

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

Effective: February 16, 2026

The Health Insurance Portability and Accountability Act (“HIPAA”), a Federal law, includes regulations on privacy. These regulations have privacy provisions for **Protected Health Information** (“PHI”) and **Substance Use Disorder** (SUD) information. The Iron Workers District Council of New England Pension, Health & Welfare, and Annuity Funds (“the Funds”) send you this notice which applies to you, and independently, to all those who receive benefits from the Funds through your eligibility as the member/participant. Wherever PHI is referenced in this document, it also includes Substance Use Disorder information.

Protected Health Information (PHI) means identified health information, in any form, received or maintained by this plan and that links the data to a specific individual. Substance Use Disorder (SUD) means the condition in which there is uncontrolled use of alcohol or drugs despite harmful consequences or impairment of daily functioning.

The Funds are providing you with this notice as to the Funds’ legal duties and privacy practices with respect to your PHI. This notice also applies to the operations of Iron Clad Insurance (“Iron Clad”), the Welfare Fund’s in-house medical/dental/vision/hearing claims administrator.

HIPAA requires that the Fund Office and Iron Clad each ensure the privacy of your PHI that they may maintain in their records. In addition, the Fund Office and Iron Clad each must also provide for the security and integrity of your PHI and to safeguard your PHI from disclosures that would violate HIPAA. When disclosure of your PHI is permitted by HIPAA, the Funds must do so in a minimum necessary manner to accomplish the intended purpose for their respective operations and functions.

The Fund Office makes use of certain PHI for the following purposes: (a) processing applications for disability pensions, (b) processing requests by members/annuitants for annuity loans in order to pay medical bills, (c) processing applications by members for Accident & Sickness benefits, (d) when PHI is submitted in support of a request for an extension on medical coverage eligibility and, (e) compiling information for appeals on medical claim denials, but only if said appeals are filed with the Fund Office.

The Fund Office may, without your authorization, communicate and receive your PHI with providers (hospitals, doctors, etc.) when performing those functions as listed immediately above. In addition, the Fund Office may also communicate with outside professionals who provide services related to these functions. For example, the Fund Office may disclose your PHI to its attorneys, accountants, information technology vendor, or Fund consultant. In all cases, they are “business associates” as defined by HIPAA. These business associates each have signed an agreement in which the business associate ensures the privacy, security, and integrity of all PHI it may receive from the Funds. The Fund Office will only disclose to the business associates that information which is the minimum necessary to accomplish the intended purpose for the use and disclosure of this information. Any such business associate has an obligation to notify you if there has been a breach of or an unauthorized disclosure by the business associate involving your PHI. In addition, the Fund Office has a parallel obligation to notify you if there has been a breach of or an unauthorized disclosure by the Fund Office involving your PHI.

Neither the Fund Office nor Iron Clad will sell your PHI or use your PHI for marketing purposes.

Please note that, even without receiving a specific restriction, the Fund Office, and Iron Clad, cannot discuss with, disclose, or send a person’s PHI to that person’s spouse or to any other individual. If you want to permit your spouse, a Business Agent or other individual to discuss your PHI with the Fund Office or with Iron Clad, you must send a signed, written release of the PHI to such individual. Note also, the Funds will not leave details on voicemail concerning the processing of benefits which relate to your PHI without your written authorization. This applies, also, to details of the processing and payment on provider charges by Iron Clad.

Iron Clad makes use of PHI for the processing and payment of medical, dental, vision, and hearing claims (i.e. provider charges/bills). Iron Clad may also use PHI in pursuing reimbursement for paid claims when the claims may relate to workers’ compensation or motor vehicle (and other) accident situations.

Iron Clad may, without your authorization, communicate and receive your PHI with providers (hospitals, doctors, etc.) when processing and paying claims. Iron Clad may also communicate your PHI with insurance companies who may be providing your medical benefits through other insurance coverage. In addition, Iron Clad may also communicate with outside professionals who provide services related to the payment of claims. For example, Iron Clad may disclose your PHI to Tufts Health, Modern Assistance Program, Davis Vision, Express Scripts, as well as, Fund attorneys, Fund accountant, information technology vendor, claims auditing and claims review vendors, stop loss carriers, and Fund consultant. In all cases, they are “business associates” as defined by HIPAA. These business associates each have signed an agreement ensuring the privacy, security, and integrity of all PHI the business associate may receive from Iron Clad. Iron Clad will only

disclose to the business associates that information which is the minimum necessary to accomplish the intended purpose for the use and disclosure of this information.

On their request, your PHI may be disclosed to applicable, authorized government agencies, such as, the Office of Civil Rights, U.S. Health and Human Services. The Funds may disclose PHI in compliance with a valid, applicable court order or subpoena; however, Federal law provides enhanced protections for PHI that pertains to psychotherapy notes, SUD, mental health treatment, HIV/AIDS, and sexually transmitted disease.

You have the right to request an amendment or correction to your PHI in the records held by the Fund Office or by Iron Clad. We may deny your request if it is determined that:

- (a) the Funds did not create the records or the documents,
- (b) it is not part of your designated records,
- (c) the record would not be available for inspection under 45 C.F.R. (Code of Federal Regulations), Section 164.524, or
- (d) the record is accurate and complete.

In order to request an amendment to your PHI, you must make a request in writing to:

For Fund Office records -

William P. Hurley, Fund Administrator (and Privacy Officer)
Iron Workers Fund Office
161 Granite Avenue
Dorchester, MA 02124
(617) 265-3757

For Iron Clad records -

Anne Fini, Claims Manager
Iron Clad Insurance
161 Granite Avenue
Dorchester, MA 02124
(617) 436-3500

If you believe your privacy rights under HIPAA have been violated, you may file a written complaint. You must describe detailed facts (including dates) concerning any alleged violation and must identify the particular PHI.

Concerning Fund Office records -
send to Mr. William P. Hurley, Fund Administrator,
at the above-referenced address

Concerning Iron Clad records -
send to Ms. Anne Fini, Claims Manager,
at the above-referenced address

Note that neither the Funds nor Iron Clad will retaliate against you for filing a complaint for a violation of privacy rights. You may also file a complaint concerning your privacy rights, with the office of the Secretary of Health and Human Services.

If you request further information, in regard to your HIPAA privacy rights, you may contact the persons as set forth above.

You may request restrictions on the uses and disclosures of your PHI. To do so, such request must be in writing with the particulars of your request and identifying the specific PHI for the request. As applicable, the Fund Office or Iron Clad must inform you of its decision on your request. However, they are not required to agree to the restrictions that you may request.

You may request, in writing, to receive communications of your PHI by alternative means or at alternative locations. Subject to the exceptions in 45 C.F.R., Section 164.524(a), you may request, in writing, access to your PHI from the Fund Office and from Iron Clad. Unless your request is denied pursuant to Section 164.526(d), the Fund Office or Iron Clad will provide you with a copy of your PHI upon the payment of the cost of copying and postage. As applicable, the Fund Office or Iron Clad must inform you of any denial of your request (and the reasons).

Upon written request, you have the right to receive an accounting (i.e. a list) of the disclosures of your PHI made by the Fund Office or by Iron Clad. They are not, however, required to account for those disclosures of your PHI that are exceptions, as set forth in 45 C.F.R. Section 164.528(a)(1).

The Funds are required to follow the terms of this notice, and any other notices it may provide you in the future, for the use, disclosure, and procedures, concerning your PHI. You may have other privacy rights or protections under applicable state laws. You have the right to receive a copy of this notice, upon request; this notice is also posted on the website at: <https://iwdcnfunds.org>

The Funds reserve the right to change, in the future, its privacy practices for PHI pursuant to 45 C.F.R., Section 164.530(i)(2)(ii). If the Funds do change its privacy practices for PHI, they will notify you in writing by mail.