



EDUCATORS MUTUAL INSURANCE ASSOCIATION OF UTAH

EDUCATORS HEALTH PLANS LIFE, ACCIDENT, AND HEALTH

NOTICE OF PRIVACY POLICIES AND PRACTICES WITH REGARD TO NON-PUBLIC PERSONAL FINANCIAL INFORMATION

PURPOSE OF THE NOTICE OF PRIVACY POLICIES AND PRACTICES (“NOTICE”)

Educators Mutual Insurance Association of Utah and its affiliates (“EMI Health”) are dedicated to keeping the personal financial information of the individuals that participate in the group health plans of its customers confidential and secure. This Notice explains how we protect the confidentiality of non-public personal financial information (“NPF”) of those individuals enrolled in the group health plans that we serve. NPF is information that identifies an individual (such as a name or address) and relates to an individual’s finances (such as insurance claim history). In addition to the information set forth in this Notice, EMI Health observes certain restrictions with regard to protected health information (“PHI”) protected under the federal Privacy Rule with respect to PHI that EMI Health receives in its capacity as a health plan (see EMI Health Notice of Privacy Practices With Regard to PHI).

TYPES OF NPF WE COLLECT

In order to process claims and conduct other activities associated with administering your group health plan, we collect and use several different types of information. To begin, we collect information that individuals provide directly to us. For example, we may collect information that an individual supplies on an application form, including name, address, social security number, and information about dependents. We also collect information about an individual’s transactions with us and our affiliates, as well as information from non-affiliated third parties (such as payment history). We collect information about individuals in the course of conducting insurance transactions, including information provided by health care providers and other insurers with whom we may coordinate benefits. We may also receive information from a consumer reporting agency.

We may retain this information after an individual’s participation in the group health plan ends.

TYPES OF NPF WE DISCLOSE

We do not disclose any NPF about an individual that we collect to any non-affiliated third parties, except as authorized by the individual or as permitted by law. In other words, we disclose NPF that we collect to affiliate and non-affiliated entities, as permitted by law. We do not disclose NPF to non-affiliated third parties for the purpose of marketing products or services. We may disclose the following NPF:

- ✓ An individual’s name, address, and social security number that we collect from the individual;
- ✓ Information that we collect in the course of processing health care claims and administering the account of the individual’s group health plan;
- ✓ Information that we collect when adjudicating and paying claims of individuals, including claims for short and long-term disability benefits, workers compensation benefits, or other insured or self-insured benefits administered by EMI Health;
- ✓ Information that we are required to disclose when responding to requests for information from the Utah Department of Insurance in accordance with applicable laws and regulations;
- ✓ Information that we collect from a consumer reporting agency.

HOW WE PROTECT INFORMATION

EMI Health maintains physical, electronic, and procedural safeguards to protect all NPF. We limit access to NPF about an individual to those employees who need to know the information in order to service the policy or claim.

WHAT TO DO

You do not need to call us or do anything because of this Notice. This Notice simply informs you of how EMI Health protects NPF.

OBTAINING ADDITIONAL INFORMATION

If you have any questions with regard to this Notice or with regard to the steps we take to protect NPF, please contact

Compliance
EMI Health
5101 S. Commerce Dr.
Murray UT 84107-5298

Telephone:	
Salt Lake City	801-262-7476
Outside Salt Lake City	800-662-5850
Outside Utah	800-548-5264

EDUCATORS MUTUAL AND ITS AFFILIATES

Educators Mutual Insurance Association
Educators Health Plans Life, Accident, and Health, Inc.

EFFECTIVE DATE

7/26/19