

TEACHER RETIREMENT SYSTEM OF TEXAS NOTICE OF PRIVACY PRACTICES

The Teacher Retirement System of Texas (TRS) administers your health benefits plan and your pension plan pursuant to federal and Texas law. We provide this notice in accordance with requirements of the Privacy Regulations adopted pursuant to the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) as amended by the Health Information Technology for Economic and Clinical Health Act of 2009 (HITECH).

This notice describes how health information about you may be used and disclosed and how you can get access to this information. Please review this notice carefully. This notice also sets out TRS' legal obligations concerning your health information. Additionally, this notice describes your rights to control your health information.

In compliance with applicable federal law TRS maintains and protects the privacy of your health information. Your protected health information is individually identifiable health information, including genetic information and demographic information, collected from you, or created or received by TRS that relates to:

- your past, present or future physical or mental health or condition;
- the health care you receive; or
- the past, present, or future payment for the provision of health care for you.

Unsecured protected health information is protected health information that is not secured by a technology or methodology that renders the protected health information unusable, unreadable, or indecipherable.

The effective date of this notice was April 14, 2003, and it has been revised **effective February 1, 2026**. Texas law already makes your member information, including your protected health information, confidential. Therefore, following the original implementation of this notice and the implementation of this notice as revised, TRS did not and is not changing the way it protects your information. On April 14, 2003, the new rights, and other terms in this notice, as originally drafted, automatically applied. Likewise, as subsequently revised, the rights and other terms of this notice continue to automatically apply. *You do not need to do anything to get these privacy protections for your health information.*

In accordance with federal law TRS provides this notice about its privacy practices and its legal duties regarding your protected health information. This notice explains how, when, and why TRS uses and discloses your protected health information. By law, TRS must follow the privacy practices that are described in the most current privacy notice.

TRS reserves the right to change its privacy practices and the terms of this notice at any time. Changes will be effective for all your protected health information that TRS maintains. If TRS makes an important change that affects what is in this notice, TRS will notify you within 60 days of the change. This notice is on the TRS website, at www.trs.texas.gov.

HOW TRS MAY USE AND DISCLOSE YOUR PROTECTED HEALTH INFORMATION

Certain uses and disclosures do not require your written permission. For any use or disclosure of your protected health information that is described immediately below, TRS and/or Medical Board members, auditors, actuarial consultants, lawyers, health plan administrators, or pharmacy benefit managers acting on behalf of TRS, TRS-Care or TRS-ActiveCare may use and disclose your protected health information without your written permission (an authorization).

- For all activities that are included within the definitions of “payment,” “treatment” and “health care operations” as set out in 45 C.F.R. Section 164.501, including the following noted below. This notice only offers some illustrative examples. When “TRS” is used below in describing these reasons, its auditors, actuarial consultants, lawyers, health plan administrators and pharmacy benefit managers acting on behalf of TRS, TRS-Care or TRS-ActiveCare are intended to be included.
 - **For treatment.** TRS is not a medical provider and does not directly participate in decisions about what kind of health treatment you should receive. TRS also does not maintain your current medical records. However, TRS may, for example, disclose your protected health information if your doctor asks that TRS disclose the information to another doctor to help in your treatment.
 - **For payment.** TRS could use or disclose your protected health information to collect your premium payments.
 - **For health care operations.** TRS may use or disclose your protected health information to support TRS health plan administration functions. TRS may provide your protected health information to its accountants, attorneys, consultants, and others to ensure TRS is complying with applicable laws. For example, TRS may use and share this information to manage health care operations and perform health care operations administrative activities.
- **Federal, state, or local law, judicial or administrative proceedings, or law enforcement required use or disclosure.** TRS may disclose your protected health information:
 - To a federal or state criminal law enforcement agency that asks for the information for a law enforcement purpose.
 - To a law enforcement official for the purpose of alerting law enforcement of your death, if TRS has a suspicion that your death may have resulted from criminal conduct.
 - To the Texas Attorney General to collect child support or to ensure health care coverage for your child;
 - In response to a subpoena, if the TRS Executive Director determines that you will have a reasonable opportunity to contest the subpoena.
 - To a governmental entity, an employer or a person acting on behalf of the employer to the extent that TRS needs to share the information to perform TRS’ business.
 - To the Texas Legislature or agencies of the state or federal government, including, but not limited to health oversight agencies for activities authorized by law, such as audits; investigations; inspections; licensure or disciplinary actions; civil, administrative, or criminal proceedings or actions; or other activities. Oversight agencies seeking this information include government agencies that oversee; (i) the health care system, (ii) government benefit programs, (iii) other government regulatory programs, and (iv) compliance with civil rights laws.
 - To a public health authority for the purpose of preventing or controlling disease.
 - If required by other federal, state, or local law.
 - To members of the Medical Board upon receipt of your request for disability retirement benefits, to

determine if you are entitled to a disability retirement.

- **For specific government functions.** TRS may disclose protected health information of military personnel and veterans in certain situations. TRS may also disclose protected health information to authorized federal officials for conducting national security, such as protecting the President of the United States, or conducting intelligence activities, or to the Texas Legislature or agencies of the state or federal government, including, but not limited to health oversight agencies, for activities authorized by law, such as audits, investigations, inspections, licensure or disciplinary actions, civil, administrative, or criminal proceedings or actions, or other activities. Oversight agencies seeking this information include government agencies that oversee: (i) the health care system, (ii) government benefit programs, (iii) other government regulatory programs, and (iv) compliance with civil rights laws.
- **Business associates.** TRS contracts with individuals and companies (business associates) that help TRS provide health care coverage and make disability retirement benefit decisions. For example, business associates may assist TRS with the TRS-Care and TRS-ActiveCare programs: Blue Cross and Blue Shield of Texas; CVS/Caremark; Express Scripts, Inc., Gabriel, Roeder, Smith & Company Health and Welfare Consulting, LLC; SilverScript Insurance Company; Milliman, Segal Group, and United Healthcare, Metropolitan Life Insurance Company dba MetLife, Inc for example. Some of the functions these business associates provide include performing audits; performing actuarial analysis; adjudication and payment of claims; customer service support; utilization review and management; coordination of benefits; subrogation; pharmacy benefit management; and technological functions. TRS may disclose your protected health information to its business associates so that they can perform the services that TRS has asked them to do. To protect your health information, however, TRS requires, through a Business Associate Agreement, that these companies follow the same rules that are set out in this notice and to notify TRS in the event of a breach of your unsecured protected health information.
- **Executor or administrator.** TRS may disclose your protected health information to the executor or administrator of your estate.
- **Health-related benefits.** TRS or one of its business associates may contact you to provide appointment reminders. They may also contact you to give you information about treatment alternatives or other health benefits or services that may be of interest to you.
- **Legal Proceedings.** TRS may disclose your protected health information: (1) in the course of any judicial or administrative proceeding, including, but not limited to, an appeal of denial of coverage or benefits; (2) in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized by law); and (3) because it is necessary to provide evidence of a crime that occurred on our premises.
- **Coroners, Medical Examiners, Funeral Directors, and Organ Donation.** TRS may disclose protected health information to a coroner or medical examiner for purpose of identifying a deceased person, determining a cause of death, or for the coroner or medical examiner to perform other duties authorized by law. TRS also may disclose, as authorized by law, protected health information to funeral directors so that they may perform their duties. Further, TRS may disclose protected health information to organizations that manage organ, eye, or tissue donation and transplantation.
- **Research.** TRS may disclose your protected health information to researchers when an institutional review board or privacy board has: (1) reviewed the research proposal and established protocols to ensure the privacy of the information; and (2) approved the research.
- **To Prevent a Serious Threat to Health or Safety.** Consistent with applicable federal and state laws, TRS may disclose your protected health information if we believe that the disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public, such as disclosures to prevent disease, help with product recalls, report adverse reactions to medications, or report suspected abuse, neglect, or domestic violence.
- **Inmates.** If you are an inmate of a correctional institution, TRS may disclose your protected health information to the correctional institution or to a law enforcement official for: (1) the institution to provide health care to you; (2) your health and safety and the health and safety of others; or (3) the safety and security of the correctional institution.
- **Workers' Compensation.** TRS may disclose your protected health information to comply with workers' compensation laws and other similar programs that provide benefits for work-related injuries or illnesses.

- **To your personal representative.** TRS may provide your protected health information to a person representing or authorized by you, or any person that you tell TRS in writing is acting on your behalf.
- **To an entity assisting in disaster relief.** TRS may also disclose your protected health information to an entity assisting in a disaster relief effort so that your family can be notified about your condition, status, and location. If you are not present or able to agree to these disclosures of your protected health information, then TRS may determine whether the disclosure is in your best interest. TRS will attempt to gain your personal authorization when possible before making such disclosures.

Certain Uses and Disclosures Require You Be Given an Opportunity to Agree or to Object

In some circumstances, TRS may use or disclose protected health information, provided that TRS informs you in advance of the use or disclosure and you have an opportunity to agree to or prohibit or restrict the use or disclosure of your protected health information. TRS may inform you orally or in writing of and obtain your oral or written agreement or objection to the use or disclosure of your protected health information. TRS will follow your instructions.

- TRS may disclose to a family member, other relative, or a close friend, or any other person you identify, your protected health information that (i) is directly relevant to such person's involvement with your health care or payment related to your health care, or (ii) serves to notify or assist in the notification of your location, general condition, or death.
- TRS may use or disclose your protected health information to a public or private entity authorized by law or by its charter to assist in disaster relief efforts, for the purpose of notifying or assisting in the notification of your location, general condition, or death.

If you are unable to communicate because of a medical condition and a family member requests information about your health insurance coverage, TRS may disclose Protected Health Information to them, if TRS believes it is in your best interest.

Disclosures to the U.S. Department of Health and Human Services

TRS is required to disclose your protected health information to the Secretary of the U.S. Department of Health and Human Services when the Secretary is investigating or determining TRS's compliance with the HIPAA Privacy Regulations.

Certain Uses and Disclosures of Genetic Information that Cannot Be Made

TRS and Medical Board members, auditors, actuarial consultants, lawyers, health plan administrators, or pharmacy benefit managers acting on behalf of TRS, TRS-Care or TRS-ActiveCare are prohibited from using or disclosing genetic information for underwriting purposes.

Certain Uses and Disclosures of Protected Health Information that Will Not Be Made

The following uses and disclosures of protected health information will not be made by TRS and Medical Board members, auditors, actuarial consultants, lawyers, health plan administrators or pharmacy benefit managers acting on behalf of TRS, TRS-Care or TRS-ActiveCare:

- Uses and disclosures that constitute marketing;
- Uses and disclosures that constitute the sale of your protected health information; and
- Uses and disclosures that constitute fundraising.

All Other Uses and Disclosures Require Your Prior Written Authorization

The following uses and disclosures will be made by TRS and Medical Board members, auditors, actuarial consultants, lawyers, health plan administrators or pharmacy benefit managers acting on behalf of TRS, TRS-Care or TRS-ActiveCare only with a written authorization from you:

- Most uses and disclosures of psychotherapy notes, Substance Use Disorder records; and
- For any other use or disclosure of your protected health information that is not described in this notice.

If you provide TRS with such an authorization, you may revoke the authorization in writing at any time, and this revocation will be effective for future uses and disclosures of your protected health information. Revoking your written permission will not affect the use or disclosure of your protected health information that TRS and Medical Board members, auditors,

actuarial consultants, lawyers, health plan administrators or pharmacy benefit managers acting on behalf of TRS, TRS-Care or TRS-ActiveCare already made, based on your written authorization.

Confidentiality of Substance Use Disorder (SUD) Records

TRS is committed to protecting the confidentiality of your records related to substance use disorder (SUD) treatment as amended by new rules found in 42 CFR Part 2 effective April 16, 2024. The protections for these treatment records are now more closely aligned with the protections for other health records under the HIPAA Privacy Rule. Pursuant to the updated rules you may provide a single consent for all future use and disclosures of your SUD records for treatment, payment, and health care operations. This single consent also allows such records to be redisclosed by TRS or its business associates as may be necessary and in accordance with applicable HIPAA legal requirements. Even with this broader consent, your records cannot be used in court or legal proceedings (civil, criminal, administrative, or legislative) without your express consent or a court order. The new rules also introduce a new category of specially protected "SUD counselling notes", which may only be used or disclosed with separate, explicit consent, similar to the protection HIPAA provides to psychotherapy notes. You also have new rights including the right to request restrictions on uses and disclosures, to request an accounting of disclosures, and to file complaints with the Department of Health and Human Services for alleged violations. HIPAA Breach Notification Rule now applies to these records as well. Therefore, notifications will be made within no more than 60 calendar days from the discovery of the breach.

Your Rights

The following is a description of your rights with respect to your protected health information:

The Right to Request Limits on Uses and Disclosures of Your Protected Health Information. You can ask that TRS limit how it uses and discloses your protected health information. TRS will consider your request but is not required to agree to it. If TRS agrees to your request, TRS will notify you in writing and will comply with your request, unless you need emergency treatment, and the information that you asked to be limited is needed for your emergency treatment. You cannot limit the uses and disclosures that TRS is legally required to make. If you are enrolled in TRS-ActiveCare or TRS-Care, you may request a restriction by writing to: Teacher Retirement System of Texas, Attention: Privacy Officer, Legal and Compliance, 4655 Mueller Blvd, Austin, Texas 78723. In your request, you must tell us: (1) what information you want to restrict or limit; (2) whether you want to restrict or limit our use, disclosure, or both; and (3) to whom you want the restrictions or limits to apply (e.g., disclosures to your spouse or children.)

The Right to Choose Confidential Communications. You can ask that TRS send information to you to an alternate address (for example, sending information to your work address rather than your home address) or by alternate means, (for example, courier service instead of U.S. mail), if not changing the address or the way TRS communicates Protected Health Information with you could put you in physical danger. You must make this request in writing. You must be specific about where and how to contact you. TRS will accommodate your request if:

- Your request is reasonable;
- You clearly state that TRS's failure to honor this request could put you in danger;
- You provide a reasonable explanation of how payments (if applicable) will be managed if the alternative location is used; and
- You provide a location or another reasonable alternative for TRS to communicate with you.

To maintain the security of your Protected Health Information, if you ask TRS to contact you via an email address, TRS will not send protected health information by email unless it is possible for the protected health information to be encrypted.

Submit your request by writing to: Teacher Retirement System of Texas, Attention: Privacy Officer, Legal and Compliance, 4655 Mueller Blvd, Austin, Texas 78723.

The Right to See and Get Copies of Your Protected Health Information. TRS is required to disclose to you most of your protected health information in a "designated record set" when you request a copy of this information, including information maintained electronically. Generally, a "designated record set" contains medical and billing records, as well as other records that are used to make decisions about your health care benefits. TRS is also required to provide, upon your request, an accounting of the disclosures of your protected health information.

You can look at or get copies of your protected health information that TRS has or that a business associate maintains on TRS' behalf. You must make this request in writing. If your protected health information is not on file at TRS and TRS knows where the information is maintained, TRS will tell you where you can ask to see

and get copies of your information. You may not inspect or copy psychotherapy notes or certain other information that may be contained in a designated record set that is in the possession of TRS or a business associate of TRS.

If you request copies of your protected health information, TRS can charge you a fee for each page copied, for the labor involved in compiling and copying the information, and for postage if you request that the copies be mailed to you. Instead of providing the protected health information you request, TRS may provide you with a summary or explanation of the information, but only if you agree in advance to:

- Receive a summary or explanation instead of the detailed protected health information; and
- Pay the cost of preparing the summary or explanation.

The fee for the summary or explanation will be in addition to any copying, labor, and postage fees that TRS may require. If the total fees will exceed \$40, TRS will tell you in advance. You can withdraw or change your request at any time.

TRS may deny your request to inspect and copy your protected health information in certain limited circumstances. If you are denied access to your protected health information, you may request that the denial be reviewed. The person performing this review will not be the same one who denied your initial request. Under certain conditions, the denial will not be reviewable. If this event occurs, TRS will inform you in our denial that the decision is not reviewable.

Submit your request by writing to: Teacher Retirement System of Texas, Attention: Privacy Officer, Legal and Compliance, 4655 Mueller Blvd , Austin, Texas 78723

The Right to Get a List of TRS' Uses and Disclosures of Your Protected Health Information. You have the right to get a list of TRS' uses and disclosures of your protected health information. By law, TRS is not required to create a list that includes any uses or disclosures:

- To conduct treatment, payment, or healthcare operations;
- To you or your personal representative;
- Because you gave your permission;
- For national security or intelligence purposes;
- To corrections or law enforcement personnel; or
- Made prior to three (3) years before the date of your request, but in no event made before April 14, 2003.

TRS will respond to your request within 60 days of receiving it. TRS can extend this deadline one time by an additional 30 days. If TRS extends its response time, TRS will tell you in writing the reasons for the delay and the date by which TRS will provide the list. The list will include:

- The date of the disclosure or use;
- The person or entity that received the protected health information;
- A brief description of the information disclosed; and
- Why TRS disclosed or used the information.

If TRS disclosed your protected health information because you gave TRS written permission to disclose the information, instead of telling you why TRS disclosed information, TRS will give you a copy of your written permission. You can get a list of disclosures for free every 12 months. If you request more than one list during a 12-month period, TRS can charge you for preparing the list, including charges for copying, labor, and postage to process and mail each additional list. These fees will be the same as the fees allowed under the Texas Public Information Act. TRS will tell you in advance of the fees it will charge. You can withdraw or change your request at any time.

Submit your request by writing to: Teacher Retirement System of Texas, Attention: Privacy Officer, Legal and Compliance, 4655 Mueller Blvd, Austin, Texas 78723

The Right to Correct or Update Your Protected Health Information. If you believe that there is a mistake in your protected health information or that a piece of important health information is missing, you can ask TRS to correct or add the information. You must request the correction or addition in writing.

Your letter must tell TRS what you think is wrong and why you think it is wrong. TRS will respond to your request

within 60 days of receiving it. TRS can extend this deadline one time by an additional 30 days. If TRS extends its response time, it must tell you in writing the reasons for the delay and the date by which TRS will respond.

Because of the technology used to store information and laws requiring TRS to retain information in its original text, TRS may not be able to change or delete information, even if it is incorrect. If TRS decides that it should correct or add information, it will add the correct or additional information to your records and note that the new information takes the place of the old information. The old information may remain in your record. TRS will tell you that the information has been added or corrected. TRS will also tell its business associates that need to know about the change to your protected health information.

TRS will deny your request if your request is not in writing or does not have a reason why the information is wrong or incomplete. TRS will also deny your request if the protected health information is:

- Correct and complete;
- Not created by TRS; or
- Not part of TRS's records.

TRS will send you the denial in writing. The denial will say why your request was denied and explain your right to send TRS a written statement of why you disagree with TRS' denial. TRS' denial will also tell you how to complain to TRS or the Secretary of the Department of Health and Human Services. If you send TRS a written statement of why you disagree with the denial, TRS can include in your file a written reply to your statement. TRS will give you a copy of any reply. If you file a written statement disagreeing with the denial, TRS must include your request for an amendment, the denial, your written statement of disagreement and any reply when TRS discloses the protected health information that you asked to be changed; or TRS can choose to give out a summary of that information with a disclosure of the protected health information that you asked to be changed. Even if you do not send TRS a written statement explaining why you disagree with the denial, you can ask that your request and TRS' denial be attached to all future disclosures of the protected health information that you wanted changed.

Submit your request by writing to: Teacher Retirement System of Texas, Attention: Privacy Officer, Legal and Compliance, 4655 Mueller Blvd Austin, Texas 78723

The Right to be Notified of a Breach of Unsecured Protected Health Information. You have the right to be notified and TRS has a duty to notify you of a breach of your unsecured protected health information. A breach means the acquisition, access, use, or disclosure of your unsecured protected health information in a manner not permitted under HIPAA that compromises the security or privacy of your protected health information. If this occurs, you will be provided information about the breach and how you can mitigate any harm as a result of the breach.

The Right to Get This Notice. You can get a paper copy of this notice on request.

The Right to File a Complaint. If you think that TRS has violated your privacy rights concerning your protected health information, you can file a written complaint with the TRS Privacy Officer by mailing your complaint to:

Privacy Officer
Teacher Retirement System of Texas
4655 Mueller Blvd
Austin, Texas 78723
Email: PrivacyOfficer@trs.texas.gov

All complaints must be in writing.

You may also send a written complaint to:

Region VI, Office for Civil Rights
Secretary of the U.S. Department of Health and Human Services
1301 Young Street, Suite 1169
Dallas, Texas 75202
FAX to (214) 767-0432 and e-mail at OCRComplaint@hhs.gov

Complaints filed directly with the Secretary must: (1) be in writing; (2) contain the name of the entity against which the complaint is lodged; (3) describe the relevant problems; and (4) be filed within 180 days of the time you became or should have become aware of the problem.

Finally, you may send a written complaint to:

Texas Office of the Attorney General
P.O. Box 12548
Austin, Texas, 78711-2548
(800) 806-2092

TRS will not penalize or in any other way retaliate against you if you file a complaint.

More information

Please contact the TRS Privacy Officer in writing, at the following address, if you have any questions about the privacy practices described in this notice or how to file a complaint.

Privacy Officer
Teacher Retirement
System of Texas
4655 Mueller Blvd
Austin, TX 78723
Email: PrivacyOfficer@trs.texas.gov

If you want more information about this notice or how to exercise your rights, please contact the TRS Telephone Counseling Center at (800) 223-8778. For the Hearing Impaired: Dial Relay Texas 711.

NOTICE OF NON-DISCRIMINATION AND AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

DISCRIMINATION IS AGAINST THE LAW.

The Teacher Retirement System of Texas (TRS) complies with applicable Federal civil rights laws and does not discriminate or exclude people on the basis of race, color, national origin, age, disability, or sex. TRS provides free aids and services, such as written information in other formats (large print, audio, accessible electronic formats, other formats), qualified interpreters (including sign language interpreters), and written information in other languages.

If you need these services, call 1-888-237-6762 (TTY: 711).

If you believe that TRS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance in person or by mail, fax or email:

MAIL: **Section 1557 Coordinator**
4655 Mueller Blvd
Austin, TX, 78723
FAX: 512-542-6575
EMAIL: section1557coordinator@trs.texas.gov

You can also file a civil rights complaint with the U.S. Department of Health and Human Services online, by mail, or by phone at:

ONLINE: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

MAIL: **U.S. Department of Health and Human Services**
200 Independence Avenue, SW
Room 509F, HHH Building,
Washington, D.C. 20201
PHONE: 1-800-368-1019, 1-800-537-7697 (TDD)