

Your Information.
Your Rights.
Our Responsibilities.

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.

**Your
Rights**

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

**Your
Choices**

You have some choices in the way that we use and share information as we answer coverage questions from your family and friends

Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our self-insured health plans
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Comply with the law
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions
- Notice regarding substance use disorder records:
- Certain substance use disorder ("SUD") treatment records are protected by federal law and are subject to stricter confidentiality requirements than other protected health information under HIPAA.
- SUD treatment records may not be used or disclosed, including for treatment, payment or health care operations, without your written authorization, except as permitted by applicable law. When another law provides greater privacy protections than HIPAA, we will follow the more restrictive law.
- If you signed a written consent allowing your SUD treatment records to be disclosed for treatment, payment or health care operations, and we receive those records, we may further disclose them without additional consent, but only in accordance with this Notice and applicable law.
- SUD treatment records received from programs subject to 42 C.F.R. Part 2, or testimony relaying the content of those records, may not be used or disclosed in civil, criminal, administrative or legislative proceedings against you unless (1) you provide written consent or (2) a valid court order is issued after you are given notice and an opportunity to be heard.
- Any court order authorizing use or disclosure of SUD treatment records must be accompanied by a subpoena or other legal requirement compelling disclosure.
- If we use protected health information for fundraising purposes, you have the right to opt-out. SUD records will not be used or disclosed for fundraising without your written authorization.

Your Rights

When it comes to your health information, you have certain rights.
This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us **not** to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say "no" if it would affect your care or the administration of our plan.

Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we respond to the person's requests

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information on page 5.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can choose with whom we share your information. If you have a clear preference, you can tell us if you'd like us to be able to share information with your family, close friends, or others involved in payment for your care.

- In certain emergency circumstances where you are unable to tell your preference (for example, you have been in a serious accident and are unconscious), we may go ahead and share information about your health plan coverage if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.
- We never share your information for marketing purposes or sell your information, unless you give us written permission.

Our Uses and Disclosure

How do we typically use or share your health information?

Except as otherwise required by law, including federal laws governing substance use disorder records, we may use and disclose your health information in the following ways.

Help manage the health care treatment you receive

- We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Administer our self-insured health plans

- We can use and disclose your information to manage our self-insured health plan and contact you when necessary.
- **We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.** This does not apply to long term care plans.

Example: We may use health information to conduct quality assessment and improvement activities and to review the performance of the plan.

Pay for your health services

- We can use and disclose your health information as we pay for your health services.

Example: We may share information about you with another health plan that covers you to coordinate payment for your medical services. We will also send to the employee participating in the plan an explanation of benefits indicating the amounts the health plan has paid for medical services provided to you, your spouse and/or others that you cover under the plan.

To the Plan Sponsor

- We may share information with the plan sponsor for purposes of administering benefits under the health plan. The plan sponsor is obligated to protect your health information and may not use or disclose the information for employment-related decisions.

Example: We may provide statistical information to the plan sponsor so that it can determine what kinds of benefits should be covered under the plan.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. Certain uses and disclosures described in this section may be further limited by federal or state law, including laws governing the confidentiality of substance use disorder records. For more information see:

www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Comply with the law

- We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Address workers' compensation, law enforcement, and other government requests

- We can use or share health information about you:
 - For workers' compensation claims
 - For law enforcement purposes or with a law enforcement official
 - With health oversight agencies for oversight activities authorized by law
 - For special government functions such as military, national security, or certain government investigations.

Respond to lawsuits and legal actions

- We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Do research

- We may allow our third-party administrators to use health plan information for health research.

Help with public health and safety issues

- We can share health information about you for certain situations such as:
 - Preventing disease
 - Helping with product recalls
 - Reporting adverse reactions to medications
 - Reporting suspected abuse, neglect, or domestic violence
 - Preventing or reducing a serious threat to anyone's health or safety

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will mail a copy to you.

Effective Date of this Notice: February 16, 2026

If you have questions, need further assistance, or would like to submit a request pursuant to this notice, you may contact DENSO International America Inc.'s Privacy Officer, Brandy Cooper, by phone at (423) 649-1806 or at the following email address: NA-DIAM-north-america-benefits@na.denso.com.

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