

Town of Colchester, Connecticut

127 Norwich Avenue, Colchester, Connecticut 06415

Board of Selectmen Minutes Meeting Minutes Thursday, June 6, 2019 Colchester Town Hall @ 7:00pm

MEMBERS PRESENT: First Selectman Art Shilosky, Selectman Stan Soby, Selectman Rosemary Coyle, Selectman Denise Mizla, and Selectman Denise Turner

MEMBERS ABSENT: none

OTHERS PRESENT: Registrar D Mrowka, Public Works Director J Paggioli, Recreation Director T Quinn, BOER Tarlov, BOE M Bylone, Town Clerk G Furman, and clerk T Dean

- 1. Call to Order
 - A Shilosky called the meeting to order at 7:00 pm.
- 2. Additions to the Agenda none
- 3. Citizen's Comments none
- 4. Consent Agenda
 - a. Tax Abatements
 - S Soby moved to approve the consent agenda, seconded by R Coyle. Unanimously approved. MOTION CARRIED
- 5. Board and Commissions Interviews and/or Possible Appointments
 - a. Housing Authority- Michael Dankiw possible appointment as a member to expire 5/1/2024
 - D Mizla moved to appoint Michael Dankiw as a member to the Housing Authority to expire 5/1/2024, seconded by
 - D Turner. Unanimously approved with one abstention by R Coyle. MOTION CARRIED.
 - b. Board of Assessment Appeals Gregg LePage to be interviewed

The Board stated that this should be a function of the members of the BAA to interview and appoint. NO ACTION.

- c. Commission on Aging Linda Pasternak to be interviewed was interviewed.
- R Coyle moved to appoint Linda Pasternak as a member to the Commission on Aging to expire 12/31/2019, seconded by
- S Soby. Unanimously approved. MOTION CARRIED
- 6. Approve Minutes of the May 16, 2019 Board of Selectmen Meeting

SSoby moved approve the meeting minutes of the May 16, 2019 Board of Selectmen meeting, seconded by D Mizla. Unanimously approved with one abstention by R Coyle. Unanimously approved. MOTION CARRIED

7. Approve Minutes of the May 29, 2019 Special Board of Selectmen Meeting

D Turner moved to approve the Minutes of the May 29, 2019 Special Board of Selectmen meeting, seconded by D Mizla. Unanimously approved with two abstentions by R Coyle and S Soby. MOTION CARRIED.

8. Discussion and Possible Action on Recreation Department ActiveNet Contract Cancellation

T Quinn stated that the contract was \$16,500 last year and early buy out is \$36,000.

S Soby moved to authorize the First Selectman, Art Shilosky, to terminate the current contract with "Active" at the end of the contracted term as recommended by the Recreation Director T Quinn, D Mizla. Unanimously approved. MOTION CARRIED.

9. Discussion and Possible Action on Recreation Department Gym Supervisor Job Description

T Quinn stated that she wanted to make a more generic description for the per diem position.

R Coyle moved to make the suggested changes to the job descriptions of the gym supervisor, seconded by D Mizla. Unanimously approved. MOTION CARRIED.

10. Discussion and Possible Action on Recreation Department Dance Instructor Job Description

Board discussion on last page of description referencing specific qualifications for dance instructor. S Soby suggested drafting an addendum for dance, or other specific program requirements. T Quinn will revise and bring back at next meeting.

11. Discussion and Possible Action on PPI Benefit Solutions Renewal of Agreement

S Soby moved to renew the Agency and Administrative Service Agreement with PPI Benefit Solutions effective 7/1/19 and authorize the First Selectman to sign all necessary documents, seconded by R Coyle. Unanimously approved. MOTION CARRIED

12. Discussion and Possible Action on RFP 2019-07 DPW Yard Fuel Tank Replacement

R Coyle moved that the RFP 2019-07 DPW Yard Fuel Tank Replacement be awarded to Stula Enterprises, LLC for the selected items bid of \$260,750.00 and hereby authorize the First Selectman, enter into a contract with Stula Enterprises, LLC and to sign and deliver said agreement and any necessary documents required, seconded by D Turner. Unanimously approved. MOTION CARRIED

13. Discussion and Possible Action on Adoption of Colchester Sewer and Water Commission FY 2019-2020 Operating Budgets

D Mizla moved where as the Town of Colchester Sewer & Water Commission forwarded and recommended the 2019-2020 Fiscal Year Sewer & Water Commission Operating budget to the Board of Selectmen; The Board of Selectmen hereby adopt said Operating Budgets as recommended and submitted by the Sewer and Water Commission Budget at their meeting on May 9, 2019, seconded by S Soby. Unanimously approved. MOTION CARRIED

14. Citizen's Comments -none

15. First Selectman's Report

A Shilosky reported that Lt. Governor Bysiewicz asked the town to coordinate an event honoring the Korean and Vietnam vets on 6/24 at WJJMS. Lt. Governor and Commissioner of Veteran Affairs will be present. Town Hall roof repair is complete. Household Waste event last week went well. House behind the library was removed. Finance Dept. cooling unit replaced. Town Planner job posting will go out again. Police Dept. has 36 applicants for the officer job opening, down to 9 applicants for the oral interview. Will be installing signs on town property regarding no alcohol and weapons allowed. Superintendent Burt requested to use the Youth Center during the summer for a mandated program for 18-21 year olds. He also requested another access road at Bacon Academy, and more fields for sport programs. Senior Center Building Committee has received nine applications to date. R Coyle requested to be the committee liaison. Norton Mill Park has received six applications, S Soby requested to be liaison. Will add a deadline to the committee application posting to the end of this month. R Coyle requested to do the interviews at a Special meeting.

16. Liaison Reports

D Mizla reported on Board of Education – several celebrations and retirements. Honored the youth services and recreation departments for their work supporting staff during early release days. School received a check from the 2018-2019 Stop & Shop reward program \$7,544. Recognized the student Board of Education member and introduced the new member. Youth Services – gave out the youth services reward. Honored SRO Suchecki. Will try to organize a summer meeting to discuss the survey and next steps.

S Soby reported on Chatham Health – R Melmed, Colchester resident, was appointed as Health Director. Sanitarian moved to another district, looking for his replacement. Solaware deployment has been coordinated. Blood pressure clinics scheduled. Draft of salon regulations have been distributed for dialogue and feedback to businesses and industry people. Public Hearing will be 6/25 at 1pm.

Agriculture Commission – compiling a list of farms in town for promotional opportunity. Ad hoc committee meeting on this Monday. C Borque will be contacting Director of Learning at the school to coordinate school piece. Looking at right to farm community signs and coordinating DOT piece.

D Turner reported on Friends of Cragin - book sale this weekend.

Ethics - working on the code of ethics for the town to see if there are any upgrades to language needed.

17. Adjourn

S Soby moved to adjourn at 7:36 p.m., seconded by R Coyle. Unanimously approved. MOTION CARRIED.

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Attachment: Active Cancellation letter Recreation Gym Supervisor job description PPI renewal agreement

Respectfully submitted,

Tricia Dean, Clerk



Town of Colchester, Connecticut

127 Norwich Avenue, Colchester, Connecticut 06415

Art Shilosky, First Selectman

June 6, 2019

To whom it may concern,

This letter serves to act as the notice of cancellation of our contract with Active. At the end our contracted term, January 1, 2021, our contract cannot and will not be renewed.

Per our contract, we are providing more than the required 12 month notification of our cancellation.

Sincerely,

Art Shilosky First Selectman



Town of Colchester Job Description Gym Supervisor

GENERAL STATEMENT OF DUTIES

Supervise Pick up Basketball Program programs and participants at town facilities during programs, activities and events. Work in a safe and responsible manner, including following both OSHA and Town of Colchester safety policies.

WORK SCHEDULE/ RATE OF PAY

Your hourly pay rate is \$10.00/hr

This is a per diem position. Dates, times and schedule will be vary by season, program, activity and event

SUPERVISOR

Works under the direct supervision of the Recreation Supervisor. Recreation Director or their designee and administrative supervision of the First Selectman.

SUPERVISION EXERCISED

Program participants

ESSENTIAL DUTIES

- Be punctual
- Dress code gym shorts and shirt tucked in
- Set up, supervise and clean after the program, activity or event.
- Make sure all equipment is put away and gym is maintained is used in the manner it was intended
- Maintain a safe and fun environment for all participants
- Promote the program to retain attendance each week
- Other duties as assigned

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES

Must have:

- Excellent written and oral communication skills
- Good public speaking skills and strong customer service skills
- Must be available to work afternoon and evening hours

Must be able to:

- Communicate and work effectively with diverse groups and individuals.
- Exhibit a professional manner with other employees and the public.
- Work independently.
- Maintain accurate records.
- Lift and/or move up 50 pounds.

- Perform the essential functions of the job with minimal supervision and with or without reasonable accommodations.
- Communicate with the Recreation Department
- When directed, collect participant fees and forms
- Obtain CPR/First Aid/AED/Epi Pen certification before first class
- While performing the duties of this job, the employee is regularly required to sit, stand, walk and talk. The employee is at times required to use hands to feel objects; reach with hands and arms; and stoop, kneel, crouch, or crawl.
- Specific vision abilities required for this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

EDUCATION AND EXPERIENCE

- Must be at least 21 years of age.
- Must have and maintain a valid Connecticut Motor Vehicle Operator's License.
- Must have experience supervising groups of youth and adults.

Qualifications

- The employee must be able to lift and/or move up to 50 pounds.
- Specific vision abilities required for this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.
- First Aid, CPR, AED and Epi pen training
- Experience with supervision of youth and adults
- Comfortable interacting with and directing large groups of youth and adults.

The employee must be able to lift and/or move up to 50 pounds. Specific vision abilities required for this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

It is the policy of the Town of Colchester to provide a safe and healthy workplace for all employees. The Town of Colchester is committed to reducing and controlling the frequency and severity of work-related accidents. It is the responsibility of every employee to report all accidents, incidents and occupational illnesses, as well as any perceived hazardous conditions. While performing the duties of employment, it is the employee's responsibility to work in a safe and responsible manner. This includes following both OSHA and Town of Colchester safety policies

While performing the duties of this job, the employee is required to work in outside weather conditions. The noise level in the work environment is usually moderate.

This job description is not all-inclusive and is subject to change by the Board of Selectmen at any time. Per Diem, Seasonal

THE ASSOCIATION OF COMMUNITY SERVICE AGENCIES (ACSA) GROUP INSURANCE TRUST

Renewal Acknowledgement and Amendment to Agency and Administrative Service Agreement

for Town and Board of Ed of Colchester ER# 041960

Effective 7/1/2019

Please

1. Renewal Acknowledgement

The renewal rates outlined below will be used to determine the Employer Payments that will appear on PPI's invoice. Such Employer payments are further described in Appendix B and may include premium payable to the insurer, service fees payable to the broker and an administrative service fee payable to PPI.

				Complete:	
Carrier and Plan Description		Current	New	% of Cost	
PPI Self Enroll Administration PEPM Fee - BOE		Rates	Rates	Employees Pay	
Auto Enroll Per Member Fee					
		\$ 1.50	No Change	%	
PPI Anthem Administration PEPM Fee - BOE					
Per Employee Per Month Fee					
		\$ 12.50	No Change	%	
		\$ 12,50	No Change	%	
		\$ 12,50	No Change	%	
PPI Self Enroll Administration PEPM Fee - TOWN				1	
Auto Enroll Per Member Fee				v	
		\$ 1.50	No Change	%	
PPI Anthem Administration PEPM Fee - TOWN Per Employee Per Month Fee					
rei Employee rei montii ree		\$ 12.50	No Change	1 %	
		\$ 12.50	J	0/	
			No Change		
		\$ 12.50	No Change	%	
2. Amendment to Agency and Administrative Services	Agreement				
The current Agency and Administrative Service Agreement has been amended as of the above effective date. Appendixes A and B of the Agency and Administrative Services Agreement are hereby deleted and replaced by the attached Appendixes A and B.					
By signing below, I acknowledge the required renewal act effective as the above effective date, and will be reflected signing below, I accept this amendment and acknowledge	on the next scheduled billing invoices from				
IN WITNESSETH WHEREOF, the parties hereto have exc	ecuted this Agreement as of the effective da	ate identified ab	ove		
Please complete and sign this document and return it to P	Pl within 30 days.				
Authorized Signature:	Printed Name/Title:		Date:		

PLEASE FAX TO: 203-793-1212

PPI Benefit Solutions • 10 Research Pkwy, STE. 200 Wallingford, CT. 06492 • 888-674-0046

Appendix A

Administrative Services and Components of Employer Payments Paid to PPI

Following is a list of administrative services provided by PPI. Many of these services are performed by PPI on behalf of the insurer. Because PPI performs certain administrative services on the carrier's behalf, the insurer realizes administrative savings. As a result, the Employer Payments Due that is billed by PPI is equal to the employer payment that would be billed by the insurer, were PPI not involved. PPI is the billing administrator and not the insurance company.

Services performed by PPI for a particular employer will vary, based on coverage, case size, client needs and other factors. Administrative services performed by PPI may include the following:

Sales and Marketing

- Provide multi-carrier, multi-coverage sales, marketing, account management and sales support services to brokers. This may involve PPI menu carriers or approved non-menu carriers.
- Review, itemize and collect documents needed to support the RFP carrier submission process for multiple
 carriers, including but not limited to verifying census data, converting census files into excel, reconciling
 census data to invoice, researching background information on prospect from outside sources like Dunn &
 Bradstreet, and formalizing data in a streamlined fashion.
- Prepare and coordinate the RFP with requested carriers, including but not limited to monitoring turnaround times, updating brokers on status and managing expectations.
- Negotiate final plan and products with multiple carriers, request additional options, revise spreadsheets and update all parties on risk issues, as well as census and product changes.
- Gather GeoAccess reports, PCP assessment reports, answer benefit related questions, provide network comparison data, support and supplement broker in all aspects of client presentation and follow up.
- Prepare final marketing evaluation and recommendation, including but not limited to an analysis of benefits from all carriers quoting, financial comparisons based on monthly and annualized premium, and carrier disclosures.
- Participate in employer level, board and committee meetings to assist in the presentation of recommendations and to answer questions. Negotiate final rates and benefits with carriers.
- Make available trained personnel to provide PPI system demonstrations, either on-site or via webinar, for broker, client and member level staff. Offer and participate in both employee and employer level training and benefits explanations.
- Negotiate renewals with incumbent carrier and provide competitive plan, carrier and funding alternatives when appropriate.
- With respect to administrative takeovers, collect all required paperwork, including but not limited to benefit booklets, monthly invoices and member eligibility information. Facilitate communications and system interface with non-menu carriers. Organize and process employer and employee level data. Monitor and quality control all interfaces to promote a successful client experience.
- Perform other sales related services as the client shall request and PPI shall agree to provide.

Case Installation

- Provide multi-carrier, multi-coverage case installation support to brokers and their clients. This may involve PPI menu carriers or approved non-menu carriers.
- Organize final sold case paperwork, prepare consolidated enrollment form, develop a suitable timeline for coordinating case installation,
- Perform on-site open enrollment meetings conducted by PPI Account Managers, including one-on-one
 assistance for employees. Review, assemble, complete and facilitate all necessary documentation for and to
 selected carriers.
- Participate in employer and employee meetings. Gather all paperwork and enrollment forms. Review, assemble, complete and facilitate all necessary documentation for and to selected carriers.
- Coordinate PPI system updates. Provide data entry and quality control for all member level eligibility and
 enrollment. Confirm that all selected carriers are prepared to receive electronic eligibility data, obtain group
 and member level ID numbers, and finalize the installation process at both the carrier and client level. Monitor
 and provide additional information to carriers as needed.
- Communicate with broker of record and client on all aspects of the installation process.
- Request, obtain, proofread and inventory final carrier booklets, plan certificates and documents. Provide
 carrier certificates and that can be used by the client to create the Summary Plan Description, as required by
 ERISA.

Billing Administration

- Provide consolidated administration, featuring a single invoice for all PPI administered coverages, invoice customization options, and available online invoices with exportable billing detail.
- Provide multi-carrier, multi-coverage billing support to brokers and their clients. This may involve PPI menu carriers or approved non-menu carriers.
- Provide consolidated administration, featuring a single invoice for multiple carriers, invoice customization
 options, and available online invoices with exportable billing detail.

Appendix A

Administrative Services and Components of Employer Payments Paid to PPI

- Provide each client with a customized website featuring AutoEnroll, PPI's proprietary enrollment and eligibility system, online bills with automatic email notifications, summary views of PPI-administered benefits, a library of printable carrier forms, and access to HR and employee benefits tools.
- Provide a secure, online benefit administration portal for plan enrollment, ongoing eligibility changes, and COBRA administration.
- Act as the client's authorized representative for the purposes of collecting and forwarding premium to the respective carrier.
- Assist client in the reconciliation of menu carrier premiums.
- Provide electronic eligibility feeds to medical and dental carriers to automate the carrier enrollment process.
- Provide fully integrated COBRA administration for PPI administered plans, including the ability to view all COBRA participant communications and status online.

Ongoing Enrollment

- Provide multi-carrier, multi-coverage enrollment support to brokers and their clients. This may involve PPI menu carriers or approved non-menu carriers.
- Provide a customized website for each client featuring AutoEnroll, PPI's proprietary enrollment and eligibility system. AutoEnroll facilitates the enrollment and disenrollment of eligible employees and dependents into the Plan in accordance with established waiting period and eligibility rules. AutoEnroll also provides electronic eligibility feeds to medical and dental carriers to automate the carrier enrollment process.
- Provide carrier enrollment and administrative forms and supplies, unless otherwise provided by the carrier.
- Facilitate the enrollment and disenrollment of eligible employees and dependents into the Plan in accordance with established waiting period and eligibility rules.

Customer Service

- Provide clients and brokers with an in-house billing technician, service representative for claims advocacy and resolution, systems support representative, account manager, and compliance representative.
- Provide multi-carrier, multi-coverage customer service support to brokers and their clients. This may involve PPI menu carriers or approved non-menu carriers.
- Provide employees with toll free access to PPI's service specialists for assistance with coverage questions and claim resolution. Provide clients and brokers with an in-house billing technician, service representative for claims advocacy and resolution, systems support representative, account manager, and compliance representative.
- Provide documentation and reporting systems to facilitate the tracking and monitoring all incoming service issues.
- Facilitate daily client and broker interaction, including documentation requests, service assistance, carrier updates, census and invoice requests, administration training and ongoing maintenance
- Design and implement customized client web tools that provide access to employer specific benefit summaries, forms and information
- Provide, upon reasonable request of the client, periodic education concerning the Plan to the client and members.
- Provide general group insurance, PPI product-specific and general compliance information and guidance in the form of newsletters, checklists, and access to an online HR & compliance database.
- Prepare 5500 filings on behalf of the trust participants according to DOL regulations, for those coverages issued through the trusts.
- Perform other services as the client shall request and PPI shall agree to provide.

Other Available Services - PPI may charge an additional fee for these services. These fees will be determined on a case by case basis, communicated to the employer separately, and may include:

- Access to payroll and HRIS solutions that are integrated with PPI's benefit administration platform.
- Personal reimbursement accounts from Flexible Spending Accounts (FSAs) and Health Reimbursement
 Arrangements to Commuter Parking and Transit Accounts that use a single debit card at the point of service and
 include online account activity.
- HR and employee support through programs like Employee Advocates & Benefit Counselors, on demand HR & benefit webinars, employee discount programs like PPI Benefit Extras, and customized web-based employee surveys.
- Other services as the client shall request and PPI shall agree to provide

Appendix B Components of Employer Payments

Medical Coverages Effective 2019, For All Groups in the ACSA Trust		Percent
Benefits paid to members, carrier administration expenses and taxes*		98.61%
Commissions and other administration service fees**		1.39%
Net commissions to broker of record***	0.00%	
Net commissions to PPI	1.39%	0.450/
Trust Expenses****		-0.15%
PPI Compensation for Administrative and Professional Services		0.15%
TOTAL		100.00%

- * Benefits paid to members, carrier administration expenses and taxes represent an average based on all carriers medical coverages in the Trust. Percent breakdowns will vary on a case by case basis.
- ** In addition to regular commissions, carriers and PPI occasionally pay contingent compensation as an incentive. To the extent these amounts exist, they have little (less than 0.2%) effect on the percentages described above.
- ***PPI occasionally pays broker commissions on behalf of certain carriers. Net commissions to broker of record represents the average commissions paid by PPI. This does not include any commissions paid by the carrier.
- ****Average trust expenses are underwritten to be 0.0% and trust expenses have no impact on employer payments.

Life, Disability, Dental and Vision Coverages Effective 2019, For All Groups in the ACSA Trust		Percent
Benefits paid to members, carrier administration expenses and taxes*		89.23%
Commissions and other administration service fees**		8.93%
Net commissions to broker of record***	3.14%	
Net PPI compensation for Administrative Services	5.79%	
Trust Expenses and Rerate obligations****		1.84%
TOTAL		100.00%

- * Benefits paid to members, carrier administration expenses and taxes represent an average based on all carriers Life, Disability, Dental and Vision coverages in the Trust. Percent breakdowns will vary on a case by case basis.
- ** In addition to regular commissions, carriers and PPI occasionally pay contingent compensation as an incentive. To the extent these amounts exist, they have little (less than 0.2%) effect on the percentages described above.
- ***PPI occasionally pays broker commissions on behalf of certain carriers. Net commissions to broker of record represents the average commissions paid by PPI. This does not include any commissions paid by the carrier.
- ****Average trust expenses are underwritten to be 0.0%. Actual experience will cause fluctuation typically in a range from -10% to 10%.

The following is additional information regarding our relationships with the insurance companies whose products we sell, and the compensation that we receive. As a valued client, it is our goal to place you in the best position to make informed business decisions.

In connection with your transaction, although we provide products and services to you, we are appointed agents of the insurers and will receive commissions from the insurer whose product you purchase. Our commissions typically equal a percentage of policy premiums paid by you. Additional compensation may also be earned by us in connection with our sales activity with a particular insurer. The major factor used in determining such additional amounts is the volume of policies we sell on behalf of the insurer.

Insurers may also provide non-cash compensation to us or our employees. Such non-cash compensation may include promotional items, meals or entertainment and reimbursement of expenses incurred in connection with training and education meetings, conferences and seminars.

We are also a subsidiary of National Financial Partners Corp. ("NFP"), a financial services company which owns more than 175 firms and has a network of more than 320 firms who are members of our membership organizations. Being part of NFP provides us access to a wide array of high quality products and services and gives us access to the intellectual capital and financial strength of a large company. In specific situations, NFP's firms may earn additional compensation for their role in providing certain products and services to clients under separate contracts with insurers.

PPI Benenfit Solutions Notice of Privacy Pratices

NOTICE TO EMPLOYERS: The following describes how medical information about your employees and their dependents may be used. To ensure that members understand their rights under HIPAA, please distribute a copy of this notice to all employees, and to all COBRA beneficiaries.

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.

PPI Benefit Solutions is required, by law (the Health Insurance Portability and Accountability Act of 1996 HIPAA), to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. The terms "protected health information" or "PHI" in this notice include any information maintain by us that can reasonably be used to identify you, and that relates to your physical or mental health condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information

PERMISSIBLE USES AND DISCLOSURES OF YOU HEALTH CARE INFORMATION

We will disclose PHI to you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice. We may also use or disclose your PHI under certain circumstances without your permission. The examples below are a generic list and may not apply to the administrative services that PPI performs.

For Payment

We may use or disclose PHI to determine eligibility for Plan benefits, to facilitate payment for the treatment, to determine benefit responsibility under the Plan, or to coordinate Plan coverage. For example, upon request, we may tell a doctor whether you are eligible for coverage.

For Health Care Operations

We may use and disclose PHI for other Plan operations that are needed to administer the Plan. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.

To Business Associates

We may contract with individuals or entities known as Business Associates to perform various functions on our behalf or to provide certain types of services. Business Associates must agree to the same HIPAA rules for PHI. For example, we may disclose your PHI to a Business Associate to administer COBRA or to provide support services once the Business Associate enters into a Business Associate Agreement with us.

As Required by Law

We will disclose PHI when required to do so by federal, state or local law. For example, we may disclose PHI to the Secretary of the Department of Health and Human Services to make sure that your privacy is protected, or when required to do so by national security laws or public health disclosure laws.

To Plan Sponsors

For plan administration, we may disclose PHI to certain employees of the Employer as long as they use or disclose the PHI solely for plan administration functions. PHI cannot be used for employment purposes without your specific authorization.

OTHER USES AND DISCLOSURES OF YOUR HEALTH CARE INFORMATION

Workers' Compensation

If applicable, we may disclose your health information as necessary to comply with state Workers' Compensation Laws.

Emergencies

We may disclose your health information to notify or assist in notifying a family member, or another person responsible for your care about your medical condition or in the event of an emergency or of your death.

Public Health

As required by law, we may disclose your health information to public health authorities for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.

Judicial and Administrative Proceedings

We may disclose your health information in the course of any administrative or judicial proceeding .

Law Enforcement

We may disclose your health information to a law enforcement official for purposes such as identifying or locating a suspect, fugitive, material witness or missing person, complying with a court order or subpoena and other law enforcement purposes.

Public Safety

It may be necessary to disclose your health information to appropriate persons in order to prevent or lessen a serious and imminent threat to the health or safety of a particular person or to the general public.

Specialized Government Agencies

We may disclose your health information for military, national security, prisoner and government benefits purposes.

Change of Ownership

In the event that PPI Benefit Solutions is sold or merged with another organization, your health information/record will become the property of the new owner.

Your Protected Health Information Rights

- > You have the right to request restrictions on certain uses and disclosures of your PHI. Please be advised, however, that PPI Benefit Solutions is not required to agree to the restriction that you requested, as long as the disclosure is otherwise required by law or is to a health plan for purposes of carrying out payment or health care operations.
- You have the right to have your health information received or communicated through an alternative method or sent to an alternative location other than the usual method of communication or delivery, upon your request.
- > You have the right to inspect and copy your health information.
- > You have a right to request that PPI Benefit Solutions amend your protected health information. Please be advised, however, that PPI Benefit Solutions is not required to agree to amend your protected health information. If your request to amend your health information has been denied, you will be provided with an explanation of our denial reason(s) and information about how you can disagree with the denial.
- You have a right to receive an accounting of disclosures of your protected health information made by PPI Benefit Solutions. Accountings of disclosures of electronic health records are limited to the past three years.
- You have a right to a paper copy of this Notice of Privacy Practices at any time upon request.
- You have the right to be notified by PPI Benefit Solutions whenever PPI Benefit Solutions discovers a breach of unsecured PHI or reasonably believes that your unsecured PHI has been accessed, acquired, used or disclosed in a manner not permitted by HIPAA. This notification is required to occur without unreasonable delay and in no case later than 60 calendar days after discovery of a breach. "Breach" means the acquisition, access, use or disclosure of PHI in a manner not permitted by the HIPAA Privacy Rule or Security Rule. PHI is considered to be "secured" when it is rendered unusable, unreadable or undecipherable to unauthorized individuals through the use of a technology or methodology specified by the Department of Health and Human Services (HHS).

Changes to this Notice of Privacy Practices

PPI Benefit Solutions reserves the right to amend this Notice of Privacy Practices at any time in the future, and will make the new provisions effective for all information that it maintains. Until such amendment is made, PPI Benefit Solutions is required by law to comply with this Notice. PPI Benefit Solutions is required by law to maintain the privacy of your health information and to provide you with notice of its legal duties and privacy practices with respect to your health information. If you have questions about any part of this notice, or if you want more information about your privacy rights, please contact: our Privacy Officer at (203) 793-1200. If our Privacy Officer is not available, you may make an appointment for a personal conference by telephone within two work days.

Complaints

Complaints about your Privacy Rights, or how PPI Benefit Solutions has handled your health information should be directed to our Privacy Officer at (203) 793-1200. If our Privacy Officer is not available, you may make an appointment for a personal conference by telephone within two working days. If you are not satisfied with the manner in which this office handles your complaint, you may submit a formal complaint to: DHHS, Office for Civil Rights, 200 Independence Avenue, S.W. Room 509F HHH Building, Washington, DC 20201

<u>Authorization</u>

This notice is effective upon receipt. You have the right to withhold authorization and consent for PPI to use and disclose your PHI for the purposes of treatment, payment and healthcare operations as described in this Privacy Notice. You may do so by sending written notice to PPI Benefit Solutions, 10 Research Parkway, Wallingford, CT 06492. Attention: Privacy Officer. Failure to submit such a request within 30 days of receipt of this notice will constitute acceptance of this Notice of Privacy Practices. Such acceptance, however, may be withdrawn at any time by sending written notice to PPI Benefit Solutions, 10 Research Parkway, Wallingford, CT 06492. Attention: Privacy Officer