

NOTICE OF PRIVACY PRACTICES

**THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU
MAY BE USED AND DISCLOSED
AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.
PLEASE REVIEW IT CAREFULLY.**

This Notice is effective September 23, 2013.

This Notice applies to the following health plans sponsored by Denver Water and referred to collectively as "the Plans":

The Denver Water Group Health Plan
The Denver Water Group Dental Plan
The Denver Water Group Vision Plan
The Denver Water Flexible Compensation Plan
The Denver Water Employee Assistance Program ("EAP")

The references to "we" and "us" throughout this Notice mean the Plans.

This Notice is provided to you pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and has been drafted to comply with the "HIPAA Privacy Rules", under federal law. Any terms that are not defined in this Notice have the meaning specified in the HIPAA Privacy Rules.

Please provide this Notice to those members of your family who are also participants of the Plans.

How We Protect Your Privacy

The Plans will not disclose confidential information or protected health information without your authorization unless it is necessary to provide your health benefits and administer the Plans, or as otherwise required or permitted by law. When we need to disclose individually identifiable information, we will follow the policies described in this Notice to protect your confidentiality.

We maintain confidential information and have procedures for accessing and storing confidential records. We restrict internal access to your confidential information to employees who need that information to provide your benefits. We train those individuals on policies and procedures designed to protect your privacy. Our Privacy Officer monitors how we follow those policies and procedures and educates our organization on this important topic.

How We May Use and Disclose Your Protected Health Information

We will not use your confidential information or disclose it to others without your written authorization, except for the following purposes. When required by law, we will restrict disclosures to the Limited Data Set, or if necessary, to the minimum necessary information to accomplish the intended purpose.

- **Treatment.** We may disclose your protected health information to your health care provider for its provision, coordination or management of your health care and related services. For example, we may disclose your protected health information to a health care provider when the provider needs that information to provide treatment to you. We may also disclose protected health information to another covered entity to conduct health care operations in the areas of quality assurance and improvement activities or accreditation, certification, licensing or credentialing.

- **Payment.** We may use or disclose your protected health information to provide payment for the treatment you receive under the Plans. For example, we may use and disclose your protected health information to pay and manage your claims, coordinate your benefits and review health care services provided to you. We may use and disclose your protected health information to determine your eligibility or coverage for health benefits and evaluate medical necessity or appropriateness of care or charges. In addition, we may use and disclose your protected health information as necessary to preauthorize services to you and review the services provided to you. We may also use and disclose your protected health information to obtain payment under a contract for reinsurance, including stop-loss insurance. We may use and disclose your protected health information to adjudicate your claims. Also, we may disclose your protected health information to other health care providers or entities who need your protected health information to obtain or provide payment for your treatment.
- **Health Care Operations.** We may use or disclose your protected health information for our health care operations. We may use or disclose your protected health information to conduct audits, for purposes of underwriting and rate-making, as well as for purposes of risk management. We may use or disclose your protected health information to provide you with customer service activities or develop programs. We may also provide your protected health information to our attorneys, accountants and other consultants who assist us in performing our functions. We may disclose your protected health information to other health care providers or entities for certain health care operations activities, such as quality assessment and improvement activities, case management and care coordination, or as needed to obtain or maintain accreditation or licenses to provide services. We will only disclose your protected health information to these entities if they have or have had a relationship with you and your protected health information pertains to that relationship, such as with other health plans or insurance carriers in order to coordinate benefits, if you or your family members have coverage through another health plan.
- **Disclosures Between/Among Health Plans.** In addition to the uses and disclosures of your protected health information for purposes of *treatment, payment* and *health care operations* discussed above, the Plans may share your protected health information with each other. The Plans have entered into an "organized health care arrangement" to coordinate their operations and to better serve you and the other participants and beneficiaries of the Plans. To do this, the Plans may need to share protected health information with each other in order to manage their operations. However, the Plans will only share your protected health information with each other as is necessary for the *treatment, payment* or *health care operations* of the Plans and their common operation.
- **Disclosures to Sponsor of Plans.** Denver Water is the sponsor of the Plans. We may disclose your protected health information to employees of the sponsor only to the extent necessary to administer the Plans. The sponsor is not permitted to use protected health information for any purpose other than the administration of the Plans. The sponsor must certify, among other things, that it will only use and disclose your protected health information as permitted by the Plans, restrict access to your protected health information to those individuals whose job it is to administer the Plans and it will not use protected health information for any employment-related actions or decisions.
- **Disclosures to Business Associates.** We contract with individuals and entities (business associates) to perform various functions on our behalf or provide certain types of services. To perform these functions or provide these services, our business associates will receive, create, maintain, use or disclose protected health information. We require the Business Associates to agree in writing to contract terms to safeguard your information, consistent with federal law. For example, we may disclose your protected health information to a business associate to administer claims or provide service support, utilization management, subrogation or pharmacy benefit management.

- **Disclosures to Family Members or Others.** Unless you object, we may provide relevant portions of your protected health information to a family member, friend or other person you indicate is involved in your health care or in helping you receive payment for your health care. If you are not capable of agreeing or objecting to these disclosures because of, for instance, an emergency situation, we will disclose protected health information (as we determine) in your best interest. After the emergency, we will give you the opportunity to object to future disclosures to family and friends.
- **Communications to Participant.** With limited exceptions, we will send all communications to the Plan participant, including communications relating to the participant's spouse, dependents, or other family members who are covered by the Plans. If however, a spouse, dependent or other family member covered by the Plans has requested restrictions or confidential communications, and we have agreed to such requests, we will communicate as required by those confidential restrictions.
- **Designated Representative.** We will disclose your protected health information to individuals authorized by you, or to an individual designated as your personal representative, attorney-in-fact, etc., so long as you provide us with a written notice/authorization and any supporting documents (i.e., power of attorney). Note: Under the HIPAA privacy rule, we do not have to disclose information to a personal representative if: (1) we have a reasonable belief that (a) you have been, or may be, subjected to domestic violence, abuse or neglect by such person, or (b) treating such person as your personal representative could endanger you; and (2) in the exercise of professional judgment, it is not in your best interest to treat the person as your personal representative.
- **Other Uses and Disclosures.** The law allows us to disclose protected health information without your prior authorization in the following circumstances:
 - **Required by law.** We may use and disclose your protected health information to comply with the law.
 - **Public health activities.** We will disclose protected health information when we report to a public health authority for purposes such as public health surveillance, public health investigations or suspected child abuse.
 - **Reports about victims of abuse, neglect or domestic violence.** We will disclose your protected health information in these reports only if we are required or authorized by law to do so, or if you otherwise agree.
 - **To health oversight agencies.** We will provide protected health information as requested to government agencies that have the authority to audit or investigate our operations.
 - **Lawsuits and disputes.** If you are involved in a lawsuit or dispute, we may disclose your protected health information in response to a court or administrative order, subpoena, discovery, or other lawful request, but only if efforts have been made to tell you about the request or obtain a court order that protects the protected health information requested.
 - **Law enforcement.** We may release protected health information if asked to do so by a law enforcement official in the following circumstances: (a) to respond to a court order, subpoena, warrant, summons or similar process; (b) to identify or locate a suspect, fugitive, material witness or missing person; (c) to assist the victim of a crime if, under certain limited circumstances, we are unable to obtain the person's agreement; (d) to investigate a death we believe may be due to criminal conduct; (e) to investigate criminal conduct; and (f) to report a crime, its location or victims or the identity, description or location of the person who committed the crime (in emergency circumstances).
 - **Coroners, medical examiners and funeral directors.** We may disclose protected health information to facilitate the duties of these individuals.

- **Organ and tissue donation and procurement.** We may disclose protected health information to facilitate organ or tissue donation and transplantation.
- **Medical research.** We may disclose protected health information for medical research projects, subject to strict legal restrictions.
- **Serious threat to health or safety.** We may disclose your protected health information to someone who can help prevent a serious threat to your health and safety or the health and safety of another person or the general public.
- **Special government functions.** We may be required to disclose protected health information to various departments of the government such as the U.S. military or U.S. Department of State. For example, we are required to disclose your protected health information to the Secretary of the United States Department of Health and Human Services during an investigation or audit, such as when our compliance with HIPAA is being examined. We may also release your protected health information to authorized federal officials for national security activities authorized by law.
- **Workers' compensation or similar programs.** We may disclose your protected health information when necessary to comply with worker's compensation laws.

Uses and Disclosures With Your Written Authorization

We will not use or disclose your confidential information for any purpose other than the purposes described in this Notice, without your written authorization. For example, we will not supply confidential information to another company for its marketing purposes (unless it is for Health Care Operations), for sale (unless under strict legal restrictions), or to a potential employer with whom you are seeking employment without your signed authorization. You may revoke an authorization that you previously have given by sending a written request to our Privacy Officer, but not with respect to any actions we already have taken.

Prohibited Disclosures

The use or disclosure of genetic information for underwriting purposes is prohibited. Underwriting purposes are broadly defined to include rules for eligibility, enrollment, cost sharing, computation of deductible or premium or contribution amounts and incentives for completing health risk assessments and/or participating in wellness programs, as well as activities related to the creation, renewal or replacement of health insurance or health benefits.

Your Individual Rights

Who to contact to exercise your individual rights. You have important rights with respect to your protected health information as described below. Your enrollment and eligibility information originates with and is maintained by Denver Water, and requests regarding that information must be in writing and directed to the Privacy Officer. However, most of your protected health information originates with and is maintained by the Claims Administrators for the Plans. Requests relating to your claims information must be in writing and should be directed to the Claims Administrator for the particular benefit. The contact information for the Claims Administrators is furnished for you at the end of this notice.

Required disclosures to you. At your request, we are required to disclose to you the portion of your protected health information containing medical, billing and other records used to make decisions regarding your health care benefits.

Right to inspect and copy your protected health information. Except for limited circumstances, you may review and copy your protected health information. In certain situations we may deny your request, but if we do, we will tell you in writing of the reasons for the denial and explain your rights with regard to having the denial reviewed. If the information you request is in an electronic health record, you may request that these records be transmitted electronically to yourself or a designated individual.

If you request copies of your protected health information, we may charge you a reasonable fee to cover the cost. Alternatively, we may provide you with a summary or explanation of your protected health information, upon your request if you agree to the rules and cost (if any) in advance.

Right to correct or update your protected health information. If you believe that the protected health information we have is incomplete or incorrect, you may ask us to amend it. To process your request, you must use the form we provide and explain why you think the amendment is appropriate. We will inform you in writing as to whether the amendment will be made or denied. If we agree to make the amendment, we will make reasonable efforts to notify other parties of your amendment. If we agree to make the amendment, we will also ask you to identify others you would like us to notify.

We may deny your request if you ask us to amend information that:

- Was not created by us, unless the person who created the information is no longer available to make the amendment;
- Is not part of the protected health information we keep about you;
- Is not part of the protected health information that you would be allowed to see or copy; or
- Is determined by us to be accurate and complete.

If we deny the requested amendment, we will notify you in writing on how to submit a statement of disagreement or complaint or request inclusion of your original amendment request in your protected health information.

Right to obtain a list of the disclosures. You have the right to get a list of protected health information disclosures, which is also referred to as an accounting.

The list will not include disclosures we have made as authorized by law. For example, the accounting will not include disclosures made for treatment, payment and health care operations purposes, (except as noted in the following paragraph). Also, no accounting will be made for disclosures made directly to you or under an authorization that you provided or those made to

your family or friends. The list will not include disclosures we have made for national security purposes or law enforcement personnel or disclosures made before April 14, 2004.

The list we provide will include disclosures made within the last six years unless you specify a shorter period. The first list you request within a 12-month period will be free. You may be charged for providing any additional lists within a 12-month period.

You may also request and receive an accounting of disclosures made for payment, treatment, or health care operations during the prior three years for disclosures made as of January 1, 2014 for electronic health records acquired before January 1, 2009, or January 1, 2011 for electronic health records acquired on or after January 1, 2009.

Right to choose how we communicate with you. You may receive confidential communications of protected health information if you provide your request in writing. You have the right to ask that we send information to you at a specific address (for example, at work rather than at home) or in a specific manner (for example, by e-mail rather than by regular mail). We must agree to your request if you state that disclosure of the information may put you in danger, though you are not required to provide any other explanation for your request.

Right to request additional restrictions on health information. You may request restrictions on our use and disclosure of your confidential information for the treatment, payment and health care operations purposes explained in this Notice. While we will consider all requests for restrictions carefully, we are not required to agree to a requested restriction. However, we must comply with your request to restrict disclosure of your confidential information for payment or health care operations purposes if you paid for these services or items in full, out of pocket.

Notification of breach. The Plans must maintain your privacy and will notify you in the event of a breach of unsecured protected health information.

Copy of Notice. You may request to receive a paper copy of this Notice, even if you have agreed to receive such notices electronically.

Fundraising opportunities. If the Plans use or disclose protected health information for fundraising purposes, you may opt-out of fundraising and related communications.

Questions and Complaints

If you believe your privacy rights have been violated, you may file a complaint with us or the Secretary of the U.S. Department of Health and Human Services. To file a complaint with us, put your complaint in writing and address it to the Complaint Resolution Officer listed below. The Plans will not retaliate against you for filing a complaint. You may also contact the Privacy Officer if you have questions or comments about our privacy practices.

Future Changes to Our Practices and This Notice

We reserve the right to change our privacy practices and make any such change applicable to the protected health information we obtained about you before the change. If a change in our practices is material, we will revise this Notice to reflect the change. We will send or provide a copy of the revised Notice. You may also obtain a copy of any revised Notice by contacting the Privacy Officer.

Contact Information

Privacy Officer

Gail Cagle
Denver Water
1600 West 12th Avenue
Denver, CO 80204
(303) 628-6334

Security Officer

Kevin Long
Denver Water
1600 W. 12th Avenue
Denver, CO 80204
(303) 628-6234

Complaint Resolution Officer

Prescott Coleman
Denver Water
1600 West 12th Avenue
Denver, CO 80204
(303) 628-6409

Claims Administrators

Medical

Cigna HealthCare
PO Box 188013
Chattanooga, TN 37422-8013
(800) 251-0670
www.cigna.com

Dental

Delta Dental of Colorado
Stanford Place III
4582 South Ulster Street
Suite 800
Denver, CO 80237
(800) 610-0201
www.deltadentalco.com

Vision

Superior Vision
11101 White Rock Road
Suite #150
Rancho Cordova, CA 95670
(800) 923-6766
www.superiorvision.com

Health Care Flexible Spending Account

PayFlex Systems USA, Inc.
P.O. BOX 3039
Omaha, NE 68103-3039
(800) 284-4885

EAP

Cigna Behavioral Health
11095 Viking Drive, Suite 350
Eden Prairie, MN 55344
(877) 622-4327
www.CignaBehavioral.com