

July 1, 2011

RE: Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices

Dear Metro Employees and Retirees:

Metro provides a Notice of HIPAA Privacy Practices which is an explanation of the U. S. Health Insurance Portability and Accountability Act. Essentially, this act requires all persons who have access to your health care information to conform to the privacy policies and practices that are outlined in the notice. Effective April 14, 2003, Metro became compliant with the established policies and practices of this law.

HIPAA governs how your health insurance plan may use and disclose protected health information, also known as "PHI." PHI refers to information that is created or received by the Plan that relates to past, present or future physical, or mental health or condition of a participant, and the past, present or future payment of the health care for the participant.

Please read the Metro Notice of HIPAA Privacy Practices carefully to know and understand your rights and the protection of your health insurance information. If you have any questions, you may contact the HR – Benefits office at 314/982-1400 extension 3006.

Sincerely,

David I Toben

David G. Taben

David J. Toben Director of Benefits

Attachment: "Notice of HIPAA Privacy Practices"