

NOTICE OF PRIVACY PRACTICES
INDIANA STATE COUNCIL OF PLASTERERS AND CEMENT
MASONS HEALTH AND WELFARE 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.**

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund is required by law to take reasonable steps to ensure the privacy of personally identifiable health information (“protected health information”) and to inform you about:

- The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund’s uses and disclosures of protected health information;
- Your rights with respect to protected health information;
- The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund’s duties regarding protected health information and related matters;
- Your right to complain to the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund and to the Secretary of the Department of Health and Human Services if you believe that your privacy rights have been violated;
- The person to contact regarding issues relating to your privacy rights including complaints and questions regarding this Notice;
- The Effective Date of this Notice.

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information for certain purposes. Protected health information generally includes all individually identifiable health information transmitted or maintained by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund regardless of the form of this information, including oral, written and electronic information. Protected health information does not include “de-identified” information, which is information that does not identify an individual and with respect to which there is no reasonable basis to believe that the information can be used to identify an individual. The purposes for which use and disclosure of protected health information can be made are

(1) for disclosure to you; (2) for carrying out treatment, payment and health care operations; (3) for disclosure to the plan sponsor, the Board of Trustees of the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, for the purposes of administering the Plan and for other functions specifically authorized under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information; (4) for particular purposes for which use or disclosure is required or permitted under the Department of Health and Human Service regulations regarding Privacy of Individually Identifiable Health Information without authorization or opportunity to agree or disagree with disclosure; (5) for disclosure to family members, other relatives and close personal friends of information relevant to your care or for their notification, following, if practicable, provision of opportunity for you to agree or disagree with the disclosure; and (6) for other purposes following your execution of written authorization for use and disclosure. These purposes are described more fully below. As also set forth below, with certain specific exceptions, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will only disclose the “minimum necessary” amount of protected health information. You should note that information disclosed may be subject to redisclosure by the recipient and no longer considered Protected Health Information.

It should be specifically noted that protected health information that constitutes individual genetic information may not be disclosed by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund for underwriting purposes.

1. Disclosure to You.

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose protected health information to you. Procedures for you to obtain this information are set forth in the section concerning your rights with respect to your protected health information.

2. Use and Disclosure to Carry Out Treatment, Payment or Health Care Operations.

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information for purposes of treatment, payment or health care operations. This can include disclosure to the plan sponsor, the Board of Trustees of the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, as discussed in Section 3, below.

- **Treatment**

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information for the purpose of treatment. “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 providers.

For example, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose to a treating orthodontist the name of a treating dentist so that the orthodontist may ask for dental X-rays from the treating dentist.

- **Payment**

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose your protected health information for the purpose of “payment.” “Payment” includes but is

not limited to actions regarding coverage determinations and payment, including billing, claims management and determination, subrogation, plan reimbursement, reviews for medical necessity and appropriateness of care, utilization review and preauthorization.

For example, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may provide information regarding your coverage or health care treatment to another health plan under which you are covered to coordinate payment of benefits.

- **Health Care Operations**

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information for the purpose of conducting its “health care operations.” “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 prating or related functions to create, renew or replace health insurance or health benefits.
- Conducting or arranging for medical reviews, legal services, compliance programs and auditing functions, including fraud and abuse prevention.
- Business planning and development including cost management and planning related analyses and formulary development.
- Business management and general administrative activities of the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, including customer service and resolution of internal grievances.
- Certain marketing activities.

For example, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use information about claims to audit the accuracy of its claims processing function.

3. Disclosure to the Plan Sponsor for Purposes of Plan Administration and other Authorized Purposes.

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose your protected health information to the plan sponsor, the Board of Trustees of the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, for the purposes of its administration of the Plan and for other functions specifically authorized under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information. This disclosure may be for purposes of the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund’s treatment, payment and health care operations

a. Disclosure to Board of Trustees of “Summary Health Information” for Insurance Procurement and Amendment, Modification or Termination of the Plan. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose to the Board of Trustees “summary health information” (information which summarizes claims history, claims expenses, or types of claims experienced by individuals for whom the Trustees provide coverage under the Fund and from which aspects permitting identification, other than a five digit zip code, have been eliminated) in order for the Board of Trustees to obtain premium bids from health plans for providing health insurance coverage under the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund or for the Board of Trustees to modify, amend or terminate the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund.

b. Disclosure to Board of Trustees of Enrollment Related Information. In addition, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose to the Board of Trustees protected health information concerning whether you participate in the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund or have enrolled or disenrolled from a health insurance issuer or HMO, in the event the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund were to ever have such options.

c. Disclosure to Board of Trustees with Authorization. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose protected health information to the Board of Trustees pursuant to an “authorization” discussed in Section 6 below.

d. Disclosure to Board of Trustees for Purposes of Plan Administration. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose protected health information to the Board of Trustees in order for the Trustees to carry out its responsibilities to administer the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund.

For example, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose to the Board of Trustees information relevant to the Board of Trustees responsibilities to resolve an appeal regarding denial of a claim you might have for payment of benefits regarding your hospitalization for a particular type of medical services, such as surgery for obesity, which is excluded from the Plan.

In order to disclose protected health information to the Board of Trustees for this purpose and for any other purpose other than those set forth in Sub-Sections (a) through (c) above, the Board of Trustees must certify to the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund that the plan documents have been amended to restrict uses and disclosures of such information by the Board of Trustees to those permitted by the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information.

4. Use and Disclosure Required or Permitted under HHS Regulations Without Your Authorization or Opportunity to Disagree With Use or Disclosure.

Under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund is required or permitted to use or disclose protected health information for certain purposes without either your authorization or opportunity to disagree with the use or disclosure.

a. Use or Disclosure Required by Law. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information when it is required to do so by federal, state or local law.

b. Use or Disclosure for Public Health Activities. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information when permitted under the applicable regulations for purposes of public health activities, including when necessary to report product defects, to permit product recalls and to conduct post-marketing surveillance. Protected health information 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 addition, proof of immunization may be disclosed to a school concerning a student or prospective student where state or other law requires proof of immunization prior to admission and the student (if an adult or emancipated minor) or the parents of the student (if an unemancipated minor) consent to the disclosure.

c. Use or Disclosure Regarding Victims of Abuse, Neglect or Domestic Violence. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information when authorized by law to report information about abuse, neglect or domestic violence to public authorities if there exists a reasonable belief that you may be a victim of abuse, neglect or domestic violence. In such case, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will promptly inform you that such a disclosure has been or will be made unless that notice would cause a risk of serious harm. For the purpose of reporting child abuse or neglect, it is not necessary to inform the minor that such a disclosure has been or will be made. Disclosure may generally be made to the minor's parents or other representatives although there may be circumstances under federal or state law when the parents or other representatives may not be given access to the minor's private health information.

d. Use or Disclosure for Public Health Oversight Activities. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose protected health information to a public health oversight agency for oversight activities authorized by law. This includes uses or disclosures in connection with audits, civil administrative or criminal investigations, inspections, licensure or disciplinary action. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, however, may not disclose your protected 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. The Fund may also disclose SUD Part 2 treatment records (described in the following section) to a public health oversight agency if the information has been de-identified.

e. Use or Disclosure Related to Judicial and Administrative Proceedings. As permitted or required under state or federal law, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose protected 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, but only when the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund makes reasonable efforts to either notify you about the request, to obtain an order protecting your protected health information or otherwise complies with the applicable terms of the HHS Regulations.

However, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will not disclose personally-identifiable substance use and disorder treatment information obtained from a federally-assisted Substance Use Disorder program (a “SUD Part 2 program”) in civil, criminal, administrative, or legislative proceedings against you unless you provide written consent or the Fund receives a court order issued after the court provided notice and an opportunity to be heard to you or the holder of the record. A court order authorizing use or disclosure must be accompanied by a subpoena or other legal requirement compelling disclosure before the requested records will be used or disclosed.

f. Use or Disclosure for Law Enforcement Purposes. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information for law enforcement purposes which are specifically set forth in the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information. These situations include, but are not limited to cases in which the Fund has a suspicion that your death may have resulted from criminal conduct or the provision of certain limited information for purposes of identifying or locating a suspect, fugitive, material witness or missing person.

g. Use or Disclosure Concerning Persons who have Died. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information when required to be given to a coroner or medical examiner for the purposes of identifying a deceased person, determining a cause of death or other duties as authorized by law. Also, disclosure is permitted to funeral directors, consistent with applicable law, to carry out duties with respect to a dead person or, if necessary, in reasonable anticipation of the person’s death.

h. Use or Disclosure for Cadaveric Organ, Eye or Tissue Donation Purposes. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information in communications with organ procurement organizations or other agencies engaged in the procurement, banking or transplantation of cadaveric organs, eyes or issue for the purpose of facilitating donation and transplantation.

i. Use or Disclosure for Research Purposes. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may use or disclose protected health information for research purposes, to the extent permitted under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information.

j. Use or Disclosure to Avert a Serious Threat to Health or Safety. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may, consistent with applicable law and ethical standards of conduct and within the limits permitted under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information use or disclose your protected health information if the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, in good faith, believes that such disclosure is necessary to prevent or lessen a serious and imminent threat to your health or safety or the health or safety of the public.

k. Use or Disclosure for Specialized Government Functions. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may, to the extent permitted under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information, use or disclose your protected health information to facilitate specialized

governmental functions related to the military and veterans, national security and intelligence activities, protective services for the President and others, and correctional institutions and inmates.

I. Use or Disclosure for Workers' Compensation. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose your protected health information as authorized by and to the extent necessary to comply with laws relating to workers' compensation or other similar programs, established by law, that provide benefits for work related injuries or illness without regard to fault.

m. Use or Disclosure Concerning Decedents. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose your protected health information to a family member or other person involved in your health care prior to your death if this information is relevant to that person's involvement in your health care or payment for your health care prior to your death unless providing this information is inconsistent with previous expressions you had made to the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund. In addition, information ceases to be protected health information if fifty years have passed following your death.

5. Use and Disclosure Requiring, if Practicable, Opportunity for You to Agree or Disagree.

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may also use or disclose protected health information for the purposes listed in Sub-Sections (a) and (b), if the conditions in Sub-Section (c) are followed:

a. Disclosure to a Family Member, Relative, Friend or Other Identified Person Involved in Your Health Care of Information Relevant to their Involvement in Your Health Care or Payment for Care. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose to your family member, other relative, your close personal friend or any other person you identify, protected health information relevant to that person's involvement with your health care or with payment related to your health care. Disclosure will be limited to the information which is directly relevant to that person's involvement with your health care.

b. Disclosure to a Family Member, Your Personal Representative or Other Person Responsible for Your Care of Your Location, General Condition or Death. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may disclose to a family member, your personal representative or other person responsible for your care, information concerning your location, general condition or death.

c. Conditions on Disclosures set forth in Sub-Section (a) and (b).

If you are present or otherwise available prior to a disclosure being made under either Sub-Section (a) or (b) and you have the capacity to make health care decisions, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will not make the disclosure unless (1) your agreement to the disclosure is obtained, (2) you are given an opportunity to object to the disclosure and do not, or (3) the Fund reasonably infers from the circumstances, based on professional judgment, that you do not object to the disclosure.

If you are not present or otherwise available prior to a disclosure being made under either Sub-Section (a) or (b) or if you cannot be given an opportunity to agree or disagree with disclosure due to your incapacity or because of emergency, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may, in the exercise of professional judgment, determine whether disclosure is in your best interests and, if so, disclose only the protected health information that is directly relevant to the particular person's involvement with your health care.

6. Use and Disclosure Requiring Your Authorization.

Except as stated in Sections 1 through 5, above, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will not disclose protected health information other than with your written authorization. You may revoke your authorization in writing at any time subject to applicable law.

Your authorization, which may be revoked in writing at any time subject to applicable law, is specifically required for the following uses and disclosures of protected health information:

- Most uses and disclosures of psychotherapy or substance use disorder counseling notes;
- SUD Part 2 treatment records, written authorization for which cannot and will not be combined with any other consent for use or disclosure;
- Uses and disclosures of protected health information for marketing purposes including subsidized treatment communications;
- Uses and disclosures that constitute a sale of protected health information;
- As set forth above, any use or disclosure that is not described in this Notice of Privacy Practices.

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund does not intend to use protected health information for fundraising purposes. If such a use was made, you would be given the right to opt out of fundraising communications with each solicitation. In addition, you have the right to opt out prior to receiving any fundraising communication.

In the event you authorize disclosure of protected health information, that protected health information is maintained in electronic form, your authorization requests that the information be disclosed in electronic form, and the information is readily producible in electronic form, the information will be disclosed in electronic form.

7. Use and Disclosure of the “Minimum Necessary” Amount of Protected Health Information.

When using or disclosing protected health information or when requesting protected health information from another covered entity, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will make reasonable efforts not to use, disclose or request more than the minimum amount of protected health information necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations.

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

- Disclosure to or requests by a health care provider for treatment;

- Uses or disclosures made to you;
- Uses or disclosures made pursuant to your written authorization, except for authorizations requested by a covered entity, as described in the Regulations;
- Disclosures made to the Secretary of the U.S. Department of Health and Human Services;
- Uses or disclosure that are required by law; and
- Uses or disclosures that are required for the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund's compliance with legal regulations.

YOUR RIGHTS WITH RESPECT TO PROTECTED HEALTH INFORMATION

You have the following rights regarding protected health information that the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund maintains:

1. Right to Request Restrictions on Use and Disclosure of Protected Health Information.

You may request the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund to restrict uses and disclosures of your protected health information to carry out treatment, payment or health care operations, or to restrict uses and disclosures to family members, relatives, friends or other persons identified by you who are involved in your care or payment for your care. However, the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund is not required to agree to your request. If you wish to make a request for restrictions, please contact Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693.

2. Right to Receive Confidential Communications.

You have the right to request that the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund communicate with you in a certain way if you feel the disclosure of your protected health information could endanger you. For example, you may ask that the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund only communicate with you at a certain telephone number or by email. If you wish to receive confidential communications, please make your request in writing to Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will attempt to honor your reasonable requests for confidential communications.

3. Right to Inspect and Copy Your Protected Health Information.

You have the right to inspect and copy your protected health information, which is contained in a designated record set maintained by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund with the exception of psychotherapy notes, information compiled in reasonable anticipation of, or for use in, a civil, criminal, or administrative action or proceeding or as otherwise precluded under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information. If the involved information is maintained in electronic form, you request that it be provided you in electronic form, and the information is readily producible in electronic form, the information will be provided you in electronic form. A request to inspect and copy your protected health information must be made in writing to Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693.

4. Right to Amend Protected Health Information.

If you wish to amend a record maintained by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund you may request that the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund amend the record. The request may be made as long as the information is maintained by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund in a designated record set. A request for an amendment of a record must be made in writing to Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund may deny the request if it does not include a reason to support the amendment. The request also may be denied if the health information record was not created by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, if the protected health information you are requesting to amend is not part of the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund's designated record set, if the protected health information you wish to amend falls within an exception to the protected health information you are permitted to inspect and copy under applicable law, or if the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund determines the records containing your protected health information are accurate and complete.

5. Right to an Accounting of Disclosures of Protected Health Information.

You have the right to request a list of disclosures of your protected health information made by the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund except for disclosures made (a) for purposes of treatment, payment and health care operations, (b) for other purposes exempt from accounting of disclosures under the Department of Health and Human Service Regulations Regarding Privacy of Individually Identifiable Health Information, or (c) to a family member, relative, personal representative, friend or other designated representative for involvement in your health care, payment for your health care or notification. The request must be made in writing to Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693. The request should specify the time period for which you are requesting the information, but may not request information for a date earlier than April 14, 2003. Accounting requests may not be made for periods of time going back more than six (6) years. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will provide the first accounting you request during any twelve (12) month period

without charge. Subsequent accounting requests may be subject to a reasonable cost-based fee. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund will inform you in advance of the fee, if applicable.

6. Right to Be Provided Notice of Breach of Unsecured Protected Health Information.

In accordance with procedures under governing law you have a right to and will receive notification of any breaches concerning your unsecured protected health information.

7. 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 Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693.

DUTIES OF THE INDIANA STATE COUNCIL OF PLASTERERS AND CEMENT MASONS HEALTH AND WELFARE FUND

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund is required by law to maintain the privacy of your protected health information as set forth in this Notice and to provide you this Notice of its duties and privacy practices. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund is required to abide by the terms of this Notice, which may be amended from time to time. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund reserves the right to change the terms of this Notice and to make the new Notice provisions effective for all protected health information that it maintains. If the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund changes its policies and procedures, it will revise the Notice and will provide a copy of the revised Notice to you within 60 days of the change.

YOUR RIGHT TO COMPLAIN

You have the right to express complaints to the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund and to the Secretary of the United States Department of Health and Human Services if you believe that your privacy rights have been violated. Any complaints to the Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund should be made in writing to Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund, P.O. Box 47489, Indianapolis, Indiana 46247, Telephone: (219) 255-9692, Fax: (219) 255-9693. The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund encourages 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 OFFICE

The Indiana State Council of Plasterers and Cement Masons Health and Welfare Fund has designated the following as its contact office for all issues regarding your privacy rights, including complaints and questions regarding this Notice:

Indiana State Council of Plasterers and Cement
Masons Health and Welfare Fund
P.O. Box 47489
Indianapolis, Indiana 46247
Telephone: (219) 255-9692
Fax: (219) 255-9693

EFFECTIVE DATE

The Notice, as revised, is effective February 16, 2026.