



Privacy Policy

Introduction

This policy applies to HealthGuard Health Benefits Limited trading as GMF Health ("GMF Health").

At GMF Health, we respect the privacy of your personal information. We process personal details on a daily basis and are committed to ensuring that the privacy and security of personal information remains protected. We are bound by the National Privacy Principles (NPPs) set out in the Privacy Act 1988.

The way GMF Health manages your personal information depends on the nature of your relationship with GMF Health, and which of GMF Health's products and services you access. Further information about the way we manage personal information in the context of health insurance offered by GMF Health is set out in the schedule.

The NPPs, and accordingly this Policy, do not apply to information about GMF Health's past and present employees which directly relates to that employment relationship.

Information we hold

GMF Health collects, stores and uses personal information for a variety of purposes.

Generally, we will collect your personal information during a face-to-face interview, over the telephone, through an online form or by way of a paper based form (including application forms). From time to time additional and/or updated personal information may be collected through one or more of these methods.

Usually we will hold details of your name, address, age, telephone number, and in some cases other contact details such as a facsimile number, post office box number and/or email address. We often hold information which relates to how you choose to pay for products and services (particularly where we have a regular direct debit arrangement), which may include bank account details. If payments are made under a payroll deduction scheme, we may hold information about your employer. We also keep information about payment history.

Some personal information is deemed to be sensitive information. GMF Health will treat sensitive information with particular care.

We also collect personal information about individuals who are, or are employed by, our suppliers, consultants, advisers, service providers and government agencies. Generally, if appropriate, we will tell you why we are collecting personal information when we collect it and how we plan to use it, or these things will be obvious when we collect the information.

In the schedule, we summarise the other types of information we are likely to hold about you.

GMF Health's use and disclosure of personal information

GMF Health uses personal information it collects and maintains about you to provide you with comprehensive service in relation to its products and services. We make some particular comments about our use and disclosure of information in the context of health insurance, in the schedule.

Generally, GMF Health may disclose information:

- to services providers; and
- to governmental agencies or other regulatory bodies to assess our compliance with the law and the NPPs.

Where permitted under the Privacy Act, GMF Health may share personal information with its related companies.

The policyholder is responsible for maintaining the policy and paying premiums. So we will disclose information to them about benefit limits and treatment for all persons covered by the policy.

GMF Health may use your personal information for the purpose of providing you with material such as articles and information about other GMF Health products and services that may be of interest to you. However, you may request not to receive such information by contacting us and we will give effect to that request. Please allow five working days for your request to be actioned.

If you make a claim in relation to health insurance, GMF Health may need to collect sensitive information from third parties about the matter. When you make the claim you consent to GMF Health collecting related sensitive information directly from those third parties or, if the information relates to a dependant of yours who is a child, you give consent on behalf of that child.

Document storage, security policies and practices

We regard the security and integrity of your personal information as a priority, and will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. GMF Health maintains technology, processes and procedures no less than industry standard for the purposes of ensuring the quality and security of your personal information.

If you cease to hold any products issued by GMF Health, any personal information which we hold about you will be maintained for a period of 7 years (except in the case of health insurance personal information for children, which will be held at least until the person turns 25) in order to comply with legislative and professional requirements. After this time the information will be destroyed.

Information about the use of our website and electronic exchanges

You are not required to provide us with any personal information when visiting our website. However, sometimes we need to collect your information from our website to provide services that you request. For example, if you wish to fill out paperwork online or if you send us an online query.

When you visit our website, or download information from it, our Internet Service Provider makes a record of your visit and records the following information: your internet address, your domain name if applicable, the date and time of your visit to the website, the pages you accessed and documents downloaded, the previous website you have visited and the type of browser you are using. This information is only used for statistical and website development purposes.

We make limited use of cookies on our website. We only use cookies to improve the functionality of our website, not to store any of your personal information.

A cookie is a small message given to your web browser by our web server. The browser stores the message in a text file, and the message is then sent back to the server each time the browser requests a page from the server.



Information about the use of our website and electronic exchanges (cont.)

When cookies are used on our website, they are used to store information relating to your visit such as a unique identifier, or a value to indicate whether you have seen a web page. They are used to distinguish your Internet Browser from the thousands of other browsers. Our website will not store personal information such as an email address or other details in a cookie.

Most Internet browsers are set up to accept cookies. If you do not wish to receive cookies, you may be able to change the settings of your browser to refuse all cookies or to notify you each time a cookie is sent to your computer, giving you the choice whether to accept it or not.

We remind you that the Internet is not a secure environment and although all care is taken, we cannot guarantee the security of information you provide to us via electronic means.

Access and correction

In most circumstances, you have a right to access the personal information which we collect and hold about you, and to have it corrected if it is wrong. Please contact us if you wish to access or correct your personal information. We may deny your request in some circumstances and if we do this we will tell you why.

We will endeavour to respond to any request for access within 14-30 days, depending on the complexity of the request. If your request is urgent please indicate this clearly.

Privacy Complaints

If you wish to complain about any breach or potential breach of this privacy policy or the NPPs, you should contact us and your complaint will be directed to the appropriate complaints manager.

Your complaint will be considered and responded to within 7 days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Contact Details

GMF Health Privacy Officer
PO Box 513
Kalgoorlie WA 6433
Phone: 1300 653 099

Changes to this policy

GMF Health regularly reviews and updates its policies. This policy was last amended on 14 February 2007.

Schedule to Privacy Policy

Health Insurance and Privacy

Health insurance is provided to contributors and, in some cases, their dependants and family members. GMF Health may hold personal information about you if you hold (or have held) a health insurance policy, or if someone holds or has held one on your behalf.

In the context of providing health insurance, GMF Health may collect and hold information about your claims history, your Medicare number, your tax file number, and your medical history.

If you do not wish to provide personal information which is required, GMF Health may not be able to determine and pay benefits under your policy, assess or waive lifetime health cover loading, or assess and apply your eligibility for the federal government private health insurance tax rebate.

In the context of health insurance, GMF Health may use, and if necessary disclose, your personal information:

- to manage your claims (including auditing) and pay health insurance benefits;
- in connection with arrangements you make to pay your premium (for example with your employer or a financial institution); and
- to a hospital or medical practitioner at your request or with your consent.

GMF Health is also obliged by the National Health Act to maintain certain transaction records and make those records available for inspection by the Health Insurance Commission. We will disclose this and any other information as required by law.

HealthGuard Health Benefits Fund Limited ABN 26 054 321 274 is a registered health benefits organisation under the National Health Act, carrying on business as GMF Health and under other business names.