

Privacy Notice Statement

This notice describes how information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Mary and Joshua Viles respect your right to privacy. This notice explains how, when and why we use or share the Personally Identifiable Information (PII) and personally identifiable health information (PHI) we keep about you. Your PII includes information used to identify you, for example, name, Social Security Number, date/place of birth, etc. It could be any information that is linked to you, such as medical or financial information. PHI is any health information that is individually identifiable, and created or received by covered entity, for example a provider of health care, a health plan operator, or health clearing house. It also includes an entity acting on behalf of a covered entity, such as a business associate. PHI relates to an individual's present, past or future health, either in physical or mental terms. It can be maintained and transmitted in any given form, including speech, paper, or electronics (ePHI). This notice explains your rights with respect to your PII and PHI.

How and when we use or share your PII and PHI

Mary and Joshua Viles are required by law to keep your PII and PHI private. We must also give you this notice of legal duties and explain how we keep your information private. Below are the ways the law allows or requires us to use or share your PII and PHI without getting your permission.

Application/Enrollment in Plan – we may use or share your information to assist you with enrollment activities or with collection or processing of your monthly premium payment.

To pay claims - We may use or share your PII and PHI or give your PII and PHI to another health plan that may need it to process and pay claims for you.

Business Associates - Sometimes we give your PII and PHI to outside organizations so they can assist us with our operations. This includes, but is not limited to, lawyers, accountants, consultants and others. We require them to keep your PII and PHI private, too.

Other uses and disclosures - We may share your PII and PHI:

- For any purpose required by law
- For public health activities such as required reports of diseases, injuries, births or deaths
- If we think you or a child is involved in or a victim of abuse, neglect or domestic violence
- If a government agency is doing an investigation
- If a court orders us to (in most cases, you will be notified of this)
- To report crimes or injuries to law enforcement agencies
- To a coroner or medical examiner so that a deceased body can be identified or to learn the cause of death
- To arrange an organ or tissue donation or transplant for you
- For research approved by an institutional review board that has rules to ensure privacy
- If you are a member of the military or for national security activities
- To obey workers' compensation laws
- If we believe, in good faith, that it is necessary in order to save someone else's health or life

We will not use or share your PII and PHI for any other purpose unless you sign a form that permits us to. This includes uses and disclosures of your PII and PHI:

- For marketing purposes
- That constitute the sale of your PII or PHI
- That include psychotherapy notes, in most instances

If you sign a form then change your mind, you can take back your permission for future uses by writing to the Viles Privacy Officer.

We will only use or share your PII and PHI to the extent necessary to accomplish a specified purpose and never to discriminate inappropriately.

We will not use your genetic information for underwriting purposes.

Your rights

You have the right to:

- Look at or get copies of your PII and PHI that we have. Requests are normally fulfilled within 30 days.
- With some exceptions, you have the right to receive a list of certain parties that we shared your PII and PHI with during the six years prior to your request.
- Ask us to change or correct your PII or PHI. Your request must include your reason for it. We will carefully consider all change requests. However, we are not required to make them. If we do make a change, we may also notify others who work with us and who have copies of the uncorrected records if we think they need to know.
- Ask us to limit how we use or share your PII or PHI for certain purposes. We will carefully consider all requests. However, we are not required to make them. If we agree to a limit, both you and TFA Benefits have the right to cancel the agreement. If TFA Benefits cancels the agreement, we will notify you.
- Ask us to send communications regarding your PII or PHI to you in another way or to another place. For example, if you don't want messages left on your answering machine or if you want information mailed to a different address, you can request it. We will accommodate requests that clearly provide information that the disclosure of all or part of the information could endanger you.
- Receive notice following a breach of your unsecured PII or PHI.

Please make the above requests in writing. They must be signed by you or your representative. If you would rather use one of our printed forms to make your request, you can ask for forms from the Viles Privacy Officer. Please send all requests to the Viles Privacy Officer.

You also have the right to:

- Get a paper copy of this notice.
- File a written complaint with the TFA Benefits Privacy Officer if you feel your privacy rights have been violated. You can also file a written complaint with the Secretary of the U.S. Department of Health and Human Services within 180 days of when you think your rights were violated. You will not be penalized for filing a complaint.

Effective date

The original notice is effective August 22, 2013. We must follow the terms of this notice as long as it is in effect. If needed, we can change the notice and the new one would apply to all PII and PHI we keep. If this happens, we will post a copy of the new notice. You can also ask for a paper copy of our notice at any time by mailing a request to the TFA Benefits Privacy Officer.

The TFA Benefits Privacy Officer can be reached by mail at:

Mary Viles

Attn: Privacy Officer
805 W. Lancaster Rd.
Richmond, VA 23222
(804)241-0048

