



Eighth District Electrical Fringe Benefit Funds



NOTICE OF PRIVACY PRACTICES

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

Effective Date of this Revised Notice: February 16, 2026

The use and disclosure of Protected Health Information (PHI) by the Plan is regulated by a federal law known as HIPAA (the Health Insurance Portability and Accountability Act). You may find these rules at 45 Code of Federal Regulations Parts 160 and 164. The Plan intends to comply with these regulations. This Notice attempts to summarize the regulations. The regulations will supersede any discrepancy between the information in this Notice and the regulations.

Eighth District Electrical Benefit Fund (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 PHI;
2. Your privacy rights 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 to the Secretary of the U.S. Department of Health and Human Services; and
5. The person or office to contact for further information about the Plan's privacy practices.

Protected Health Information (PHI) Defined

The term "Protected Health Information" (PHI) includes all individually identifiable health information transmitted or maintained by the Plan, regardless of form (oral, written, electronic). The Plan Sponsor has amended its Plan Documents to protect your PHI as required by federal law.

The Eighth District Electrical Benefit Fund reserves the right to amend this Notice of Privacy Practices at any time in the future and to make the new Notice provisions effective for all health information that it maintains. We will revise our Notice and make it available to you whenever we make material changes to the Notice. Until such time, Eighth District Electrical Benefit Fund is required by law to comply with the current version of this Notice.



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Section 1.

Notice of PHI Uses and Disclosures

Required PHI Uses and Disclosures

Upon your request, the Plan is required to give you access to your PHI in order to inspect and copy it.

Use and disclosure of your PHI may be required by the Secretary of the Department of Health and Human Services to investigate or determine the Plan's compliance with the privacy regulations.

Uses and Disclosures to Carry Out Treatment, Payment and Health Care Operations

The Plan and its business associates (a person or entity that performs certain functions or activities that involve the use or disclosure of protected health information on behalf of, or provides services to, a covered entity) will use PHI without your authorization or opportunity to agree or object to carry out treatment, payment and health care operations. The Plan, its business associates and any health insurers providing benefits to the Plan participants may also disclose the following to the Plan's Board of Trustees: (1) PHI for purposes related to Plan administration (payment and health care operations); (2) summary health information for purposes of health or stop loss insurance underwriting or for purposes of modifying the Plan; and (3) enrollment information (whether an individual is eligible for benefits under the Plan). The Trustees have amended the Plan to protect your PHI as required by federal law.

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.

For example, the Plan may disclose to a treating physician the name of your treating radiologist so that the physician may ask for your X-rays from the treating radiologist.

Payment includes but is not limited to actions to make coverage determinations and payment (including billing, claims processing, subrogation, reviews for medical necessity and appropriateness of care, utilization review and preauthorizations).

For example, the Plan may tell a doctor whether you are eligible for coverage or what percentage of the bill will be paid by the Plan.

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 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. However, no genetic information can be used or disclosed for underwriting purposes.

For example, the Plan may use information to project future benefit costs or audit the accuracy of its claims processing functions.

Uses and Disclosures That Require That You Be Given An Opportunity To Agree Or Disagree Prior To The Use or Release



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

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

If you are not capable of agreeing or objecting to these disclosures because, for an emergency situation, the Plan will disclose PHI (as the Plan determines) in your best interest. After the emergency, the Plan will give you the opportunity to object to future disclosures to family and friends.

Uses and Disclosures For Which Your Consent, Authorization, or Opportunity to Object is Not Required

The Plan is allowed to use and disclose your PHI without your authorization under the following circumstances:

1. For treatment, payment and health care operations.
2. Enrollment information can be provided to the Trustees.
3. Summary health information can be provided to the Trustees for the purposes designated above.
4. When required by law.
5. When permitted for purposes of public health activities, including, when necessary, to report product defects and to permit product recalls. PHI may also be disclosed if you have been exposed to a communicable disease or are at risk of spreading a disease or condition, if required by law.
6. When required by law to report information about abuse, neglect or domestic violence to public authorities if there exists a reasonable belief that you may be 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. 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 PHI.
7. The Plan may disclose your PHI to a public health oversight agency for oversight activities required by law. This includes uses or disclosures in civil, administrative or criminal investigations; inspections; licensure or disciplinary actions (for example, to investigate complaints against providers); and other activities necessary to appropriate oversight of government benefit programs (for example, to investigate Medicare or Medicaid fraud).
8. The Plan may disclose your PHI when required for judicial or administrative proceedings. For example, your PHI may be disclosed in response to a subpoena or discovery request provided certain conditions are met.



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9. When required for law enforcement purposes, including for the purposes of identifying or locating a suspect, fugitive, material witness or missing person. Also, when 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 Plan is unable to obtain the individual's agreement because of the emergency circumstances. Furthermore, the law enforcement individual, the immediate law enforcement activity would be materially and adversely affected by waiting to obtain the individual's agreement and disclosure is in the best interest of the individual as determined by the exercise of the Plan's best judgment.
10. When required to be given to a coroner or medical examiner for the purpose 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, as necessary to carry out their duties with respect to the decedent.
11. When consistent with applicable law and standards of ethical conduct of 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. 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 such authorization.

Uses and Disclosures That Require Your Written Authorization

The Plan will obtain your authorization before releasing your PHI in those circumstances where the law or the Plan's privacy practices do not otherwise permit disclosure. For example, your written authorization generally will be obtained before the Plan will use or disclose psychotherapy notes about you prepared by your psychotherapist. 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.

Substance Use Disorder Treatment Records

If we receive or maintain any information about you from a substance use disorder treatment program that is covered by 42 CFR Part 2 (a "Part 2 Program") through a general consent you provide to the Part 2 Program, we may use and disclose your Part 2 Program record for treatment, payment and health care operations purposes as described in this Notice. However, if we receive or maintain your Part 2 Program record through specific consent you provide to us or another third party, we will use and disclose your Part 2 Program record only as expressly permitted by you in your consent as provided to us.

In no event will we use or disclose your Part 2 Program record, or testimony that describes the information contained in your Part 2 Program record, in any civil, criminal, administrative, or legislative proceedings by any Federal, State, or local authority against you, unless authorized by your consent or court order after it provides you notice and an opportunity to be heard. A court order authorizing use or disclosure must be accompanied



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by a subpoena or other legal requirement compelling disclosure before the Plan will use or disclose your Part 2 Program record.

Section 2. Statement of Your Health Information Rights

Right to Request Restrictions on Uses and Disclosures of PHI

You have the right to request restrictions on certain uses and disclosures of your PHI. The Plan is not required to agree to your request.

You or your personal representative will be required will be required to submit a written request to exercise this right.

Such requests should be made to the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

Right to Request Confidential Communications

You have the right to request the Plan contact you in a specific way (e.g., home or office phone) or to send mail to a different address. The Plan will consider all reasonable requests, and the Plan must say yes if you clearly state disclosure can place you in danger.

Right to Inspect and Copy

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 information you request is in an electronic designated record set, you may request that these records be transmitted electronically to yourself or a designated individual.

Designated Record Set includes enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by you or for the Plan; or other information used in whole or in part by or for the Plan to make decisions about you.

To inspect and copy such information, you must submit your request in writing to the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

If you request a copy of the information, we may charge you a reasonable fee to cover expenses associated with your request.

Right to Amend PHI



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

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

Such requests should be made to the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

You or your personal representative will be required to submit a written request stating the reason(s) why you wish to request an amendment of the PHI in your designated record set.

Right to Receive an Accounting of PHI Disclosure

At your request, the Plan will also provide you an accounting of disclosures by the Plan of your PHI during the six years prior to the date of your request. However, such accounting will not include PHI disclosures made: (1) to carry out treatment, payment or health care operations (including to business associates pursuant to a business associate agreement and to the Trustees as authorized by the Plan or the HIPAA privacy regulations); (2) to individuals about their own PHI; (3) pursuant to your authorization; (4) prior to April 14, 2003; (5) where otherwise permissible under the law and the Plan's privacy practices. In addition, the Plan need not account for certain incidental disclosures.

If the accounting cannot be provided within 60 days, an additional 30 days is allowed if the individual is given 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.

Such requests should be made to the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

Right to Receive a Paper Copy of This Notice Upon Request

You have the right to obtain a paper copy of this Notice.

Such requests should be made to the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

Right to File a Complaint

If you believe your privacy rights have been violated, you may file a complaint with the Plan's Privacy Official at the contact information listed at the bottom of this Notice or with the Secretary of the Department of Health and Human Services, Hubert H. Humphrey Building, 200 Independence Avenue SW, Washington, D.C. 20201, calling 1-877-696-6775, or visiting: www.hhs.gov/ocr/privacy/hipaa/complaints/.



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Eighth District Electrical Benefit Fund will not retaliate against you in any way for filing a complaint. All complaints must be submitted in writing.

If you would like to have a more detailed explanation of these rights or if you would like to exercise one or more of these rights, contact the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

A Note about Personal Representatives

You may exercise your rights through a personal representative. Your personal representative will be required to produce evidence of his/her authority to act on your behalf before that person will be given access to your PHI or allowed to take any action for you.

Proof of such authority may take one of the following forms:

1. A power of attorney for health care purposes, notarized by a notary public; or
2. A court order of appointment of the person as the conservator or guardian of the individual; or
3. An individual who is the parent of an unemancipated minor child may generally act as the child's personal representative (subject to state law); or
4. Upon completion of the Personal Representative Form. Available through the Plan's Privacy Official at the contact information listed at the bottom of this Notice.

The Plan retains discretion to deny access to your PHI by 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.

Section 3. The Plan's Duties

The Plan is required by law to maintain the privacy of PHI and to provide individuals (Participants and Beneficiaries) with notice of the Plan's legal duties and privacy practices. The Plan must abide by the terms set forth in this Notice.

The Plan reserves the right to change its privacy practices and to apply the changes to any PHI received or maintained by the Plan. If a privacy practice is changed, a revised version of this Notice will be provided to all Participants for whom the Plan still maintains PHI. The revised Notice will be distributed in the same manner as the initial Notice was provided or in any other permissible manner.

If there is a material change to the Plan's policies regarding the uses or disclosures of PHI, the individual's privacy rights, the duties of the Plan or other privacy practices stated in this Notice, the Plan will redistribute the Notice to the named individual.

The Plan is required to notify an individual without "unreasonable delay" no later than 60 calendar days of a breach discovery. If a breach affects 500 or more individuals, the Plan must report it immediately to HHS (U.S.



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Department of Health and Human Services) as well as the media (paper or television) at the same time of the individual's notification.

Minimum Necessary Standard

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.

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

1. Disclosures to or requests by a health care provider for treatment;
2. Uses or disclosures made to the individual;
3. Disclosures made to the Secretary of the U.S. Department of Health and Human Services
4. Uses or Disclosures that are required by law; and
5. Uses or disclosures that are required for the Plan's compliance with legal regulations.

De-Identified Information

This Notice does not apply to information that has been de-identified. De-identified information 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.

Summary Health Information

The Plan may disclose "summary health information" to the Trustees for obtaining insurance premium bids or modifying, amending or terminating the Plan. "Summary health information" summarizes the claims history, claims expenses or types of claims experienced by Participants and excludes identifying information in accordance with HIPAA.

Section 4. Whom to Contact at the Plan for More Information

If you have any questions regarding this Notice or the subjects addressed in it, you may contact the Plan's Privacy Official at: **PO Box 30751, Salt Lake City, Utah 84130, (844) 989-2321.**