

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

HIPAA PRIVACY NOTICE

This notice describes how your protected health information (PHI) may be used or disclosed under the privacy and security rules of the Health Insurance Portability and Accountability Act (HIPAA).

Uses & Disclosures of Your Information

The UAW Retirees of ACC Benefit Trust (Trust) may use or disclose your PHI for the purposes of routine treatment, payment, or health care operations related to the Trust. For example, the Trust may use your PHI for management activities related to the Trust, including auditing, fraud and abuse detection, and customer service. The Trust also may use or disclose your PHI in order to pay your claims for benefits. For example, the Trust may use your information to make eligibility determinations and for billing and claims management purposes.

Note that the Genetic Information Nondiscrimination ACT (GINA) prohibits using PHI that is genetic information for underwriting purposes.

In addition, the Trust may disclose your PHI to the Trust's Committee so that the Committee can perform administrative functions on behalf of the Trust, such as facilitating claims or appeals.

Substance Use Disorder Records. If you were treated by a health care provider or program that is subject to the federal privacy laws under 42 CFR Part 2 and you give consent for your Part 2 treatment records to be used and disclosed for purposes of treatment, payment, or health care operations, the Trust may rely on such consent for its own future uses and disclosures of such records for treatment, payment, or health care operations under the Trust.

Substance use disorder treatment records received from a program subject to 42 CFR Part 2, or testimony relaying the content of such records, may not be used or disclosed in civil, criminal, administrative, or legislative proceedings against you unless: (1) you provide written consent; or (2) the Trust receives a court order accompanied by a subpoena or other legal requirement compelling disclosure, and you, or the holder of your substance use disorder treatment record, are provided notice and an opportunity to be heard.

Other Privacy Laws. Under the HIPAA privacy and security rules, the Trust may be required to comply with other more stringent state or federal privacy laws that require greater limits on disclosure of your PHI, such as 42 CFR Part 2 related to substance use disorder treatment records.

EXCEPTIONS. The Trust also may use or disclose your PHI where required or permitted by law. Federal law, under the Health Insurance Portability and Accountability Act of 1996 generally permits health plans to use or disclose PHI for the following purposes:

- where required by law;
- for public health activities;
- to report child or domestic abuse;
- for governmental oversight activities;

- pursuant to judicial or administrative proceedings;
- for certain law enforcement purposes;
- for a coroner, medical examiner, or funeral director to obtain information about a deceased individual;
- for organ, eye, or tissue donation purposes;
- for certain government-approved research activities;
- to avert a serious threat to an individual's or the public's health or safety;
- for certain government functions, such as related to military service or national security; or
- to comply with Workers' Compensation laws;
- to a family member or close friend that you have identified and who is directly involved in your care or payment for your care; or
- to notify a family member of other individual involved in your care of your location, general condition, or death or to a public or private entity authorized by law or its charter to assist in disaster relief efforts to make such notifications.

For any other uses and disclosures of your PHI, the Trust will obtain your written authorization to use or disclose PHI for marketing purposes where the Trust receives financial remuneration, for the sale of PHI, or with respect to psychotherapy notes, except for limited health care operations purposes.

You may revoke this authorization in writing at any time, provided the Trust has not yet acted in reliance on your authorization.

Your Rights With Respect To Your Health Information

You have several rights with respect to your PHI, which are described below. Please call the privacy contact listed below if you have questions about your rights.

- You have the right to request restrictions on how your PHI may be used or disclosed. The Trust generally is not required to agree to your requested restriction, except in limited circumstances.
- You have the right to receive your PHI confidentially, such as at a location other than your home, if you state in writing that disclosing the information through normal means could endanger you.
- You have the right to inspect and copy your PHI that is maintained by the Trust in a designated record set or to request an electronic copy. The Trust may charge a reasonable, cost-based fee for such copies.
- You have the right to request an amendment to your PHI that the Trust maintains in a designated record set. The Trust may deny your request for an amendment if it believes your information is accurate and complete, or if the information was created by a party other than the Trust.
- You have a right to request an accounting of disclosures the Trust has made of your PHI for the six years prior to your request, except for disclosures you have authorized or disclosures for routine treatment, payment, or health care operations of the Trust.
- You have a right to request a paper copy of this notice, even if you have agreed to receive this notice electronically.

Our Duties With Respect to Your Individually Identifiable Health Information

The Trust is required by law to maintain the privacy of your PHI and to provide you with a notice of its legal duties and privacy practices. The Trust is required to abide by the terms of this notice. The Trust is required to notify you if there is a breach of your unsecured PHI. The Trust reserves the right to change

the terms of its notice and to make the new notice provisions effective for all protected health information that it maintains. If there is a material change to any provisions of this notice, the Trust will distribute a revised privacy notice.

Questions?

If you have questions or would like more information about the Trust's privacy policies, you may contact Michael Kreps at either mkreps@groom.com or (202) 857-0620.

If you believe your privacy rights have been violated, you may file a complaint with the Trust or the Secretary of the U.S. Department of Health and Human Services. You cannot be retaliated against for filing such a complaint.

Effective Date of Notice: February 16, 2026