

Geisinger Health Plan Geisinger Quality Options, Inc.

PRIVACY OF CONSUMER FINANCIAL INFORMATION ANNUAL NOTICE

**THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT OUR PRIVACY
POLICIES AND PRACTICES. PLEASE READ IT CAREFULLY.**

Geisinger Health Plan (GHP)* is committed to protecting your privacy. This notice summarizes our policies and practices for protecting, collecting and handling personal financial information about our members. GHP will inform new subscribers of these policies when they enroll in our health benefit programs and will annually reiterate our privacy policy to all current subscribers. GHP regularly reviews its privacy policy and monitors business practices to help ensure the security of our members' personal financial information. If changes to our privacy policy are required in the future, GHP will provide you with written notice of the change via a letter, newsletter notice or a revised Subscription Certificate.

HOW GEISINGER HEALTH PLAN PROTECTS INFORMATION

Access to your nonpublic personal financial information is restricted to those employees, agents, consultants and health care providers who need to know that information to provide health products or services. GHP maintains physical, electronic and procedural safeguards that comply with state and federal regulations to guard nonpublic personal financial information from unauthorized access, use and disclosure.

INFORMATION GEISINGER HEALTH PLAN COLLECTS AND MAINTAINS

To administer our health benefit programs effectively, GHP must collect, use and disclose nonpublic personal financial information. Nonpublic personal financial information is data that identifies you as a member of GHP. It may include your name, address, telephone number and social security number or it may relate to your participation in the plan, your use of health care services, or our payments for those services. Publicly available information or statistical information that does not identify individuals is not considered nonpublic personal financial information. GHP collects nonpublic personal financial information about our members from the following sources:

- ◆ The members themselves, either directly or through their employers or group administrators, provide personal financial information to GHP. This information includes facts such as name, address, social security number, date of birth, marital status, dependent and employment information provided on applications, surveys or other forms. It may also include information submitted to us in writing, in person, by telephone or electronically in connection with inquiries or complaints.
- ◆ Personal financial information about our members' transactions with GHP, our affiliates, our agents and health care providers is collected and used as part of our business operations. Examples include information on health care claims such as the name of the health care provider, diagnosis codes and the services provided; explanations of benefits, including the reasons for a claim decision, the amount charged by the provider and the amount paid by GHP; payment history; utilization review; appeals and grievances.

INFORMATION GEISINGER HEALTH PLAN MAY DISCLOSE AND THE PURPOSE

GHP does not sell any personal financial information about current or former members for marketing purposes. GHP uses and discloses the personal financial information collected (as described above) only as necessary to deliver health care products and services to our members or to comply with legal requirements. Some examples of how GHP shares this information are:

- ◆ Personal financial information is used internally for enrollment, claims processing, quality reviews, fraud prevention and auditing purposes.
- ◆ Personal financial information is shared with our affiliated companies, health care providers, agents, other insurers, peer review organizations, auditors, attorneys or consultants who assist us in administering our programs and delivering health services to our members. Our contracts with such service providers require them to protect the confidentiality of our members' personal financial information.
- ◆ GHP may disclose personal financial information to government agencies or accrediting organizations that monitor our compliance with applicable laws and standards.
- ◆ Personal financial information may be shared with other insurers that cooperate with us to jointly market or administer health insurance products or services. GHP contracts with other insurers require them to protect the confidentiality of our members' personal financial information.
- ◆ GHP may disclose personal financial information under a subpoena or summons to government agencies that investigate fraud or other violations of law.
- ◆ Personal financial information may be disclosed by the GHP when required by law in connection with a legal proceeding.

*Geisinger Health Plan may refer collectively to Geisinger Health Plan and Geisinger Quality Options, Inc. unless otherwise noted.