

IMPORTANT ANNOUNCEMENT

March 2003

Dear Participant:

Enclosed in this packet is information about the Health Insurance Portability and Accountability Act Privacy Issues, otherwise known as HIPAA Privacy. Although our Health Care Plan already has policies and procedures in place to safeguard your Protected Health Information (PHI), the new HIPAA Privacy regulations provide additional rules and guidelines for all Health Care Plans. We urge you to read the enclosed HIPAA Privacy Notice, which explains your rights, and how and when medical information may be disclosed.

The new HIPAA Privacy regulations will **profoundly change** the way you are serviced by the Fund Office. Effective April 1, 2003, you will no longer receive health care or eligibility information over the phone for any member of your family other than yourself or your minor child **unless a signed authorization form is on file at this office.**

Please review the instructions for completing the Authorization Form, which are printed on the back of this announcement, and **complete and sign the enclosed Authorization for Release of Protected Health Information form and return it to the Fund Office.** We have enclosed a self addressed stamped envelope for your convenience. The Authorization Form will give you the option of allowing the release of health care and eligibility information (PHI) to the person you designate on the form. Of course, you have the option of restricting the release of this information to yourself only.

If the Authorization Form is not signed and returned to this office by April 1, 2003, we will assume that you do not want anyone calling for PHI on your behalf. This means that if your spouse calls the Fund Office with a question about a benefit paid on your behalf, we will not be able to release your health care information to him or her. In order to avoid any unnecessary inconvenience, **you must complete, sign and return the enclosed Authorization Form to the Fund Office no later than April 1, 2003.**

Yours Truly,

Fund Office

Michigan Regional Council of Carpenters Employee Benefits Fund