

notice of privacy policy

Blue Shield of California Life & Health Insurance Company

(Blue Shield Life) P.O. Box 7725, San Francisco, CA 94120

Blue Shield Life knows that your privacy is important to you. We value you, as our policy holder, and provide you with this notice to explain how we protect your privacy. We need to collect personal information from you, as well as from other people, so that we can provide you with the best possible service. We must use your information and share it with others. This notice tells you about our policies for collecting, using, and sharing your information. It also tells you about our policies for protecting your information. We apply the same policies to information about our former policy holders.

Our privacy standards

Blue Shield Life:

- Does not sell your personal information.
- Does not allow third parties to use information they receive from us for their marketing purposes.
- Has a "need to know" policy. Only members of our workforce and our vendors who need to know your personal information to provide you with our products and services may access your information.

Our privacy safeguards

We use safeguards that comply with federal and state law to protect your personal information. The safeguards we use include:

- Administrative safeguards
- Physical safeguards
- Technical safeguards

We regularly review these safeguards to ensure that they are effective and remain up to date.

Personal information that we collect

We collect information that we need to:

- Provide you with our products and services.
- Advise you of other products and services we have available.
- Provide you customer service.

We collect your personal information in a variety of ways. For example, we may collect:

- Your name, address, date of birth, and other demographic data, as well as medical history, in application, enrollment, and other forms.
- Information about your medical conditions in claims or proof-of-loss forms and from your healthcare providers.
- Financial information about you, such as premium payment history and out-of-pocket amounts you have paid (such as your deductible), from your transactions with us.
- Information about your financial, medical, and credit history from consumer reporting agencies and insurance service organizations.

How we use your information

We use your personal information only for purposes related to our products and services. We use your information to underwrite and rate your policy, process claims, ensure proper billing, administer benefits, offer you other insurance products, and perform other insurance functions.

Why and with whom we share your personal information

Blue Shield Life does not share your personal information with anyone, except as permitted by state and federal law.

We may share any of the information about you that we collect as needed to provide you our products and services. For example, we may share your information with:

- A vendor to help us provide our products and services to you. But, the vendor must agree in writing to use proper safeguards.
- Your healthcare providers, so they know you have coverage and can receive payment for claims.
- Auditors who review the work of our vendors and others who provide services to us (or to you).
- Employers or other groups (when they pay for the products and services you receive from us) to audit our services and operations.
- Actuaries or researchers to perform studies, but only as long as personal information is not shared with third parties.
- State or federal regulators, law-enforcement agencies, or other government authorities pursuant to law.

We also may share information with others as necessary to detect or prevent fraud, material misrepresentations, and other activities that may be criminal or abusive.

Your rights to access and amend information about you

You have the right to review information that we collect about you. You may also obtain a copy of your information. (We may charge a reasonable fee for copies we make.)

We must provide you a list of certain disclosures of your information that we made to other people.

You may request that we correct, amend, or delete information that we have about you. If we do not agree to your request, you may file a statement disagreeing with us. We will provide your change (or your statement) to specific people at your request, if they have received the information recently. We will also provide your change (or your statement) to anyone with whom we share the affected information in the future.

To exercise any of these rights, contact Blue Shield Life's Privacy Office at:

Privacy Office
P.O. Box 272540
Chico, CA 95927

or

(888) 266-8080

Consumer reporting and fraud detection agencies

Third parties may furnish us consumer reports and fraud-detection information. We do not share this information with non-affiliated companies, but the third parties who provide us these reports may keep the reports and share them with others.

This is a required email from Blue Shield of California. Please note that you may receive required emails as part of doing business with Blue Shield of California, whether or not you have unsubscribed from promotional emails.

Blue Shield of California, a not-for-profit health plan, is an independent member of the Blue Shield Association.

Blue Shield of California | 50 Beale Street | San Francisco, CA 94105

