



planning, business management, and general administration of the Plans. The Plans are not permitted to use or disclose your genetic information for underwriting purposes.

In addition, the Plans may use and disclose your PHI in the following ways:

To you, as the covered individual.

To a personal representative designated by you to receive PHI or a personal representative designated by law such as the parent or legal guardian of child, or the surviving family members or representative of the estate of a deceased individual.



disagreement with your PHI, and the Plan has a right to include a rebuttal to your statement, a copy of which will be provided to you.

To receive a list of disclosures of your PHI by the Plan and its business associates for certain purposes (not including disclosures for treatment, payment, and health care operations, as described above, and disclosures made to you or your personal representative) for the last 6 years. If you request more than one accounting within a 12-month period, the Plans may charge a reasonable, cost-based fee for each subsequent accounting.

To send you a paper copy of this Notice if you received this notice by e-