

Affiliated Physicians & Employers Health Plan

A NJ Self-Insured MEWA

Legal Disclaimer

General Disclaimer

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Information may be changed or updated without notice. Affiliated Physicians & Employers Health Plan has no obligation to update information presented on this website, so information contained herein may be out-of-date at any given time. Affiliated Physicians & Employers Health Plan may also make improvements and/or changes in the products and/or programs described in this information at any time without notice.

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Covered services and preferred benefits are provided under the terms of the applicable plan contract. Anyone interested in a particular product should contact Affiliated Physicians & Employers Health Plan to determine whether the product and/or service is available in their jurisdiction, and to request a copy of the applicable policy or prospectus for a complete description of the products and/or service in question.

Trademarks

The Affiliated Physicians & Employers Health Plan logo and all other trademarks, service marks, trade names, logos, domain names, URLs and icons ("Marks") appearing on this website, registered or not, are the property of Affiliated Physicians & Employers Health Plan or their respective owners. Nothing on this website grants you any right or license to use any of the Marks on this site without the express written permission of Affiliated Physicians & Employers Health Plan or the third party owners of the Marks. Unauthorized use may violate trademark and other laws.

Not a Solicitation

Nothing in this site should be construed as a solicitation or offer to purchase coverage from Affiliated Physicians & Employers Health Plan or any of its affiliated companies.

Not a Substitute for Professional Health Care or Advice

The health information contained in this website is general in nature and is not a substitute for professional health care. It is not meant to replace the advice of health care professionals. If you have specific health care needs, or for complete health information, please see a doctor or other health care provider.

My Health Manager Disclaimer

This information is not meant to be either a recommendation for medical treatment or a diagnosis of medical condition. Please consult your health care provider for the advice and care appropriate for your specific medical needs. The availability of a program may vary by geographic service area and by plan design. While this material is believed to be accurate as of this date, it is subject to change. These programs are NOT insured benefits.

Personal Health Records

The Personal Health Record is offered by Affiliated Physicians & Employers Health Plan and should not be used as the sole source of information about the member's medical history.

Health Care Provider Network Disclaimer

Providers are independent contractors and are not agents of Affiliated Physicians & Employers Health Plan. Provider participation may change without notice. Affiliated Physicians & Employers Health Plan does not provide care or guarantee access to health services.

Health Information Program Disclaimer

Health information programs provide general health information and is not a substitute for diagnosis or treatment by a physician or other health care professional.

Privacy And Confidentiality Statements – Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule

HIPAA affords members the right to receive a notice that describes how health information may be used and disclosed and how to get access to this information. Affiliated Physicians & Employers Health Plan is required to send a notice ("Notice of Privacy Practices") to members of our health plans.

Commitment to Confidentiality

Relationships are built on trust. One of the most important elements of trust is respect for an individual's privacy. Affiliated Physicians & Employers Health Plan values our relationship with you, and we take your personal privacy seriously.

Confidentiality is a top priority at Affiliated Physicians & Employers Health Plan. We are committed to maintaining the highest level of confidentiality with all of the information we receive from our policy owners, including information received from this website.

The Internet Privacy Statement assures you that the information you share with Affiliated Physicians & Employers Health Plan is kept confidential and fully secure. Affiliated Physicians & Employers Health Plan may change this Internet Privacy Statement at any time. Affiliated Physicians & Employers Health Plan will post revisions to our Internet Privacy Statement on our website. You will receive a notice by email, mail or phone – depending on circumstances – if Affiliated Physicians & Employers Health Plan modifies the personally identifiable information which is described below.

Links to other website are available to provide you with additional useful information and services. Links that take you off the Affiliated Physicians & Employers Health Plan website are clearly labeled. Affiliated Physicians & Employers Health Plan is not responsible for the privacy policies of any website you visit.

Affiliated Physicians & Employers Health Plan provides links to third party websites to offer you additional information. You may see both the Affiliated Physicians & Employers Health Plan logo and the third party's logo on these third party websites. Affiliated Physicians & Employers Health Plan does not have control over our third-party entities use of your information.

Personal Information

At Affiliated Physicians & Employers Health Plan, we are very aware of the privacy concerns of our customers and others who visit the Affiliated Physicians & Employers Health Plan website. In fact, we share your concerns. Affiliated Physicians & Employers Health Plan will not solicit personal information from you as you browse our website, though you may provide that information voluntarily. If you do elect to provide personal information to us, in no case will we sell, license, or transmit that information outside of Affiliated Physicians & Employers Health Plan for any reason, unless you authorize us to do so.

There are instances in which Affiliated Physicians & Employers Health Plan might use the personal information that you voluntarily submit internally. These instances include identifying and registering you for the secured area of the Affiliated Physicians & Employers Health Plan website, in addition, we may disclose your personal information – as described below – to third party partners, affiliates, and subsidiaries to enable them to perform functions on our behalf. These functions may include order or service fulfillment, email campaign provider, and/or credit card processing service. These companies are only permitted to share, store and/or use personally identifiable information for contracted business purposes.

We may also use your security question and response, and birth date in case you forget or misplace your password. By learning a little about you, Affiliated Physicians & Employers Health Plan can deliver more relevant content and product offerings in an effort to provide you with better service.

Personally identifiable information is data that is unique to an individual, such as a name, address, telephone number, social security number, and date of birth (DOB). At times, we may request personal information from you through our website so that we can deliver material you requested, respond to your questions, or deliver a product or service.

Members, medical providers, employers, business partners, and agents have the ability to register for access to the secured area of our website. To access the secured website, you may need to provide additional information such as organization names, addresses, group numbers, and tax identification numbers. The purpose of the registration process is to validate members, medical providers, employers, business partners, and agents requesting access to our secured area. Registration also enables us to tailor the information you receive.

By providing an email address, you are indicating that publications can be sent to your email address. You are not required at any time to submit your email address for the purpose of receiving recurring information or promotional emails from Affiliated Physicians & Employers Health Plan or third parties. To opt out of receiving publications by email, call a Customer Care representative using the toll free number on your Affiliated Physicians & Employers Health Plan member identification card or indicate your communications preferences within the secured portion of the Affiliated Physicians & Employers Health Plan website.

When you log in to the secured section of the website, you have the option to change your password, email address, security question and response and communication preferences. In case you forget or misplace your password, we will use your security question and response to identify you before you can regain access to the site. To change your personally identifiable information, call Customer Service using the toll free number on your Affiliated Physicians & Employers Health Plan member identification card.

Email

If you send questions, comments or a job inquiry to an email address on this website, we will share your correspondence with a Affiliated Physicians & Employers Health Plan associate most capable of addressing your questions and concerns. We will retain your communication until we have done our very best to provide you with a complete and satisfactory response. Ultimately, we will either discard your communication or, in some cases, archive it. We will not keep your email address for secondary purposes. All information and correspondence you share with us will be handled in the strictest confidence.

Please note that the email addresses on the unsecured areas of our website (unlike those areas that require a sign-on and are password protected) do not provide the same level of security as secured email. For that reason, please do not use unsecured email to communicate information to us that you consider to be confidential. Secured messaging is available within the secured portion of this website, including My Health Manager. Once you log-in, you can use this feature to communicate confidential or private information to Affiliated Physicians & Employers Health Plan.

Internet Privacy Statement Changes

This Internet Privacy Statement is effective as of 8/1/2014. This Internet Privacy Statement is not intended to and does not create any contractual or other legal rights in or on behalf of any party. If we decide to change our privacy policy, we will post those changes to this Internet Privacy Statement, the home page and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. Affiliated Physicians & Employers Health Plan reserves the right to modify this privacy statement at any time, so please review it frequently.