

Required Notices Information

Blue Cross & Blue Shield of Rhode Island ("BCBSRI" or "us" or "we") is required by law to provide certain information to you in writing ("Required Notices"). With your consent, we may provide certain Required Notices to you electronically. Not all Required Notices need your consent before they can be sent electronically. The following information applies only to communications where consent is required for electronic delivery. You may withdraw your consent at any time without charge, and we will send paper communications to you.

Your consent to receive Required Notices electronically includes, but is not limited to:

- Legal and regulatory notices associated with the products and/or services offered by us (e.g., Summary of Benefits and Coverage, Subscriber Agreement)
- Benefit determinations and/or information (e.g., Healthcare Services Summaries, appeal determinations)
- Notices or disclosures about payment obligations
- Privacy policies and notices
- Certain tax statements or notices

The types of Required Notices will vary based on the health plan you have, and are subject to change. We may still send you paper communications, at times, in our sole discretion, in the place of or in addition to sending them electronically.

We may communicate protected health information with you via unencrypted methods. You acknowledge and accept that communications may be sent unencrypted and there is some risk of disclosure or interception of the contents of these communications.

Method of providing Required Notices

Electronic delivery means we send you a notification by email, text, or other electronic means when the Required Notice is available on our website portal, and you are directed to access the Required Notice on our portal.

You may update your contact information and choose your Required Notice delivery preference at any time. It is your responsibility to provide us with true and accurate contact information, and to promptly update any changes.

We may use the same contact information previously provided if you change or add a health plan, program, product or service that we make available to you. You understand that failing to update your contact information may delay providing Required Notices. You release and hold us harmless from any consequences of your failure to provide us accurate contact information or to update your contact information.

Setting your Required Notices Preferences

To receive Required Notices electronically, select the "email" or "text" option on the Communications Preference page. You will receive an email that will direct you to our online portal, where the Required Notice can be accessed.

How to withdraw consent for Required Notices

Your consent remains in effect until you withdraw it. You may withdraw your consent and choose to receive paper mailings at any time. You can update your preferences on the Communications Preference page or contact us at the applicable address or toll-free customer services phone number(s).

Any withdrawal of your consent to receive Required Plan Communications will be effective only after we have a

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reasonable period of time to process your withdrawal.

If you provide us with an invalid email address, or your email address malfunctions, we may, in our sole discretion or as required by law, consider you to have withdrawn consent to receive Required Notices electronically and we will send the Required Notices by paper mail.

Requesting paper copies of Required Notices

You have the right to receive a free paper copy of Required Notices. Not all communications that we might send you are Required Notices. To request a paper copy of a specific Required Notice, contact us at the applicable toll-free customer services phone number(s). A request for a paper copy of a Required Notice is not a withdrawal of consent for electronic delivery for other Required Notices.

Hardware and software requirements to access and retain Required Notices

In order to access, view, and retain Required Notices that we make available to you, you must have, at your own expense, the following:

- Access to a computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements;
- An Internet web browser which is capable of supporting 128-bit encryption communications or higher;
- An email account with an Internet service provider and email software; and
- Software which permits you to access, view and retain Portable Document Format or "PDF" files, such as a current version of Adobe Acrobat Reader®