

Privacy Policies & Disclaimers

AultCare maintains high standards for the protection of your privacy when you use our website. The policies and disclaimers described below explain how AultCare collects and uses your personal information, what you can expect from our website, and the steps that AultCare takes to protect your personal information. Your use of this website is subject to the terms and conditions contained in AultCare's policies and disclaimers.

➤ Your Information ** RR 6 F ,1

AultCare does not collect your personal identifying information when you access this website unless: (1) You register to use the services offered on our website; or (2) You provide information to us in an e-mail. To register and use the password-protected services offered on this website, we collect the following information from you: First and last name, AultCare Member identification number, date of birth, company or employer name, and e-mail address. You will also be asked to create a username, password, and reminder question with answer. All information provided by you to us will be used strictly for permitting you to use our website, for responding to your questions, for maintaining the functionality of our website, and for protecting the security of your personal information. AultCare will store all information that you provide to us in a manner that protects the privacy and security of your personal information. AultCare is committed to protecting the privacy of your personal information and we will not sell, transfer, or disclose your personal information, including your e-mail address, without your prior authorization, except when permitted or required by law.

➤ E-mail

You may send an e-mail directly to AultCare using the links provided on this website. If you provide your e-mail address, we may reply to you by e-mail. All information that you share with us will be kept confidential in accordance with AultCare's policies and procedures. Depending upon the nature of your e-mail, we may dispose of your e-mail correspondence or retain it after we reply to you. Please note that certain e-mail applications may not provide full encryption or security during transfer to us. Therefore, please contact the AultCare Service Center by telephone at (330) 363-6360 if your question contains any information that you consider to be confidential.

➤ Cookies

AultCare uses cookies on both the public access and password-protected areas of this website. A "cookie" is a piece of data that transfers to your computer when you visit or access a website. Cookies do not collect personal information from you. AultCare uses cookies to make this website easier for you to access by customizing certain functions, such as saving usernames and passwords. Cookies also help us to improve our website by providing information on use of the website, as well as functionality of the website.

➤ Terms and Conditions for Use of AultCare's Website ** RR 6F, 2

This website is owned and operated by AultCare Corporation for the use of its members, providers, employers, and other interested users. AultCare reserves the right to alter or discontinue any aspect or feature of this site without notice and at our sole discretion. AultCare retains the right, but not the duty, to monitor this site for any and all purposes. Any monitoring of this website will be conducted in compliance with all applicable privacy regulations.

You agree to use this website only in the manner for which it was intended. Certain functions of this site are available only to authorized users with prior security clearance.

You expressly agree to use this website at your own risk. Neither AultCare, nor its employees, officers, agents, business partners, or affiliated institutions, is liable in any way for any errors, omissions, interruptions, deletions, defects, delays in transmission, computer virus, etc., that may result from the use of this site. AultCare strives to maintain this site in an accurate and current manner; however, AultCare does not guarantee the accuracy of any information, service, or merchandise provided through this site.

This website may contain links to other Internet websites that are provided solely for your convenience or interest. AultCare makes no warranties or representations as to the content of any website accessed through these links, and assumes no liability or responsibility for the accuracy, legality, or decency of any site you may access through the AultCare website. Similarly, if you have accessed this website as a link provided by another Internet site, this in no way or manner indicates any endorsement, approval, association, obligation, responsibility or liability of, by or for, AultCare Corporation and the operator of the website providing the link.

This disclaimer applies to any damages or injury caused by any failure of performance, error, omission, interruption, delay of transmission, etc., whether for breach of contract, tortious behavior (including strict liability), negligence, or any other cause of action.

Neither AultCare, nor any person or entity involved in creating or producing this website, or the content herein, is liable in contract, tort, or any other legal theory of liability for any economic or non-economic damages, including but not limited to, direct, indirect, incidental, special, punitive, consequential, or similar damages, arising out of the use or an inability to use this website.

AultCare Corporation is incorporated under the laws of the State of Ohio. This website is operated and controlled by AultCare corporate headquarters in Canton, Ohio. The terms and conditions of this website are governed and construed in accordance with the laws of the State of Ohio. Any action related to matters on this website shall be brought in state court in Stark County, Ohio or in federal court in the United States District Court, Northern District of Ohio.

➤ Notice of Privacy Practices

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

The terms of this Notice of Privacy Practices apply to the Covered Entity known as McKinley Life Insurance Company, which also does business under the trade names PrimeTime Health Plan, AultCare HMO, Aultra, and Cardinal Administrative Services, and which is part of an Organized Health Care Arrangement with AultCare Corporation and Aultra Administrative Group, which are affiliated entities. We will share personal health information of members as necessary to carry out treatment, payment, and health care operations as permitted by law. We are required by law to maintain the privacy of our members' personal health information and to provide members with notice of our legal duties and privacy practices with respect to their personal health information. We are required to abide by the terms of this Notice so long as it remains in effect. We reserve the right to change the terms of this Notice of Privacy Practices as necessary and to make the new Notice effective for all personal health information maintained by us. Copies of revised notices will be mailed to all members covered by a plan and may be obtained by mailing a request to: Privacy Coordinator, P.O. Box 6910, Canton, Ohio 44706.

USES AND DISCLOSURES OF YOUR PERSONAL HEALTH INFORMATION

Your Authorization. Except as outlined below, we will not use or disclose your personal health information for any purpose unless you have signed a form authorizing the use or disclosure. You have the right to revoke that authorization in writing unless we have taken any action in reliance on the authorization.

Disclosures for Treatment. We will make disclosures of your personal health information as necessary for your treatment. For instance, a doctor or health facility involved in your care may request certain of your personal health information that we hold in order to make decisions about your care.

Uses and Disclosures for Payment. We will make uses and disclosures of your personal health information as necessary for payment purposes. For instance, we may use information regarding your medical procedures and treatment to process and pay claims, to determine whether services are medically necessary or to otherwise pre-authorize or certify services as covered under your health benefits plan. We may also forward such information to another health plan which may also have an obligation to process and pay claims on your behalf.

Uses and Disclosures for Health Care Operations. We will use and disclose your personal health information as necessary, and as permitted by law, for our health care operations which include credentialing health care providers, peer review, business management, accreditation and licensing, utilization review and management, quality improvement and assurance, enrollment, underwriting, reinsurance, compliance, auditing, rating, and other functions related to your health benefits plan. We may also disclose your personal health information to another health care facility, health care professional, or health plan for such things as quality assurance and case

management, but only if that facility, professional, or plan also has or had a patient or plan relationship with you.

Family and Friends Involved In Your Care. With your approval, we may from time to time disclose your personal health information to designated family, friends, and others who are involved in your care or in payment for your care in order to facilitate that person's involvement in caring for you or paying for your care. If you are unavailable, incapacitated, or facing an emergency medical situation, and we determine that a limited disclosure may be in your best interest, we may share limited personal health information with such individuals without your approval. For members of PrimeTime Health Plan only, if you have designated a person to receive information regarding payment of the premium on your Medicare MCO policy, we will inform that person when your premium has not been paid. We may also disclose limited personal health information to a public or private entity that is authorized to assist in disaster relief efforts in order for that entity to locate a family member or other persons that may be involved in some aspect of caring for you.

Business Associates. Certain aspects and components of our services are performed through contracts with outside persons or organizations, such as auditing, accreditation, actuarial services, legal services, etc. At times it may be necessary for us to provide certain of your personal health information to one or more of these outside persons or organizations who assist us with our health care operations. In all cases, we require these business associates to appropriately safeguard the privacy of your information.

Communications With You. We may communicate with you regarding your claims, premiums, or other matters connected with your health plan. You have the right to request and we will accommodate reasonable requests by you to receive communications regarding your personal health information from us by alternative means or at alternative locations. For instance, if you wish messages to not be left on voice mail or sent to a particular address, we will accommodate reasonable requests. You may request such confidential communication in writing and may send your request to: Privacy Coordinator, P.O. Box 6910, Canton, Ohio 44706.

Other Health-Related Products or Services. We may, from time to time, use your personal health information to determine whether you might be interested in or benefit from treatment alternatives or other health-related programs, products or services which may be available to you as a member of the health plan. For example, we may use your personal health information to identify whether you have a particular illness, and contact you to advise you that a disease management program to help you manage your illness better is available to you as a health plan member. We will not use your information to communicate with you about products or services which are not health-related without your written permission.

Research. In limited circumstances, we may use and disclose your personal health information for research purposes. For example, a research organization may wish to compare outcomes of patients by payer source and will need to review a series of records that we hold. In all cases where your specific authorization has not been obtained, your privacy will be protected by strict confidentiality requirements applied by an Institutional Review Board or privacy board which oversees the research or by representations of the researchers that limit their use and disclosure of member information.

Other Uses and Disclosures. We are permitted or required by law to make certain other uses and disclosures of your personal health information without your authorization:

- We may release your personal health information for any purpose required by law;
- We may release your personal health information for public health activities, such as required reporting of disease, injury, birth and death, and for required public health investigations;
- We may release your personal health information as required by law if we suspect child abuse or neglect; we may also release your personal health information as required by law if we believe you to be a victim of abuse, neglect, or domestic violence;
- We may release your personal health information to the Food and Drug Administration if necessary to report adverse events, product defects, or to participate in product recalls;
- We may release your personal health information to your plan sponsor; provided, however, your plan sponsor must certify that the information provided will be maintained in a confidential manner and not used for employment related decisions, for other employee benefit determinations, or in any other manner not permitted by law.
- We may release your personal health information if required by law to a government oversight agency conducting audits, investigations, or civil or criminal proceedings;
- We may release your personal health information if required to do so by a court or administrative ordered subpoena or discovery request; in most cases you will have notice of such release;
- We may release your personal health information to law enforcement officials as required by law to report wounds, injuries and crimes;
- We may release your personal health information to coroners and/or funeral directors consistent with law;
- We may release your personal health information if necessary to arrange an organ or tissue donation from you or a transplant for you;
- We may release your personal health information for certain research purposes when such research is approved by an Institutional Review Board with established rules to ensure privacy;
- We may release your personal health information if you are a member of the military as required by armed forces services; we may also release your personal health information if necessary for national security or intelligence activities; and
- We may release your personal health information to workers' compensation agencies if necessary for your workers' compensation benefit determination.

RIGHTS THAT YOU HAVE

Access to Your Personal Health Information. You have the right to copy and/or inspect much of the personal health information that we retain on your behalf. All requests for access must be made in writing and signed by you or your representative. We may charge for postage if you request a mailed copy and will charge for preparing a summary of the requested information if you request such summary. You may obtain an access request form by calling the AultCare Service Center or by visiting our website at www.aultcare.com.

Amendments to Your Personal Health Information. You have the right to request in writing that personal health information that we maintain about you be amended or corrected. We are not obligated to make all requested amendments but will give each request careful consideration. All amendment requests, in order to be considered by us, must be in writing, signed by you or your representative, and must state the reasons for the amendment/correction request. If an amendment or correction you request is made by us, we may also notify others who work with us and have copies of the uncorrected record if we believe that such notification is necessary. You may obtain an amendment request form by calling the AultCare Service Center or by visiting our website at www.aultcare.com.

Accounting for Disclosures of Your Personal Health Information. You have the right to receive an accounting of certain disclosures made by us of your personal health information after April 14, 2003. Requests must be made in writing and signed by you or your representative. Accounting request forms are available by calling the AultCare Service Center or by visiting our website at www.aultcare.com. The first accounting in any 12-month period is free; you may be charged a fee of for each subsequent accounting you request within the same 12-month period.

Restrictions on Use and Disclosure of Your Personal Health Information. You have the right to request restrictions on certain of our uses and disclosures of your personal health information for treatment, payment, or health care operations by notifying us of your request for a restriction in writing. A restriction request form can be obtained by calling the AultCare Service Center or by visiting our website at www.aultcare.com. We are not required to agree to your restriction request but we will attempt to accommodate reasonable requests when appropriate. We retain the right to terminate an agreed-to restriction if we believe such termination is appropriate. In the event of a termination by us, we will notify you of such termination. You also have the right to terminate, in writing or orally, any agreed-to restriction by sending such termination notice to: Privacy Coordinator, P.O. Box 6910, Canton, Ohio 44706.

Complaints. If you believe your privacy rights have been violated, you can file a complaint by writing to the Privacy Coordinator, P.O. Box 6910, Canton, Ohio 44706. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services in Washington D.C. in writing within 180 days of a violation of your rights. There will be no retaliation for filing a complaint.

FOR FURTHER INFORMATION

If you have questions or need further assistance regarding this Notice, you may contact the AultCare Service Center at 330-438-6360. As a member, you have the right to obtain a paper copy of this Notice of Privacy Practices, even if you have requested such copy by e-mail or other electronic means.

EFFECTIVE DATE

This Notice of Privacy Practices is effective April 14, 2003.