



## GREATER KANSAS CITY LABORERS FRINGE BENEFIT FUNDS

Managed for the Trustees by:  
**TIC INTERNATIONAL CORPORATION**

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202  
(913) 236-5490 • Fax: (913) 236-5499



April 16, 2010

**TO: ALL ELIGIBLE PARTICIPANTS OF THE GREATER KANSAS CITY LABORERS  
WELFARE FUND**

**RE: PRIVACY NOTICE**

### Section 1: Purpose of This Notice and Effective Date

**This Notice Describes:**

- 1. How medical information about you may be used and disclosed; and**
- 2. How you may obtain access to this information.**

**Please review this information carefully.**

**Effective date.** The effective date of this Notice is April 17 2010.

**This Notice is required by law.** The Greater Kansas City Laborers Welfare Plan (the "Plan") is required by law to take reasonable steps to ensure the privacy of your personally identifiable health information and to inform you about:

1. The Plan's uses and disclosures of Protected Health Information (PHI),
2. Your rights to privacy with respect to your PHI,
3. The Plan's duties with respect to your PHI,
4. Your right to file a complaint with the Plan and with the Secretary of the U.S. Department of Health and Human Services, and
5. The person or office you should contact for further information about the Plan's privacy practices.

### Section 2: Your Protected Health Information

#### ***Protected Health Information (PHI) Defined***

The term "Protected Health Information" (PHI) includes all information related to your past, present or future physical or mental health condition or to payment for health care. PHI includes information maintained by the Plan in oral, written or electronic form.

*PHI refers to your  
health information  
held by the Plan.*

**When the Plan May Disclose Your PHI**

Under the law, the Plan may disclose your PHI without your consent or authorization or the opportunity to object in the following cases:

- **At your request.** If you request it, the Plan is required to give you access to certain PHI in order to allow you to inspect it and/or copy it.
- **To the Plan's Trustees.** The Plan will disclose PHI to the Plan Sponsor for purposes related to treatment, payment and health care operations. The Plan Sponsor is the Board of Trustees of Greater Kansas City Laborers Welfare Fund. The Plan Sponsor has amended its Plan Documents to protect your PHI as required by federal law. For example, the Plan may disclose information to the Board of Trustees to allow them to decide an appeal or review a subrogation claim.
- the Plan uses it for treatment, payment or health care operations.
- **As required by an agency of the government.** The Secretary of the Department of Health and Human Services may require the disclosure of your PHI to investigate or determine the Plan's compliance with the privacy regulations.
- **For treatment, payment or health care operations.** The Plan and its business associates will use PHI without your consent, authorization or opportunity to agree or object in order to carry out:
  - Treatment,
  - Payment, or
  - Health care operations

*The Plan does not need your consent or authorization to release your PHI when:*

- You request it;
- A government agency requires it;
- Trustees are required to review it, or
- The Plan uses it for treatment, payment or health care operations.

<b>Definitions of Treatment, Payment or Health Care Operations</b>	
<b>Treatment</b> is health care.	<p>Treatment is the provision, coordination or management of health care and related services. It also includes but is not limited to consultations and referrals between one or more of your providers.</p> <p><b>For example:</b> The Plan discloses to a treating orthodontist the name of your treating dentist so that the orthodontist may ask for your dental X-rays from the treating dentist.</p>
<b>Payment</b> is paying claims for health care and related activities.	<p>Payment includes but is not limited to making coverage determinations and payment. These actions include billing, claims management, subrogation, Plan reimbursement, reviews for medical necessity and appropriateness of care, utilization review and preauthorization.</p> <p><b>For example:</b> The Plan tells your doctor whether you are eligible for coverage or what percentage of the bill will be paid by the Plan.</p>

<p><b>Health Care Operations</b> keep the Plan operating soundly.</p>	<p>Health care operations include but are not limited to quality assessment and improvement, reviewing competence or qualifications of health care professionals, underwriting, premium rating and other insurance activities relating to creating or renewing insurance contracts. It also includes disease management, case management, conducting or arranging for medical review, legal services and auditing functions including fraud and abuse compliance programs, business planning and development, business management and general administrative activities.</p> <p><b>For example:</b> The Plan uses information about your medical claims to refer you to a disease management program, to project future benefit costs or to audit the accuracy of its claims processing functions.</p>
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**When the Disclosure of Your PHI Requires Your Written Authorization**

The Plan must generally obtain your written authorization before the Plan will use or disclose psychotherapy notes about you from your psychotherapist. However, the Plan may use and disclose such notes when needed by the Plan to defend itself against litigation filed by you.

*Psychotherapy notes are separately filed notes about your conversations with your mental health professional during a counseling session. They do not include summary information about your mental health treatment.*

**Use or Disclosure of Your PHI That Requires You Be Given an Opportunity to Agree or Disagree Before the Use or Release**

Disclosure of your PHI to family members, other relatives and your close personal friends is allowed under federal law if:

- The information is directly relevant to the family or friend's involvement with your care or payment for that care, and
- You have either agreed to the disclosure or have been given an opportunity to object and have not objected.

**Use or Disclosure of Your PHI For Which Consent, Authorization or Opportunity to Object Is Not Required**

The Plan is allowed under federal law to use and disclose your PHI without your consent, authorization or request under the following circumstances:

1. **When required by law.**
2. **Public health purposes.** To an authorized public health official if required by law or for public health and safety purposes. PHI may also be used or disclosed if you have been exposed to a communicable disease or are at risk of spreading a disease or condition, if authorized by law.

*In general, the Plan does not need your consent to release your PHI if required by law or for public health and safety purposes.*

3. **Domestic violence or abuse situations.** When authorized by law to report information about abuse, neglect or domestic violence to public authorities if a reasonable belief exists that you may be a victim of abuse, neglect or domestic violence. In such case, the Plan will promptly inform you that such a disclosure has been or will be made unless that notice would cause a risk of serious harm.

4. **Oversight activities.** To a public health oversight agency for oversight activities authorized by law. These activities include civil, administrative or criminal investigations, inspections, licensure or disciplinary actions (for example, to investigate complaints against providers) and other activities necessary for appropriate oversight of government benefit programs (for example, to the Department of Labor).
5. **Legal proceedings.** When required for judicial or administrative proceedings. For example, your PHI may be disclosed in response to a subpoena or discovery request that is accompanied by a court order.
6. **Law enforcement health purposes.** When required for law enforcement purposes (for example, to report certain types of wounds).
7. **Law enforcement emergency purposes.** For certain law enforcement purposes, including:
  - a. identifying or locating a suspect, fugitive, material witness or missing person, and
  - b. disclosing information about an individual who is or is suspected to be a victim of a crime, but only if the individual agrees to the disclosure or the covered entity is unable to obtain the individual's agreement because of emergency circumstances.
8. **Determining cause of death and organ donation.** When required to be given to a coroner or medical examiner to identify a deceased person, determine a cause of death or other authorized duties. The Plan may also disclose PHI for cadaveric organ, eye or tissue donation purposes.
9. **Funeral purposes.** When required to be given to funeral directors to carry out their duties with respect to the decedent.
10. **Research.** For research, subject to certain conditions.
11. **Health or safety threats.** When, consistent with applicable law and standards of ethical conduct, the Plan in good faith believes the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public and the disclosure is to a person reasonably able to prevent or lessen the threat, including the target of the threat.
12. **Workers' compensation programs.** When authorized by and to the extent necessary to comply with workers' compensation or other similar programs established by law.

Except as otherwise indicated in this notice, uses and disclosures will be made only with your written authorization subject to your right to revoke your authorization.

#### **Other Uses or Disclosures**

The Plan may contact you to provide you information about treatment alternatives or other health-related benefits and services that may be of interest to you.

The Plan may disclose protected health information to the sponsor of the plan for reviewing your appeal of a benefit claims or for other reasons regarding the administration of this Plan. The "plan sponsor" of this Plan is the Greater Kansas City Laborers Welfare Fund Board of Trustees.

### **Section 3: Your Individual Privacy Rights**

#### **You May Request Restrictions on PHI Uses and Disclosures and Receipt of PHI**

You may request the Plan to:

1. Restrict the uses and disclosures of your PHI to carry out treatment, payment or health care operations, or
2. Restrict uses and disclosures to family members, relatives, friends or other persons identified by you who are involved in your care.

The Plan, however, is not required to agree to your request if the Plan Administrator or Privacy Official determines it to be unreasonable unless the request for a restriction is for a 1) disclosure to a health plan for purposes of carrying out payment or health care operations (and not for treatment); and 2) the PHI pertains solely to a health care service or item for which the provider has been paid out of pocket and in full.

In addition, the Plan will accommodate an individual's reasonable request to receive communications of PHI **by alternative means or at alternative locations** where the request includes a statement that disclosure could endanger the individual.

You or your personal representative will be required to complete a form to request restrictions on uses and disclosures of your PHI or to receive communications of PHI by alternative means or at alternative locations. Make such requests to:

Privacy Official  
TIC International Corporation  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490

**Protected Health Information (PHI):**  
*includes all individually identifiable health information transmitted or maintained by the Plan, regardless of the form of the PHI.*

### **You May Inspect and Copy PHI**

You have a right to inspect and obtain a copy of your PHI contained in a "designated record set," for as long as the Plan maintains the PHI. If the Plan uses or maintains your PHI in an electronic health record, you have a right to obtain a copy of the PHI in an electronic format.

The Plan must provide the requested information within 30 days if the information is maintained on site or within 60 days if the information is maintained offsite. A single 30-day extension is allowed if the Plan is unable to comply with the deadline.

You or your personal representative will be required to complete a form to request access to the PHI in your designated record set. Requests for access to PHI should be made to the following officer:

Privacy Official  
TIC International Corporation  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490

**Designated Record Set:** *includes your medical records and billing records that are maintained by or for a covered health care provider. Records include enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for a health plan or other information used in whole or in part by or for the covered entity to make decisions about you. Information used for quality control or peer review analyses and not used to make decisions about you is not included.*

If access is denied, you or your personal representative will be provided with a written denial setting forth the basis for the denial, a description of how you may exercise your review rights and a description of how you may complain to Plan and the Secretary of the U.S. Department of Health and Human Services.

### **You Have the Right to Amend Your PHI**

You have the right to make a written request that the Plan amend your PHI or a record about you in a designated record set for as long as the PHI is maintained in the designated record set subject to certain exceptions.

The Plan has 60 days after receiving your request to act on it. The Plan is allowed a single 30-day extension if the Plan is unable to comply with the 60-day deadline. If the Plan denied your request in whole or part, the Plan must provide you with a written denial that explains the basis for the decision. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosures of that PHI.

You should make your written request to amend PHI to the following officer:

Privacy Official  
TIC International Corporation  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490

*If you disagree with the record of your PHI, you may amend it.*

*If the Plan denies your request to amend your PHI, you still have the right to have your written statement disagreeing with that denial included in your PHI.*

*Forms are available for these purposes.*

You or your personal representative will be required to complete a form to request amendment of the PHI.

### **You Have the Right to Receive an Accounting of the Plan's PHI Disclosures**

At your request, the Plan will also provide you with an accounting of disclosures by the Plan of your PHI. The Plan does not have to provide you with an accounting of disclosures related to treatment, payment or health care operations or disclosures made to you or authorized by you in writing. However, electronic health records disclosed for purposes of payment or health care operations are subject to your right to an accounting for disclosures made up to three years before the date of your request. The Plan has 60 days to provide the accounting. The Plan is allowed an additional 30 days if the Plan gives you a written statement of the reasons for the delay and the date by which the accounting will be provided.

If you request more than one accounting within a 12-month period, the Plan will charge a reasonable, cost-based fee for each subsequent accounting.

### **You Have the Right to Receive a Paper Copy of This Notice Upon Request**

To obtain a paper copy of this Notice, contact the following officer:

Privacy Official  
TIC International Corporation  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490

### **Your Personal Representative**

You may exercise your rights through a personal representative. Your personal representative will be required to produce evidence of authority to act on your behalf before the personal representative will be given access to your PHI or be allowed to take any action for you. Proof of such authority will be a completed, signed and approved Appointment of Personal Representative form. You may obtain this form by calling the Fund Office.

The Plan retains discretion to deny access to your PHI to a personal representative to provide protection to those vulnerable people who depend on others to exercise their rights under these rules and who may be subject to abuse or neglect.

*You may designate a personal representative by completing a form that is available from the Fund Office*

The Plan will recognize certain individuals as personal representatives without you having to complete an Appointment of Personal Representative form for purposes of discussing claims or eligibility information with the Fund. For example, the Plan will automatically consider a spouse to be the personal representative of an

individual covered by the Plan. In addition, the Fund will consider a parent or guardian as the personal representative of a minor child (under age 18) unless applicable law requires otherwise. Spouses and adult children (over 17) may, however, request that the Plan restrict information that goes to family members by providing written notice to the Privacy Official.

## Section 4: The Plan's Duties

### Maintaining Your Privacy

*This notice is written to inform you of the Plan's obligation to maintain the privacy of your PHI.*

The Plan is required by law to maintain the privacy of your PHI and to provide you and your eligible dependents with notice of its legal duties and privacy practices. If the Plan determines your PHI has been improperly accessed, acquired, used, or disclosed resulting in a breach as defined by the Privacy Rule, as amended by the Health Information Technology for Economic and Clinical Health Act ("HITECH"), the Plan will notify you and the Department of Health and Human Services as required by law. In the event the Plan is required to notify you, the notification will include a description of what happened, the information involved, the steps the Plan is taking to prevent further improper use of PHI, and steps that you can take to protect yourself.

This notice is effective beginning on February 17, 2010 and the Plan is required to comply with the terms of this notice. However, the Plan reserves the right to change its privacy practices and to apply the changes to any PHI received or maintained by the Plan prior to that date. If a privacy practice is changed, a revised version of this notice will be provided to you and to all past and present participants and beneficiaries for whom the Plan still maintains PHI.

Any revised version of this notice will be distributed within 60 days of the effective date of any material change to:

- The uses or disclosures of PHI,
- Your individual rights,
- The duties of the Plan, or
- Other privacy practices stated in this notice.

### Disclosing Only the Minimum Necessary Protected Health Information

When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations.

*The Plan must limit its uses and disclosures of PHI or requests for PHI to the **minimum necessary** amount to accomplish its purposes.*

However, the minimum necessary standard will not apply in the following situations:

- Disclosures to or requests by a health care provider for treatment,
- Uses or disclosures made to you,
- Disclosures made to the Secretary of the U.S. Department of Health and Human Services,
- Uses or disclosures required by law, and
- Uses or disclosures required for the Plan's compliance with legal regulations.

This notice does not apply to information that has been de-identified. De-identified information is information that:

- Does not identify you, and

- With respect to which there is no reasonable basis to believe that the information can be used to identify you.

In addition, the Plan may use or disclose "summary health information" to the Plan Sponsor for obtaining premium bids or modifying, amending or terminating the group health Plan. Summary information summarizes the claims history, claims expenses or type of claims experienced by individuals for whom a Plan Sponsor has provided health benefits under a group health plan. Identifying information will be deleted from summary health information, in accordance with HIPAA.

## **Section 5: Your Right to File a Complaint with the Plan or the HHS Secretary**

If you believe that your privacy rights have been violated, you may file a complaint with the Plan in care of the following officer:

Privacy Official  
TIC International Corporation  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490  
You may also file a complaint with:

*You have the right to file a  
complaint if you feel your privacy  
rights have been violated.*

*The Plan may not retaliate against  
you for filing a complaint.*

Secretary of the U.S. Department of Health and Human Services  
Hubert H. Humphrey Building  
200 Independence Avenue S.W.  
Washington, D.C. 20201  
The Plan will not retaliate against you for filing a complaint.

## **Section 6: If You Need More Information**

If you have any questions regarding this notice or the subjects addressed in it, you may contact the following officer at the Fund Office:

Privacy Official  
TIC International Corporation  
6405 Metcalf, Suite 200  
Overland Park, Kansas 66202  
(913) 236-5490

## **Section 7: Conclusion**

PHI use and disclosure by the Plan is regulated by the federal Health Insurance Portability and Accountability Act, known as HIPAA. You may find these rules at 45 *Code of Federal Regulations* Parts 160 and 164. This notice attempts to summarize the regulations. The regulations will supersede this notice if there is any discrepancy between the information in this notice and the regulations.