Health Insurance Portability and Accountability Act of 1996

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), as amended, includes rules that require that group health plans protect the confidentiality of your private health information. HIPAA applies to all of Xerox Corporation's group health plans, including, but not limited to, medical, dental and vision care plans and plan options (collectively referred to as "the Plan"). A complete description of your rights under HIPAA can be found in the Plan's HIPAA Privacy Notice, which is available in the Health and Welfare section of BenefitsWeb (http://www.xeroxbenefitsweb.com/) or by calling the Xerox Benefits Center at 1.800.428.2203 (TDD users should call 1.800.833.8334) and requesting a paper copy. The HIPAA Privacy Notice spells out what the Plan is required by law to do, including notifying you of a breach of your unsecured protected health information (PHI), and how the Plan will comply, as well as provides an explanation of your rights regarding your own PHI. For example, under the regulations you may request access to electronic copies of your PHI, or you may request in writing or electronically that another person receive an electronic copy of these records.

Neither the Plan nor Xerox Corporation will use or further disclose your PHI except as necessary for treatment, payment, health plan operations and plan administration, or as permitted or required by law. In no event will your PHI that contains genetic information be used for underwriting purposes. The Plan will not, without authorization, use or disclose PHI for employment-related or union-related actions and decisions or in connection with any other benefit or employee benefit plan sponsored by Xerox Corporation. By contract, the Plan has required all of its business associates to abide by HIPAA's privacy rules.

Under HIPAA, you have certain rights with respect to your PHI, including certain rights to see and copy the information, receive an accounting of certain disclosures of the information and, under certain circumstances, amend the information. You also have the right to file a complaint with the Plan or with the Secretary of the U.S. Department of Health and Human Services if you believe your rights under HIPAA have been violated.

If you have questions about the privacy of your health information held by one of the carriers, please contact the carriers associated with those benefits directly. Contact information for your carriers can be found in the Summary Plan Description or on your insurance card. If you have questions about the privacy of your health information held by Xerox Corporation or the Plan, contact the Plan's privacy officer at:

Chair of the Plan Administrator Committee Xerox Corporation 201 Merritt 7 Norwalk, CT 06851 1,800,428,2203

