



## MEMBER FACT SHEET

# GU Health's privacy policy

### Privacy commitment

GU Health Corporate Health Limited ('GU Health'), a subsidiary of nib holdings limited ABN 51 125 633 856, respects the privacy rights of our members, customers and other organisations with whom we deal. GU Health is committed to complying with all applicable privacy laws including the Privacy Act 1988 (Cth) and Australian Privacy Principles.

### What personal information do we collect?

We only collect personal information (including health information) necessary to manage our relationship with you, administer your health insurance, notify you about our products and services and to comply with applicable laws. Information collected is only used and disclosed in a manner consistent with applicable laws and this privacy policy.

### Examples of personal information we may collect include, but are not limited to:

- personal identification and contact details
- banking, payment and contribution details
- Medicare numbers
- health and claims information (this may include clinical documentation if required to adequately assess any claims)
- registration to wellbeing programs
- records of service contacts, inclusive of voice-recorded telephone conversations.

We'll only collect, maintain and use personal information about you if it is necessary for us to adequately provide you the products and services you've requested, provide you with information about nib's existing and future strategic partners for marketing purposes, or to meet our obligations under applicable laws and standards (e.g. the Anti-Money Laundering and Counter Terrorist Financing Act (2006) (AML Act), Payment Card Industry Data Security Standard (PCI-DSS)).

If you're admitted to hospital as a private patient you'll be required to sign a National Patient Election form (hospital claim form) consenting to being treated as a private patient. This form further states that you're providing consent to the hospital to supply clinical documentation from your medical record to your health insurer, if we require this information to further assess a claim from the hospital for your episode of care.

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access and disclosure. Additional privacy measures are employed to protect sensitive information (such as health information). You have the right not to disclose your personal information to us. However, this may limit our ability to provide you with the products and services you have requested.

Where you provide us with unsolicited personal or sensitive information which we do not require to deliver products and services to you (for example on a phone call that is recorded), such information will be subject to our normal security

arrangements for customer information. We will not store unsolicited personal or sensitive information that we do not require, unless it is impractical to delete it. Often it is impractical to delete such information, particularly where it forms part of correspondence, phone records or other interactions that we do need to retain.

Personal information records are held for a period considered appropriate to provide you with the product/service you require and consistent with applicable laws and the Privacy Act. Should you cease to be a customer of GU Health, any personal information which we hold about you will be maintained for the relevant periods required by law.

### How do we collect your personal information?

We collect personal information from application forms, claims forms and correspondence (written and verbal). In most cases, we collect your personal information directly from you. If, however this is not practical, we may collect information about you from another person or entity.

### Some examples of where this may occur include:

- receiving information from a person to whom you have granted a delegated authority
- requesting spouse or dependant information related to a family private health insurance cover from the main policyholder

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- health service providers (such as hospitals, doctors and medical specialists) and claiming software providers (such as HICAPS)
- when you are admitted to hospital, personal information about you and your condition is provided by the hospital to the health fund to enable your claim to be paid. At times it may be necessary to collect copies of clinical or operation notes to further assess a claim. We may be assisted with this process via the Australian Health Service Alliance Limited.

### How do we use your information?

We use your information to primarily manage, deliver and administer your health insurance. Personal information may also be used so that we can offer products and services to you (including special offers and discounts); to extend our relationship with you and to develop products and services better suited to our customers' needs. We may also use and analyse your information to meet our obligations under applicable laws.

We respect the rights of our customers to choose the material they want to receive and how they wish to receive it, including by electronic means. You can therefore choose to receive only the materials you want by calling **1800 249 966**.

### Wellbeing programs

We may use information to develop specific health programs for our health insurance members. Programs may be of a general nature and available to all private health insurance members and some programs may be offered on an invitation only basis (based on a set of criteria) with an aim of treating a specific illness or condition (e.g. coronary artery disease). We may also provide your information to other health service providers, if your condition warrants, and they may contact you to offer services (e.g. in-home rehabilitation services).

Participation in any program is voluntary and conducted on an opt-in basis, following an initial contact from us or our health service provider. Upon opting into a program, you will be advised of any further privacy issues that may relate directly to your participation. You may opt in or withdraw from a program at any stage.

### Who do we disclose information to?

GU Health will only disclose personal information to third parties for the purposes of managing and administering your health insurance and in accordance with this policy and applicable laws.

### For example, we may disclose relevant personal information to:

- corporates and employers to enable reconciliation of membership details for premiums paid on behalf of employees
- agents and brokers (intermediaries) to enable them to efficiently answer enquiries, assist in subsidised payments and process transactions
- a person acting on your behalf including a trustee, attorney or person to whom you have granted a delegated authority
- service providers engaged to carry out functions on our behalf. For example, mail houses, outsourced administration services, credit card providers, credit reporting agencies, other financial institutions as required, software or IT service vendors, claims or fraud auditors/ investigators and internal or external claims assessors for past or pending claims. Some of these service providers may be located overseas. Your personal information will only be stored overseas by one of our service providers in accordance with this policy and applicable laws.
- hospital and other providers may query your level of private health insurance cover including any excess requirement for the purposes of providing services to you and/or enable them to process your claim directly with GU Health electronically; or provide you with clinical services for a specific condition, such as in-home rehabilitation services
- wellbeing programs where you have provided consent for this disclosure to occur
- for legal reasons, disclosure may need to be made to law enforcement agencies, regulators, government agencies, courts or external advisors (e.g. to meet our obligations under the AML Act).

### Information security

We have systems and processes in place designed to hold your information securely. Only authorised personnel are granted access to your information. We also have in place processes designed to identify you when you deal with us by phone, online or face to face. These processes are designed to ensure we only disclose your information to you, or someone properly authorised by you. You need to keep access details like user's names, passwords and PINs confidential and not share them or leave them somewhere that's easy for others to access or find.

### Website

By accessing your account information online through our website (using a registered user identification), we may collect personal information electronically. For example, we may collect information about your visits by using 'cookies'. A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to efficiently access your account information. Generally, we use cookies for security purposes and to assess the usage and improve the functionality of our website.

We use both session cookies and persistent cookies. A session cookie is temporary and is automatically destroyed once your web browser is closed. All of the e-commerce and customer service functions of our website rely on session cookies. These web pages will not work if session cookies are explicitly blocked or disabled within a web browser. A persistent cookie is a small text file stored on the user's computer for an extended period of time. Your web browser can be set to reject cookies. To disable cookies, please refer to the help menu within your web browser. If you reject persistent cookies you will still be able to access our website, but may not be able to take advantage of certain features or the web service may not recognise you (e.g. online services).

We take care to ensure that the personal information you give us on our website is protected. GU Health uses a range of security measures to help ensure this security. Our website contains more detailed information on specific privacy and security procedures.

Our website contains links to other sites, which are not subject to our privacy standards, policies and procedures. You will need to review those websites directly to ascertain their particular privacy policies and practices.

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## Access and correction

The policyholder and their spouse/partner (if active under the membership) may:

- access the membership information of all people named on the membership\*
- make changes to the membership, including correcting information, adding and removing the Australian Government Rebate on Private Health Insurance, updating cover choices, adding and deleting dependants.

\*Excluding access to contact details of former members no longer covered under the policy, if privacy has been requested by former member.

## The policyholder is the only person who may:

- cancel a membership\*
- nominate a third party to share equivalent levels of access and authority as the policyholder and their spouse/partner.

\* If you are covered under a Corporate Health Plan, your employer can request that your membership is cancelled.

You have the right to correct your personal information held by us if you believe it to be inaccurate or out of date. We will amend your records accordingly. If we disagree with the correction, we will advise you of the reasons for doing so and will make a note on your record of this.

You have the right to access your personal information. This can be arranged by calling **1800 249 966** or in writing. Your request should include a detailed description of the information required. To ensure information is only disclosed to those entitled to it you may be asked for identification, or in the case of a telephone call, asked to answer a series of questions to verify your identity.

If we are unable to provide you with access to your information, we will inform you of the reasons why.

## Changes and obtaining a copy of the policy

We encourage you to review and check our website regularly for any updates to this Privacy Policy. We'll publish the updated version on our website and by continuing to deal with us, you accept this Privacy Policy as it applies from time to time.

If you would like a copy of this Privacy Policy, please contact us. ●



## Privacy enquiries and complaints

If you have an enquiry or complaint about our information handling practices, please contact us by calling **1800 249 966** or alternatively write to:

### Privacy Officer

GU Health Corporate Health Limited  
22 Honeysuckle Drive  
Newcastle NSW 2300

It is our intention to resolve any complaint as quickly as possible and to your satisfaction.

If you are unhappy with the response provided by us, you may refer your complaint to the Office of the Privacy Commissioner for further consideration.

### Office of the Privacy Commissioner

Phone: **1300 363 992**



Please make sure you read the *Your Membership Guidelines* booklet in conjunction with *Your Cover at a Glance* and *Your Plan Information*, which you would have received in your *GU Health Welcome Pack*.



For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email [corporate@guhealth.com.au](mailto:corporate@guhealth.com.au)

