

Collection Statement for see-u Health Cover

The private health insurer responsible for see-u cover is HBF Health Limited ABN 11 126 884 786 (HBF) trading as see-u by hbf. This Collection Statement sets out how we deal with personal information in connection with see-u health cover. We may modify this Privacy Collection Statement from time to time without notice to you.

OUR COMMITMENT

It is important for us to protect and keep your personal information, including your health information, secure and to keep your health information confidential. To achieve this, we are committed to complying with the requirements of the Privacy Act and APPs when we collect, hold and manage your personal information, that is, information that allows others to identify you.

The APPs provide a set of rules which govern how we collect, use, disclose and store personal information. The APPs also require us to have a clearly expressed and up-to-date APP privacy policy about our management of personal information.

OUTLINE OF OUR PRIVACY COLLECTION STATEMENT

This Privacy Collection Statement sets out how we manage your personal information. It sets out:

- the kinds of personal information we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- how the customer can access the personal information we hold
- how the customer can seek to correct the personal information we hold
- how the customer can make a complaint about the way we have collected, held, used or disclosed their personal information
- whether we are likely to disclose a customer's personal information to overseas recipients and if so, the countries to which disclosure is likely to be

It also sets out your privacy rights, what you can do to have information corrected, and what to do if you have a dispute with us about your privacy rights.

PERSONAL INFORMATION WE COLLECT AND HOLD

We may collect or ask for the following information:

Identification information	Your name and date of birth
Contact information	Your postal and email addresses, phone numbers
Government identifiers	Medicare Card Number
Financial information	Bank account and/or credit card details for payment of your premiums and payment of benefits, as well as information relating to hardship suspension applications
Historical information	Information about your prior insurance claims and health fund membership
Patient information	Details of professional services provided including sensitive information such as medical history and dental assessments
Provider information	Name, address, government issued identification numbers including AHPRA registration number and Medicare details, contact details

We will only collect personal information that is related to our providing, or arranging others to provide, private health insurance products and services.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We only collect personal information about you in the manner permitted by the Privacy Act. Wherever possible, we will collect information directly from you. This information will generally come from what you provide when you apply for a see-u policy or when you ask us to take certain action on your policy e.g. make a claim. However, in some circumstances, we may also collect information about you from third parties.

These third parties include:

- Joint Policy Holders (Partner or Dependants)
- Your agents, representatives and other people authorised by you such as your lawyers and accountants
- Insurance brokers and our third-party distributors
- Another health insurance provider, hospitals and other health service providers and organisations which manage the transfer of information between health service providers and us

We may also collect your personal information from related companies. If you provide us with personal information about another person (for example a referee or a joint Policy Holder), you must ensure that you are authorised to do so. You must also inform that person of who we are, that we will use and disclose their personal information in accordance with this Collection Statement, and that they can gain access to that information in accordance with our policy.

HOW WE HOLD PERSONAL INFORMATION

We hold your personal information in either electronic or paper files. As we have a commitment to ensure all personal information is held securely, we have in place security systems to protect information from unauthorised access. We also limit access to our authorised personnel and only as needed. Where personal information is no longer needed for any of our functions or activities, we ensure that the information is destroyed securely or de-identified.

WHY WE COLLECT YOUR INFORMATION

We may collect and use personal information for several purposes, such as:

- performing the functions and activities related to our business including
 - providing you with health insurance products and services
 - processing your claims and paying your benefits
 - Verify your identity and status as a health practitioner or other provider which may include government issued identifiers
- managing our relationship with you including by contacting you about our products and services, news or community events which we think may be of interest to you
- conducting market or customer satisfaction research
- The payment of your premiums including whether you have paid on time, when payments are due and when actually paid
- Establish and maintain a provider relationship with you, make payments to you, provide you with information about our processes, benefits and business rules
- Provide our members with information about your practitioner services

We also collect and hold personal information as otherwise required by law. In providing our products and services to you, it may be necessary for us to disclose personal information to other organisations. We only disclose personal information to the extent necessary, to the extent required by law or as consented to by you. The types of organisations that we can disclose personal information to include, but are not limited to:

- hospitals, medical and ancillary service providers and other health insurers
- professional advisors
- regulatory bodies
- technology providers

- contractors for member benefit statement and other printing and mail outs market research or direct marketing
- debt collection agencies or process servers
- Australian Health Service Alliance ('AHSA')
- Australian Regional Health Group (ARHG')
- other external service providers who the Health Fund engages from time to time to carry out, or advise on, its functions and activities

We will also disclose personal information to law enforcement and government agencies as required by law.

ONLINE DATA COLLECTION AND USE

If you access any see-u website or app, we collect information about user activities on the website. This includes information such as the type of browser used to access the website and the pages visited. We use this information to understand how our website is assisting members and to plan future improvements to our websites, related online services and applications.

By using or continuing to use the website you consent to the collection, storage, use and disclosure of personal information in accordance with this Collection Statement and HBF's Privacy Policy.

COOKIES AND WEB BEACONS

see-u uses cookies and web beacons to enhance and personalise your experience on our website. A cookie is a small text file placed on your device when you access a website. Cookies are frequently used on modern websites. When you visit our website, we may set a cookie on your device so that we can provide you with a personalised experience and to better understand the usage of our website. A web beacon is a small transparent image that is used to more fully understand usage by a user within the website environment.

Cookies and web beacons in themselves do not identify the individual user, just the device used. We and our advertising and analytics partners may also use technologies such as pixels, tags or similar tracking technologies on our websites and digital communications. These technologies help us understand how users interact with our website, measure the effectiveness of advertising campaigns, and deliver more relevant advertising to you on third-party platforms.

In some cases, we allow third-party vendors to use cookies and web beacons to provide you with information about our products and services. These technologies may also allow limited information such as device identifiers, browser information, IP address and website activity to be shared with advertising or analytics providers for the purposes of campaign measurement, website analytics and online behavioural advertising.

These technologies may be used to conduct activities like surveys, website analytics, online behavioural advertising and email campaign management. These technologies are used to understand general website usage and marketing effectiveness and are not used to collect or infer sensitive health information. Most browsers allow you to choose whether to accept cookies or not.

If you do not wish to have cookies placed on your device, please set your browser preferences to reject all cookies before accessing our websites.

ANALYTICS

see-u collects aggregated non-personally identifiable information from our websites to help us improve overall user experience and use third party tools to measure and analyse usage across our websites.

When you visit one of our websites, we may collect information about your website visit which includes, but is not limited to:

- Your device's IP address
- The date and time of website visit
- The webpages accessed
- Referring domain and out link if applicable
- The type of device used

Some of our analytics and advertising partners may also use this information to help measure the performance of our advertising and to help us deliver more relevant advertising on other digital platforms. These third parties handle information in accordance with their own privacy policies.

THIRD PARTY SOCIAL NETWORKING & MESSAGING APPLICATIONS

When you communicate with us through third party social networking and messaging applications, these applications handle your personal information under their own terms of use, however see-u may also collect personal information to provide a more personalised service when we communicate with you.

UNSUBSCRIBE FROM MARKETING COMMUNICATIONS

You may opt out at any time if you no longer wish to receive marketing information or do not wish to receive marketing information through a particular channel, like email. You can opt-out by calling us on 1300 499 260, or by 'unsubscribing' from our email or SMS marketing messages, which always include an unsubscribe option.

DISCLOSURE TO OVERSEAS RECIPIENTS

Some of our service providers to whom we disclose your personal information are located overseas. Please refer to HBF Privacy Policy available at www.hbf.com.au/about-hbf/legal/privacy for a list of the countries where they are located.

HOW YOU CAN ACCESS AND/OR CORRECT YOUR PERSONAL INFORMATION

You can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it. You can make a request by contacting us by email, telephone or online. Contact details can be found at this link on our website at <https://www.seeuhealthinsurance.com.au/help-centre/contact-us/>

Correction of some personal information can also be made by you through Online Member Services.

We currently do not charge any fees for giving customers access to their personal information. We may however charge a fee for the reasonable cost of providing photocopies of documents requested by you.

MAKING A COMPLAINT

We offer an internal complaint resolution scheme which any customer can access at any time without charge. You can make a privacy complaint in the following ways:

- by calling us on 1300 499 260
- by email to info@seeuhealthinsurance.com.au
- our website at <https://www.seeuhealthinsurance.com.au/help-centre/contact-us/>
- in writing to: Privacy Officer, GPO Box C101, Perth WA, 6839

We will endeavour to promptly respond to your questions, concerns or complaints. We will also endeavour to resolve any concerns or complaints which you may have to your satisfaction. However, if you are unhappy with our response, you can complain to the Office of the Australian Information Privacy Commissioner (www.oaic.gov.au) or the Private Health Insurance Ombudsman.