

Maine School Management Assn. Insurance Trust
Information
Group Insurance Trust which includes Health, Life, Disability & Flexible Benefits
Dental Insurance Trust
Notice of Information Practices

THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT MSMA GIT & DIT PRIVACY PRACTICES. PLEASE REVIEW IT CAREFULLY.

I. What is this notice?

To effectively administer our health, life, disability, flexible benefit and dental plans, MSMA GIT & DIT must collect and disclose protected health information. We consider this information private and confidential and have policies and procedures in place to protect the information against unlawful use and disclosure. This notice describes what types of information we collect, explains when and to whom we may disclose it, and provides you with additional important information. If you have questions about this notice, please call our customer service number, 1-800-660-8484.

II. What is “protected health information (PHI)”?

Protected health information (“PHI”) is information that identifies an individual enrolled in MSMA GIT & DIT health, life, disability, flexible benefit and/or dental plans and relates to the person’s participation in the plan, the person’s physical or mental health or condition, the provision of care to that person, or payment for the provision of care to that person. PHI does not include publicly available information, or information that is available or reported in a summarized or aggregate fashion but does not identify any individual person.

III. What types of personal information does MSMA GIT & DIT collect?

Like all companies providing benefits, we collect the following types of information about you and your dependents:

- Information we receive directly or indirectly from you or your employer through applications, or other forms, in writing, in person, or by telephone (e.g., name, address, social security number, date of birth, marital status, dependent information, employment information, medical information).
- Information about your relationship and transactions with us or our affiliates (e.g., health care claims and encounters, medical information, eligibility information, payment information, and service request, appeal and grievance information).

a. How does MSMA GIT & DIT protect this information?

At MSMA GIT and DIT, we restrict access to PHI to those employees who need it to provide products or services to you and your dependents. We maintain physical, electronic and procedural safeguards to protect PHI against unauthorized access and use. For example, access to our facilities is limited to authorized personnel and we protect information we maintain electronically through the use of a variety of technical tools.

IV. What personal information does MSMA GIT & DIT use or disclose to third parties, and for what purposes?

We do not disclose PHI to anyone, except as permitted by law. Disclosures permitted by law typically include those described below.

When necessary for a member's care or treatment, the operation of our benefit plans, or other related activities, we use PHI internally and share it with our affiliates. These parties are required to keep PHI confidential as provided by applicable law. Here is an example of what we do with the information we collect and the reasons it might be disclosed to third parties:

Administration of benefits policies or contracts, which where applicable may involve claims information; coordination of care, benefits and other services; response to member inquiries or requests for services; building awareness about our products and programs; information regarding grievance, appeals; and external review programs; and benefits and program analysis and reporting.

V. Why is it important that PHI be used and disclosed as described above?

We consider the activities described in Section V to be the key for the operation of our benefit plans.

VI. What does MSMA GIT & DIT do with personal information about members who are no longer enrolled in a MSMA GIT or DIT plan?

MSMA GIT & DIT do not destroy PHI when individuals terminate their coverage with us. The information is necessary even after an individual leaves a plan, and in many cases is subject to legal retention requirements. However, the policies and procedures that protect that information against inappropriate use and disclosure apply regardless of the status of any individual member.

VII. How is this notice distributed?

We plan to distribute this notice to all subscribers and the employers who sponsor our plans. *We reserve the right to change the terms of this notice and to make the provisions of the new notice effective for all PHI we maintain.* Updates of this notice can be requested by calling the toll-free number.

VIII. What should a person do if he or she believes this policy has been violated?

If you believe this policy has been violated with respect to information about you or your dependents, please call the Director of Insurance Programs on the toll-free Customer Service number, 1-800-660-8484.

Group Insurance Trust or Dental Insurance Trust
Maine School Management Association
49 Community Drive
Augusta, ME 04330
1-800-660-8484 (Customer Service)

PLEASE RETAIN THIS NOTICE WITH YOUR HEALTH PLAN DOCUMENTS FOR FUTURE REFERENCE

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