



LifePlans, Inc. Notice of Privacy Practices

Who is LifePlans?

LifePlans (“we” or “our”) is a service organization with a host of products assisting long-term care and health insurers. Its clients include health plans, health providers, long-term care insurers, non-profit public policy organizations, and government agencies (our “Clients”). From time to time, our Clients disclose Protected Health Information and/or Personally Identifiable Information (“Information”) to LifePlans so that we can provide our Clients and you with our services and products. LifePlans provides its services and products via written contracts with its Clients.

How do we use and/or disclose your Information?

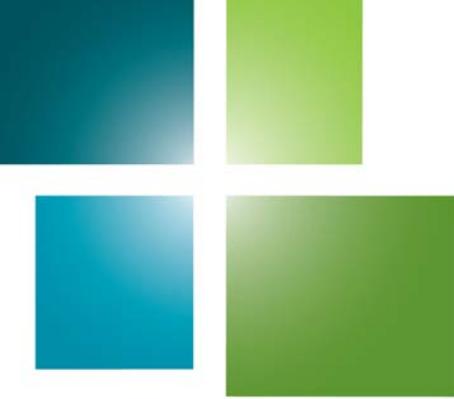
In general, we use your Information in a manner only permitted by our contracts with our Clients. Every Client and contract is different, but we generally only use or disclose your Information for the following reasons: (1) to the extent necessary to provide our services and products to our Clients, including disclosures to health care professionals treating you; (2) to bill our Clients for our services and products; (3) to the extent necessary to run our organization; and (4) as otherwise permitted pursuant to our contracts with our Clients. In very limited occasions, we may use your Information for other reasons that are required by law, such as responding to a subpoena or court order, or upon the request of the Department of Human and Health Services if it wants to see that we are complying with federal privacy law.

Protections implemented to protect your Information.

LifePlans has implemented a number of administrative, physical, and technical safeguards in order to protect your Information, regardless as to its format. This includes, but is not limited to, implementing privacy and security policies and procedures, training personnel regarding the appropriate use and disclosure of your Information, restricting access to Information, implementing and maintaining appropriate workstation controls, data encryption, and network security infrastructure, such as firewalls, and presenting reports in an aggregated format so your individual Information cannot be identified.

What are your rights with respect to your Information?

Pursuant to law, you have certain rights with respect to your Information including: (1) the right to request an accounting of disclosures of your Information; (2) the right to request alternative means of delivery and/or location of receipt of your Information; (3) the right to amend or correct



your Information; (4) the right to inspect or copy your Information; (5) the right to restrict the use or disclosure of your Information; and (6) the right to authorize an individual, such as a power of attorney, to act for you. For more information regarding how to exercise these rights, speak with your health insurer or long-term care insurer.

What happens if I request any of these rights from LifePlans?

LifePlans will work in conjunction with the appropriate Client to fulfill any of its obligations pursuant to law and under its contract with its Client. If you need to exercise any of your rights, please contact your health insurer or long-term care insurer. If you request to exercise your rights with LifePlans, we will forward the request to the applicable Client and will work with it to fulfill any of its or LifePlans' obligations to you.

What can I do if I feel my rights have been violated?

You can complain to us if you feel that we have violated your rights by sending an email to compliance@lifeplansinc.com. You can also complain to your health insurer or long-term care insurer via the mechanisms communicated to you in its "Notice of Privacy Practices" or as otherwise communicated to you.

You can also file a complaint with the United States Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/. In no event will LifePlans retaliate against you for filing a complaint.

Can I request a copy of this notice?

Yes, you can receive a copy of this notice, including in other languages. Please submit a copy of your request via email to compliance@lifeplansinc.com.