



emihealth.com

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MURRAY, UTAH 84107-5298
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CORPORATE 801 262 7476
FAX 801 270 3016

February 10, 2015

West Valley City
Attn: Aimee Tyecitchley
3600 S Constitution Blvd
Salt Lake City, UT 84119

RE: Dental Renewal

Dear EMI Health Customer:

Thank you for choosing EMI Health as your Dental carrier. As the anniversary date for West Valley City approaches, we have completed our annual review and would like to propose renewal rates for the upcoming year.

Your Dental renewal rates, effective July 1, 2015 are listed below:

<u>Choice PPO</u>	<u>Current Rates</u>	<u>Renewal Rates</u>
Single:	\$54.90	\$54.90
Two-Party:	\$69.60	\$69.60
Family:	\$102.20	\$102.20

If you have questions regarding your benefits or would like to discuss other benefit options please contact your broker/consultant or your EMI Health account manager, Kathy Robinson. We appreciate your business with EMI Health and look forward to providing your organization with affordable Dental coverage for the upcoming year.

Please sign below to acknowledge your acceptance of the terms, conditions and obligations of the renewal rates including any benefit or language changes (if applicable) for the 2015 plan year. Please return this signed signature page to EMI Health by May 31, 2015. If this signature page is not received by the previously mentioned date your first payment under the new rates will be deemed an acceptance of the new rates, benefits, and agreements.

Signature

Date

Sincerely,

Underwriting Department
EMI Health

cc: Susan Scaletta

Plans are underwritten or provided by: Educators Mutual Insurance Association of Utah • Educators Health Plans Life, Accident, and Health, Inc.

APPROVED AS TO FORM
West Valley City Attorney's Office
By: 
Date: 4.7.15



EDUCATORS MUTUAL INSURANCE ASSOCIATION OF UTAH
EDUCATORS HEALTH CARE
EDUCATORS HEALTH PLANS HEALTH
EDUCATORS HEALTH PLANS LIFE, ACCIDENT, AND HEALTH

NOTICE OF PRIVACY POLICIES AND PRACTICES WITH REGARD TO NON-PUBLIC PERSONAL FINANCIAL INFORMATION

PURPOSE OF THE NOTICE OF PRIVACY POLICIES AND PRACTICES ("NOTICE")

Educators Mutual Insurance Association of Utah and its affiliates ("EMI Health") are dedicated to keeping the personal financial information of the individuals that participate in the group health plans of its customers confidential and secure. This Notice explains how we protect the confidentiality of non-public personal financial information ("NPF") of those individuals enrolled in the group health plans that we serve. NPF is information that identifies an individual (such as a name or address) and relates to an individual's finances (such as insurance claim history). In addition to the information set forth in this Notice, Educators observes certain restrictions with regard to protected health information ("PHI") protected under the federal Privacy Rule with respect to PHI that EMI Health receives in its capacity as a health plan (see EMI Health Notice of Privacy Practices With Regard to PHI).

TYPES OF NPF WE COLLECT

In order to process claims and conduct other activities associated with administering your group health plan, we collect and use several different types of information. To begin, we collect information that individuals provide directly to us. For example, we may collect information that an individual supplies on an application form, including name, address, social security number, and information about dependents. We also collect information about an individual's transactions with us and our affiliates, as well as information from non-affiliated third parties (such as payment history). We collect information about individuals in the course of conducting insurance transactions, including information provided by health care providers and other insurers with whom we may coordinate benefits. We may also receive information from a consumer reporting agency.

We may retain this information after an individual's participation in the group health plan ends.

TYPES OF NPF WE DISCLOSE

We do not disclose any NPF about an individual that we collect to any non-affiliated third parties, except as authorized by the individual or as permitted by law. In other words, we disclose NPF that we collect to affiliate and non-affiliated entities, as permitted by law. We do not disclose NPF to non-affiliated third parties for the purpose of marketing products or services. We may disclose the following NPF:

- ✓ An individual's name, address, and social security number that we collect from the individual;

- ✓ Information that we collect in the course of processing health care claims and administering the account of the individual's group health plan;
- ✓ Information that we collect when adjudicating and paying claims of individuals, including claims for short and long-term disability benefits, workers compensation benefits, or other insured or self-insured benefits administered by EMI Health;
- ✓ Information that we are required to disclose when responding to requests for information from the Utah Department of Insurance in accordance with applicable laws and regulations;
- ✓ Information that we collect from a consumer reporting agency.

HOW WE PROTECT INFORMATION

EMI Health maintains physical, electronic, and procedural safeguards to protect all NPF. We limit access to NPF about an individual to those employees who need to know the information in order to service the policy or claim.

WHAT TO DO

You do not need to call us or do anything because of this Notice. This Notice simply informs you of how EMI Health protects NPF.

OBTAINING ADDITIONAL INFORMATION

If you have any questions with regard to this Notice or with regard to the steps we take to protect NPF, please contact

Privacy Officer
EMI Health
852 East Arrowhead Lane
Murray, UT 84107-5298

Telephone:
Salt Lake City 801-262-7476
Outside Salt Lake City 800-662-5850
Outside Utah 800-548-5264

EDUCATORS MUTUAL AND ITS AFFILIATES

Educators Mutual Insurance Association of Utah
Educators Health Care, Inc.
Educators Health Plans Health, Inc.
Educators Health Plans Life, Accident, and Health, Inc.

EFFECTIVE DATE

11/17/2010