



TERMS AND CONDITIONS

Legal Disclaimer

SummaCare and Apex Benefits Services are pleased to make the information on this Web site available to you. The information is provided to increase your knowledge of the health plan and to assist you with various member transactions. The information is not intended to provide medical or health care advice. Always consult your primary care physician concerning your health care. Call our Member Services Department to answer any questions you may have about your benefit plan.

Privacy/Confidentiality Standards

SummaCare and/or Apex Benefits Services recognize the need to maintain confidentiality of your protected health information and are committed to protecting your privacy. We have established policies and procedures to help us keep that commitment to you. The following information describes how we access and use non-public protected health information:

We have access to your protected health information through claims and medical records. We may disclose to or receive this information from hospitals, physicians, pharmacists or other health care practitioners and providers, any health insurance company, any third party administrator, or final payer of claims to facilitate and/or ensure the delivery of medical care.

We restrict access to your personal health care information to those SummaCare and/or Apex Benefits Services employees who need to know that information to process claims and coordinate services for you. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your protected health information. In addition, we require all affiliated parties who maintain your health records to enforce confidentiality policies and procedures within their facilities.

You may access protected health information that is within our control by contacting our Member Services Department to request the appropriate form. You will be required to present photo identification if your request is approved. You may request a copy of our Notice of Privacy Practices from our Member Services representatives, or you may view the Notice of Privacy Practices on-line at www.summacare.com.

When you visit and navigate this website, we will not collect or maintain information about you unless you provide us that information voluntarily. Any information you provide to us will be used solely for the purposes outlined on the page where it is collected. SummaCare and/or Apex Benefits Services will not sell, license, transmit or disclose this information that outside of SummaCare/Apex Benefits Services or our business associates unless authorized by you, or required or permitted by law.

On-line transactions are protected by various security mechanisms. When you transmit personal information, a security alert (via a yellow padlock in the bottom right of the page) will appear advising you that you will be in a secure connection which cannot be viewed by anyone else on the Web. If the alert does not appear, call Member Services to report the malfunction. Do not transmit personal data if no security alert appears on the screen.

If you choose to transmit personal information via the Web, you expressly acknowledge and agree that SummaCare and/or Apex Benefits Services information providers and our respective employees, agents and contractor shall not be liable for any direct, indirect, incidental, special, consequential, punitive or other damages, including (without limitation) lost profits, goodwill, use, data, other intangible losses (even if we have been advised of the possibility of such damages.)

You acknowledge that the limitation of liability and the restrictions on you in these terms are reasonable in consideration of the benefits received from SummaCare and/or Apex Benefits Services, and, to the fullest extent permitted by law, you hereby release and forever waive all claims you may have against SummaCare and/or Apex Benefits Services information providers, and our respective employees, agents, and contractors, including, without limitation, based on the negligence of any of the foregoing.