At EmblemHealth, we believe care starts with you, so we encourage you to visit practitioners who offer a patient-centered approach to your care. That’s what you’ll get with AdvantageCare Physicians. This physician practice makes patients the priority. In doing so, your doctor manages a care team that consists of your doctor, a nurse, medical assistant, patient service representative and a specialist if needed. The team tracks your health, watching for early signs of possible health problems so they can be treated right away. This helps lower your chance of needing to go to the hospital or emergency room.

Here’s what you get with AdvantageCare Physicians

- A team of doctors to manage your care
- Leading clinical expertise with key specialists and services like lab tests, X-rays and pharmacy services — all at the same location
- Same-day office visits with extended morning and evening hours at most practices
- Follow-up care that’s arranged by your doctor

AdvantageCare Physicians is one of the largest physician practices in the New York region. It brings together four well-known medical groups — Manhattan’s Physician Group, Preferred Health Partners (in Brooklyn), Queens-Long Island Medical Group and Staten Island Physician Practice — with more than 400 primary care and specialty doctors in 39 convenient locations. Adding team-based care across all locations keeps every person on your team in the loop, which means a better experience for you.
Do You Smoke?
Nothing good comes from smoking. Plus, those who quit smoking have more energy, smell better, look better and are more relaxed. They’ve taken charge of their lives.

When you’re ready to quit, our no-cost Tobacco-Free PATH Program is available to members age 18 and older. You get unlimited access to a tobacco cessation specialist, plus coverage for nicotine replacement therapy. To join, call 1-866-611-QUIT (1-866-611-7848) (TTY/TDD: Call 1-877-777-6534) 24 hours a day, 7 days a week. We also encourage you to talk with your doctor about quitting.

City of New York employees (both active and retired) with GHI PPO benefits and Hotel Employees and Restaurant Employees International Union (HEREIU) with GHI PPO benefits should call the National Quitline at 1-800-QUIT-NOW (1-800-784-8669).

Breathe Easier This Year

More than half of asthma cases are caused by allergies. Certain things can make us cough and make it difficult to breathe. In the spring, pollen from plants and trees can make allergies and asthma worse.

THINGS YOU CAN DO
- In cold weather, cover your mouth with a scarf.
- Keep pets off furniture and out of bedrooms.
- Wash your sheets and towels in hot water once a week.
- When the weather gets warmer, close your windows and doors and turn on the air conditioner if you have it.
- Regularly change the filters in your window and wall air conditioners.
- Take it easy with yard work.

If you have asthma attacks, your doctor will find the right mix of two kinds of medicines — long-term asthma controllers and short-term asthma relievers. A controller is taken every day, and a reliever is for when you are having an asthma attack.

It is very important to take all asthma medications exactly as directed by your doctor. If you want to change or stop a medication, call your doctor before you do. Check our website to learn more about managing asthma:
- Download a brochure with helpful hints: www.emblemhealth.com/medicationsafety.
- Learn about your inhaler: www.emblemhealth.com/medicationsafety.

HELP FOR COPD
COPD means chronic obstructive pulmonary disease. COPD makes it hard for people to breathe and it does not go away. But here’s how to manage this disease and feel better:
1. Quit smoking! Smoking is related to as many as 9 out of 10 deaths caused by COPD.
2. Protect yourself from the flu. Getting the flu makes COPD symptoms worse. Make sure you get a flu shot once a year.
3. Have an action plan. Work with your doctor on this. Your plan should include the medicines to take if you begin to have symptoms or your COPD gets worse.

Take control of your asthma or COPD and live an active life, no matter what the season.
Make Screenings a Habit

Know your risk for these three cancers — Ask your doctor

Both men and women have a 1 in 20 chance of having colorectal cancer. You are likely at higher risk if a family member or you have had lower intestinal problems in the past.

Being screened (tested) for cancer can (1) help prevent cancer and (2) allow treatment to begin early if cancer is found — giving you the best chance for a cure. As important as regular colorectal screening is, many people still don't do it. Some of the common reasons are listed below. Recognize any?

✓✍ Check one (or more) that sounds like you.

☐ “I don't have the time.” ☐ “I'm too young to worry about this.”
☐ “I'm nervous about the test.” ☐ “I feel fine, so why bother?”

Based on your family and medical history, which group do you feel you're in?

☐ Lower risk ☐ Higher risk

Are you age 50 or older?

☐ Yes ☐ No

You should get screened for this cancer once you reach 50, or at an earlier age if you're at higher risk. Small growths in your intestine called polyps, which can turn into cancer, usually don't cause any symptoms.

Bring this page to your doctor to talk about your risk of getting cancer and for answers to any questions you have.

For women only . . .

A mammogram is a test for breast cancer. Women age 40 and older should have a mammogram every one to two years. Pap tests look for cervical cancer. When was your last Pap test?

☐ 1 year ago ☐ More than 5 years ago
☐ 2 – 3 years ago ☐ Never

If you are 21 or older, you should have a Pap test every three years until age 65. If you need to get tested, don't wait. Remember, screening not only finds cancer but also helps prevent it from happening. As an EmblemHealth member, you don't need a referral to visit an OB/GYN, so make an appointment today.
Expecting?

Whether you’re having your first child or your third, make it a goal to keep all scheduled prenatal and postpartum visits — those in the months before and after you give birth. These visits are so essential for you and your baby that we offer a free gift card to new moms who get all recommended care. Check your mail to learn how to claim your gift card.

As an EmblemHealth member, you have access to the free Healthy Beginnings PATH Pregnancy Management Program, from the moment you find out you’re pregnant through early postpartum (after childbirth). The Healthy Beginnings PATH Program includes 24/7 phone support and online live chats with a maternity nurse, health surveys that provide useful tips to help you and your baby stay healthy and other educational materials. If your pregnancy is high risk, you’ll also have assistance from a nurse case manager. Call 1-877-736-BABY (1-877-736-2229) to get started.

The Right Way to Use Antibiotics

Are you using antibiotics the right way? Have you missed a time when you were supposed to take an antibiotic? Have you ever stopped once you felt better? Do you rely on them too often? Have you taken an antibiotic for a cold or the flu?

Taking antibiotics incorrectly — too little or too often or for the wrong reason — has led to bacteria becoming stronger. This means antibiotics are becoming less effective to fight infections.

So what can be done to prevent this? One answer is for doctors to prescribe — and patients to use — antibiotics more sensibly. Take them as prescribed for the length of time required and don’t overuse them. Antibiotics are used too often for infections they can’t treat, like a cold or the flu, which are caused by viruses.

Often, the best treatment for a cold or the flu is lots of rest and fluids. Use over-the-counter products to relieve stuffy nose and other symptoms while your body heals itself. No one likes to feel sick, but don’t pressure your doctor to give you antibiotics when you don’t really need them.

Newborns’ and Mothers’ Health Protection Act of 1996

This federal law protects the amount of time you and your newborn child are covered for a hospital stay after childbirth. Under this law, EmblemHealth may not limit hospital stays in connection with childbirth:

- No less than 48 hours following a vaginal birth
- No less than 96 hours following a Cesarean delivery

However, your doctor or nurse midwife may decide, after consulting with you, to discharge you or your newborn earlier. Under New York State Law, if you or your baby is discharged earlier, you can have one home care visit within 24 hours of leaving the hospital.
Your Breast Reconstruction Surgery Benefits

The Women’s Health and Cancer Rights Act of 1998 requires health plans to cover breast reconstruction following a mastectomy. All health plans also have to provide plan participants with a notice of this coverage each year.

We understand that there are many important decisions to consider before undergoing reconstructive breast surgery. That’s why we want to make sure you’re fully aware of your benefits.

If a covered member has a mastectomy, lymph node dissection or lumpectomy and decides after consulting with his or her doctor to have reconstructive surgery, covered services would include:

- Reconstruction of the breast on which the mastectomy was performed
- Prostheses
- Surgery and reconstruction of the other breast to produce a symmetrical (similar) appearance
- Treatment of physical complications at any stage of the mastectomy, including lymphedema care

Please be aware that this coverage is only for members diagnosed with breast cancer. The benefits do not apply to elective cosmetic surgery, which is not covered.

As with your other surgical benefits, this coverage may be subject to a copay or an annual deductible, if required by your contract. Please refer to your Member Handbook and Contract or Certificate of Coverage for details.

If you have any questions about this or any of your other benefits, please call the customer service phone number on the back of this newsletter or visit emblemhealth.com.

Our Quality Improvement Program continually works to improve the medical and behavioral health care and services that our members receive from our network of doctors, practitioners, hospitals and other providers.

We do this by:

- Helping you stay healthy with educational mailings, phone calls, newsletters and a website that encourages healthy behaviors like getting preventive care. Our materials feature science-based health information you can trust.
- Helping you get better quickly or live well with chronic illness through our health and case management programs. These programs help you better understand and manage conditions such as cancer, depression, diabetes, high-risk pregnancy, HIV/AIDS, hypertension and organ transplants.
- Providing our doctors with tools and resources so that they can deliver the best care.

Please visit us at emblemhealth.com to get more information on our Quality Improvement Program and achievements.
Give Your Kids the Gift of Health

WELLNESS VISITS
Ensure good health for your children by scheduling regular wellness checkups. Regular checkups will help prevent illness as they grow up, and they will get to know and trust their doctors.

Keeping tabs on your child’s health is important right from the start. Newborn babies need to return to their doctor for a checkup in the first month. Then visits are needed every few months. As your child grows, schedule a visit once a year. Doing this allows your doctor to check your child’s growth and development.

CHILDHOOD IMMUNIZATIONS
Children should be immunized (protected) against 16 preventable diseases, according to the Centers for Disease Control and Prevention. Why so many vaccines? Because vaccination is the best defense against dangerous diseases, such as measles, mumps, tetanus, pertussis and others. But be sensible. The media has caused a lot of confusion about vaccines, so check with your child’s doctor.

MENTAL HEALTH
As your child grows up, the doctor’s focus expands from just healthy physical development to also helping teens cope with emotional issues. Their doctor can help with concerns about weight, skin problems, sexual health, mental health and alcohol/substance abuse. Possible symptoms of attention deficit disorder (ADD) can also be discussed.

Your Guide to Timely Care

Whether you’re sitting in a waiting room or trying to get an appointment, nobody likes waiting to see the doctor. And depending on your condition, there are times when it could be dangerous to wait too long. So doctors must provide you with urgent and routine care in a timely manner. When you can expect to see a doctor depends on the reason:

- Urgent care — within 24 hours of calling your doctor
- Nonurgent sick visits — within 48 to 72 hours of calling your doctor
- Routine mental health or drug abuse concerns — within 10 business days of your request
- Routine care — within 4 weeks of calling your doctor
- Routine specialty care — within 4 weeks of your request
This Is What Care Feels Like
We're happy to have you as an EmblemHealth member and we want you to be just as pleased with your plan. We're working hard to maintain and improve customer satisfaction by doing the big and small things to make you smile.

PERSONALIZING CARE
To keep the cost of your coverage as low as possible, we're investing in a more coordinated approach to care. Through our relationship with AdvantageCare Physicians, we're introducing care teams to support the many aspects of health care. Besides working closely to make sure you get the care you need, the team also helps members obtain and understand medication and dietary needs as well as assist in getting to and from follow-up health visits. Because of this high level of coordination, EmblemHealth and AdvantageCare Physicians are able to provide efficient, high-quality care, better health outcomes and increased member satisfaction — while keeping costs affordable. (See the story about AdvantageCare Physicians on the front cover of this newsletter.)

MAKING HEALTH CARE SIMPLER FOR YOU
Taking charge of your health doesn't have to be a hassle. That's why we redesigned our website — to simplify tasks and improve your EmblemHealth experience. Try any of these eight easy-to-use timesavers:
1. Find a doctor in your network.
2. Review your benefits.
3. Print a temporary ID card.
4. Check on claims.
5. Find covered drugs.
6. See your prescription history and order refills.
7. View your dental plan.
8. Create a personal health record.
It's a snap to get started. Just register on emblemhealth.com.

BRINGING CARE CLOSER
We know health care can be confusing. That's why we're proud to bring you EmblemHealth Neighborhood Care — caring face-to-face support and personal attention from solution experts and clinical staff, right in your neighborhood. We welcome everybody — members and nonmembers alike — to sit and chat with a real person, ask questions and get sound information. Smiles. Assistance. Solutions. Relief. It's all at Neighborhood Care in Harlem, Cambria Heights and now in Manhattan's Chinatown too. Learn more at ehnc.com.

Keep Your Treatment Team in the Loop
It's become clear that medical health and behavioral (mental) health issues are related. Here's a good example: a person with a chronic illness may also be suffering from depression, stress or substance abuse. The best possible care often comes from patients, doctors and health plans working together. Start by making a list of medicines you’ve taken or are taking right now. This can give your health care team a snapshot of your medical history.

GET YOUR HEALTH CARE TEAM TALKING
It’s easy. Ask for and sign a “release of information” form each time you see a different doctor. This allows them to share your treatment plan information so they can work to keep you as healthy as possible.

DON’T WORRY, WE CAN HELP
If you’re okay with it, we can provide your information to your entire health care team for you. And we can remind them to keep talking with each other. Contact us to let us know.
Health Benefit Exchanges

CHANGE IS COMING

Health benefit exchanges are part of the national health care reform law called “Obamacare,” the Affordable Care Act or ACA. This law will help more people get health insurance. New York State has started a health benefit exchange, or marketplace, called the NY State of Health. There is a lot of information out there about health care reform, and we know it can be confusing.

If your child is a Child Health Plus member, here’s what you should know:

- If your child is already enrolled in Child Health Plus, you do not have to do anything now. Your child’s coverage will continue without interruption.

- As before, you will get all the information about recertification you need at least 90 days before you need to take action.

WE’RE HERE TO HELP!

If you or your child have no insurance, you may still get subsidized coverage from New York State, regardless of income. EmblemHealth offers Bronze, Silver, Gold and Platinum Qualified Health Plans on New York State of Health Marketplace. Silver Plans offer the maximum government subsidies that lower or eliminate the amount you pay for health insurance. Your family may be eligible for Child Health Plus or Medicaid.

EmblemHealth has state-certified representatives who are available to guide you through the marketplace, provide you with information about your coverage options and help you enroll. Please call 1-888-771-0613 to schedule an appointment with an EmblemHealth representative or stop by an EmblemHealth Neighborhood Care site in Harlem, Chinatown or Southeast Queens. For more information about the Affordable Care Act, visit nystateofhealth.ny.gov.

HOW TO CONTACT US

- EmblemHealth: 1-877-842-3625
- GHI HMO: 1-877-244-4466
- GHI PPO: 1-800-624-2414
- HIP: 1-800-447-8255
- Child Health Plus: 1-855-283-2146

New Hours: 8 am to 8 pm, daily (excluding major holidays)

Quit Smoking

- 1-866-611-QUIT (1-866-611-7848)
- 1-866-NY-QUITS (1-866-697-8487)
- 1-800-QUIT-NOW (1-800-784-8669)

Lab Services — Quest Diagnostics

- 1-888-277-8772 (appointments)
- 1-866-697-8378 (customer service)

Mental Health and Substance Abuse

- EmblemHealth CompreHealth HMO/EPO: 1-877-347-2552
- EmblemHealth EPO/PPO: 1-866-208-1424
- GHI PPO NYC residents: 1-800-692-2489
- GHI PPO non-NYC residents: 1-866-208-1424
- GHI HMO: 1-888-447-2526
- HIP: 1-888-447-2526

Report Insurance Fraud

- 1-888-4KO-Fraud (1-888-456-3728)

Web Resources

- emblemhealth.com
- questdiagnostics.com/patient (lab)
- valueoptions.com (mental health)
IMPORTANT INFORMATION ABOUT YOUR PRIVACY RIGHTS

NOTICE OF PRIVACY PRACTICES

Effective September 1, 2013

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

EmblemHealth, Inc. is the parent organization of the following companies that provide health benefit plans: Group Health Incorporated (GHI), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York, Inc. (HIPIC). All of these entities receive administrative and other services from EmblemHealth Services Company LLC which is also an EmblemHealth, Inc. company.

This notice describes the privacy practices of EmblemHealth companies, including GHI, HIP and HIPIC (collectively “the Plan”).

We respect the confidentiality of your health information. We are required by federal and state laws to maintain the privacy of your health information and to send you this notice.

This notice explains how we use information about you and when we can share that information with others. It also informs you about your rights with respect to your health information and how you can exercise these rights.

We use security safeguards and techniques designed to protect your health information that we collect, use or disclose orally, in writing and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

How We Use or Share Information

We may use or share information about you for purposes of payment, treatment and health care operations, including with our business associates. For example:

• Payment: We may use your information to process and pay claims submitted to us by you or your doctors, hospitals and other health care providers in connection with medical services provided to you.

• Treatment: We may share your information with your doctors, hospitals, or other providers to help them provide medical care to you. For example, if you are in the hospital, we may give the hospital access to any medical records sent to us by your doctor.

• Health Care Operations: We may use and share your information in connection with our health care operations. These include, but are not limited to:
  – Sending you a reminder about appointments with your doctor or recommended health screenings.

  – Giving you information about alternative medical treatments and programs or about health-related products and services that you may be interested in. For example, we might send you information about stopping smoking or weight loss programs.

  – Performing coordination of care and case management.

  – Conducting activities to improve the health or reduce the health care costs of our members. For example, we may use or share your information with others to help manage your health care. We may also talk to your doctor to suggest a disease management or wellness program that could help improve your health.

  – Managing our business and performing general administrative activities, such as customer service and resolving internal grievances and appeals.

  – Conducting medical reviews, audits, fraud and abuse detection, and compliance and legal services.

  – Conducting business planning and development, rating our risk and determining our premium rates. However, we will not use or disclose any of your genetic information for underwriting purposes.

  – Reviewing the competence, qualifications, or performance of our network providers, and conducting training programs, accreditation, certification, licensing, credentialing and other quality assessment and improvement activities.

• Business Associates: We may share your information with others who help us conduct our business operations, provided they agree to keep your information confidential.

Other Ways We Use or Share Information

We may also use and share your information for the following other purposes:

• We may use or share your information with the employer or other health-plan sponsor through which you receive your health benefits. We will not share individually identifiable health information with your benefits plan unless they promise...
to keep it protected and use it only for purposes relating to the administration of your health benefits.

• We may share your information with a health plan, provider, or health care clearinghouse that participates with us in an organized health care arrangement. We will only share your information for health care operations activities associated with that arrangement.

• We may share your information with another health plan that provides or has provided coverage to you for payment purposes. We may also share your information with another health plan, provider or health care clearinghouse that has or had a relationship with you for the purpose of quality assessment and improvement activities, reviewing the competence or qualifications of health care professionals, or detecting or preventing health care fraud and abuse.

• We may share your information with a family member, friend, or other person who is assisting you with your health care or payment for your health care. We may also share information about your location, general condition, or death to notify or help notify (including identifying and locating) a person involved with your care or to help with disaster-relief efforts. Before we share this information, we will provide you with an opportunity to object. If you are not present, or in the event of your incapacity or an emergency, we will share your information based on our professional judgment of whether the disclosure would be in your best interest.

State and Federal Laws Allow Us to Share Information

There are also state and federal laws that allow or may require us to release your health information to others. We may share your information for the following reasons:

• We may report or share information with state and federal agencies that regulate the health care or health insurance system such as the U.S. Department of Health and Human Services, the New York State Department of Financial Services and the New York State Department of Health.

• We may share information for public health and safety purposes. For example, we may report information to the extent necessary to avert an imminent threat to your safety or the health or safety of others. We may report information to the appropriate authorities if we have reasonable belief that you might be a victim of abuse, neglect, domestic violence or other crimes.

• We may provide information to a court or administrative agency (for example, in response to a court order, search warrant, or subpoena).

• We may report information for certain law enforcement purposes. For example, we may give information to a law enforcement official for purposes of identifying or locating a suspect, fugitive, material witness or missing person.

• We may share information with a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also share information with funeral directors as necessary to carry out their duties.

• We may use or share information for procurement, banking or transplantation of organs, eyes or tissue.

• We may share information relative to specialized government functions, such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others, and to correctional institutions and in other law enforcement custodial situations.

• We may report information on job-related injuries because of requirements of your state worker compensation laws.

• Under certain circumstances, we may share information for purposes of research.

Sensitive Information

Certain types of especially sensitive health information, such as HIV-related, mental health and substance abuse treatment records, are subject to heightened protection under the law. If any state or federal law or regulation governing this type of sensitive information restricts us from using or sharing your information in any manner otherwise permitted under this Notice, we will follow the more restrictive law or regulation.

Your Authorization

Except as described in this Notice of Privacy Practices, and as permitted by applicable state or federal law, we will not use or disclose your personal information without your prior written authorization. We will also not disclose your personal information for the purposes described below without your specific prior written authorization:

– Your signed authorization is required for the use or disclosure of your protected health information for marketing purposes, except when there is a face-to-face marketing communication or when we use your protected health information to provide you with a promotional gift of nominal value.

– Your signed authorization is required for the use or disclosure of your personal information in the event that we receive remuneration for such use or disclosure, except under certain circumstances as allowed by applicable federal or state law.

If you give us written authorization and change your mind, you may revoke your written authorization at any time, except to the extent we have already acted in reliance on your authorization. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not re-disclose the information.

We have an authorization form that describes the purpose for which the information is to be used, the time period during which the authorization form will be in effect, and your right to revoke authorization at any time. The authorization form must be completed and signed by you or your duly authorized representative and returned to us before we will disclose any of your protected health information. You can obtain a copy of this form by calling the Customer Service phone number on the back of your ID card.
Your Rights

The following are your rights with respect to the privacy of your health information. If you would like to exercise any of the following rights, please contact us by calling the telephone number shown on the back of your ID card.

Restricting Your Information

- **You have the right to ask us to restrict** how we use or disclose your information for treatment, payment or health care operations. You also have the right to ask us to restrict information that we have been asked to give to family members or to others who are involved in your health care or payment for your health care. Please note that while we will try to honor your request, we are not required to agree to these restrictions.

Confidential Communications for Your Information

- **You have the right to ask to receive confidential communications** of information if you believe that you would be endangered if we send your information to your current mailing address (for example, in situations involving domestic disputes or violence). If you are a minor and have received health care services based on your own consent or in certain other circumstances, you also may have the right to request to receive confidential communications in certain circumstances, if permitted by state law. You can ask us to send the information to an alternative address or by alternative means, such as by fax. We may require that your request be in writing and you specify the alternative means or location, as well as the reason for your request. We will accommodate reasonable requests. Please be aware that the explanation of benefits statement(s) that the Plan issues to the contract holder or certificate holder may contain sufficient information to reveal that you obtained health care for which the Plan paid, even though you have asked that we communicate with you about your health care in confidence.

Inspecting Your Information

- **You have the right to inspect and obtain a copy** of information that we maintain about you in your designated record set. A “designated record set” is the group of records used by or for us to make benefit decisions about you. This can include enrollment, payment, claims and case or medical management records. We may require that your request be in writing. We may charge a fee for copying information or preparing a summary or explanation of the information and in certain situations, we may deny your request to inspect or obtain a copy of your information. If this information is in electronic format, you have the right to obtain an electronic copy of your health information maintained in our electronic record.

Amending Your Information

- **You have the right to ask us to amend** information we maintain about you in your designated record set. We may require that your request be in writing and that you provide a reason for your request. We may deny your request for an amendment if we did not create the information that you want amended and the originator remains available or for certain other reasons. If we deny your request, you may file a written statement of disagreement.

Accounting of Disclosures

- **You have the right to receive an accounting** of certain disclosures of your information made by us for purposes other than treatment, payment or health care operations during the six years prior to your request. We may require that your request be in writing. If you request such an accounting more than once in a 12-month period, we may charge a reasonable fee.

Please note that we are not required to provide an accounting of the following:

- Information disclosed or used for treatment, payment and health care operations purposes.
- Information disclosed to you or following your authorization.
- Information that is incidental to a use or disclosure otherwise permitted.
- Information disclosed to persons involved in your care or other notification purposes.
- Information disclosed for national security or intelligence purposes.
- Information disclosed to correctional institutions or law enforcement officials.
- Information that was disclosed or used as part of a limited data set for research, public health or health care operations purposes.

Collecting, Sharing and Safeguarding Your Financial Information

In addition to health information, the plan may collect and share other types of information about you. We may collect and share the following types of personal information:

- Name, address, telephone number and/or email address;
- Names, addresses, telephone numbers and/or email addresses of your spouse and dependents;
- Your social security number, age, gender and marital status;
- Social security numbers, age, gender and marital status of your spouse and dependents;
- Any information that we receive about you and your family from your applications or when we administer your policy, claim or account;
- If you purchase a group policy for your business, information to verify the existence, nature, location and size of your business.
- We also collect income and asset information from Medicaid, Child Health Plus, Family Health Plus and Healthy New York subscribers. We may also collect this information from Medicare subscribers to determine eligibility for government subsidized programs.
We may share this information with our affiliates and with business associates that perform services on our behalf. For example, we may share such information with vendors that print and mail member materials to you on our behalf and with entities that perform claims processing, medical review and other services on our behalf. These business associates must maintain the confidentiality of the information. We may also share such information when necessary to process transactions at your request and for certain other purposes permitted by law.

To the extent that such information may be or become part of your medical records, claims history or other health information, the information will be treated like health information as described in this notice.

As with health information, we use security safeguards and techniques designed to protect your personal information that we collect, use or disclose in writing, orally and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

Exercising Your Rights, Complaints and Questions

• You have the right to receive a paper copy of this notice upon request at any time. You can also view a copy of this notice on the Web site. See information at the end of this page. We must abide by the terms of this notice.
• If you have any questions or would like further information about this notice or about how we use or share information, you may write to the Corporate Compliance department or call Customer Service. Please see the contact information on this page.
• If you believe that we may have violated your privacy rights, you may file a complaint.

We will take no action against you for filing a complaint. Call Customer Service at the telephone number and during the hours of operation listed on this page. You can also file a complaint by mail to the Corporate Compliance Department at the mailing address on this page. You may also notify the Secretary of the U.S. Department of Health and Human Services.

We will notify you in the event of a breach of your unsecured protected health information. We will provide this notice as soon as reasonably possible, but no later than 60 days after our discovery of the breach, or as otherwise required by applicable laws, regulations or contract.

Contact Information

Please check the back of your ID card to call us or use the following contact information for your plan. Read carefully to select the correct Customer Service number.

Personal Information After You Are No Longer Enrolled

Even after you are no longer enrolled in any plan, we may maintain your personal information as required by law or as necessary to carry out plan administration activities on your behalf. Our policies and procedures that safeguard that information against inappropriate use and disclosure still apply if you are no longer enrolled in the Plan.

Changes to this Notice

We are required to abide by the terms of this Notice of Privacy Practices as currently in effect. We reserve the right to change the terms of the notice and to make the new notice effective for all the protected health information that we maintain. Prior to implementing any material changes to our privacy practices, we will promptly revise and distribute our notice to our customers. In addition, for the convenience of our members, the revised privacy notice will also be posted on our Web site: www.emblemhealth.com.