Retiree Funds and to the Secretary of the Department of Health and Human Services if you believe that your privacy rights have been violated. Any complaints to the Active and Retiree Funds should be made in writing to **Privacy Officer for the Active and Retiree Funds at 26 Thomas Street New York, New York 10007-1107.** The Active and Retiree Funds encourage you to express any concerns you may have regarding the privacy of your information. You will not be retaliated against in any way for filing a complaint.

CONTACT PERSON

The Active and Retiree Funds have designated the **Privacy Officer** as its contact person for all issues regarding privacy and your privacy rights. You may contact this person in writing at **26 Thomas Street New York, New York 10007-1107, or by telephone at 212-587-9120.**

EFFECTIVE DATE

This Notice is effective **April 14, 2003**.

IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE, PLEASE CONTACT THE PRIVACY OFFICER FOR THE ACTIVE AND RETIREE FUNDS AT 26 THOMAS STREET NEW YORK, NEW YORK 10007-1107, OR BY TELEPHONE AT 212-587-9120.