

SUMMARY NOTICE OF PRIVACY PRACTICES NORTHERN MICHIGAN UNIVERSITY HEALTH PLAN

We are required by federal law to provide a Notice of Privacy Practices that describes how health information that is maintained about you by Northern Michigan University's Health Plan (the "Plan") may be used or disclosed. The Notice is lengthy, as it describes the uses and disclosures that the Plan may make and your rights and NMU's obligations under law. This is a Summary of the full Notice which is enclosed.

USES AND DISCLOSURES

We are permitted to use and disclose your health information under a variety of circumstances. Sometimes we must obtain your authorization before we use or disclose that information, but in other circumstances we may use your information without your authorization and without informing you of the use or disclosure. Some of the reasons that we may use or disclose your information include:

- determination of eligibility, coverage and cost sharing amounts
- claims management
- rating provider and plan performance

These are only examples. For a full description of the uses and disclosures that we are permitted to make, consult the Notice of Privacy Practices.

YOUR RIGHTS

While the records that the Plan maintains about you belong to the Plan, under the federal privacy law you have a variety of rights with respect to the information maintained in those records. For instance, you have the right to access and arrange for us to copy the health information that the Plan maintains about you and to request that we amend any of the information that you believe is incomplete or incorrect. Also, you may request that we provide you with a list of certain disclosures that the Plan has made of your health information. All of these rights are subject to some exceptions that are described fully in the Notice.

OUR OBLIGATIONS

We are required to provide you with our Notice of Privacy Practices and to abide by its terms. The Notice is effective April 14, 2009. We may amend the Notice from time to time.

The full Notice of Privacy Practices is enclosed. Please read it carefully. If you have any questions or require additional information, please contact: Ms. Kristen I. Bjorne, HIPAA Compliance Officer, at (906) 227-2470.