

A Notice to Our Members About Our Privacy Policy and Practices

Please Note: ***We strongly encourage you to share this notice with others who may be affected by it.***

At Premera Blue Cross Blue Shield of Alaska, we are committed to maintaining the confidentiality of your personal financial and health information. Federal law requires us to inform you of our policy and practices each year as long as we provide you products or services. From time to time, we may need to revise our privacy policy and practices. We will inform you of any such changes that may affect your rights.

How We Protect Your Personal Information

We protect your personal information in a variety of ways. For example, we authorize our employees to access your personal information only to the extent necessary to conduct our business of serving you, such as paying your claims. We take steps to secure our buildings and electronic systems from unauthorized access. We train our employees on our written confidentiality policy and procedures, and employees are subject to discipline if they violate them. When we share information with other PREMERA family companies or other third parties, they are also required to maintain the confidentiality of your personal information. Our privacy policy and practices apply equally to current and former members, so you can be assured that we will maintain the confidentiality of your information even if you no longer maintain coverage through us.

Information We Obtain

We obtain your personal information that we need to:

- offer or provide you with products and services;
- conduct our normal business functions; and
- comply with law.

Examples of your personal financial and health information include your name, Social Security number, address, telephone number, account number, employment, medical history, health records, claims information, subscription charges, etc.

We obtain most of your personal information directly from you or from your exchanges with other parties. This includes information provided to us on your application. We may also obtain information from third parties related to your finances, employment, medical history, and other personal information. These third parties may include agents and brokers, employers, health-care providers, other health plans or insurers, and state and federal agencies.

Information We Disclose

We may disclose the personal information we obtain about you as described above with other PREMERA family companies or with other third parties for our normal business functions. PREMERA's family of companies includes life insurers, health plans, disability insurers, stop-loss insurers, third party administrators and insurance agencies. Companies outside of PREMERA's family of companies include service providers, health-care providers, other health plans, and other insurers. Examples of how we serve you in our normal business functions include:

- Marketing products or services;
- Processing applications for products or services;
- Evaluating and paying claims;
- Administering contracts; and
- Processing transactions that you request.

We also may disclose your personal information as permitted or required by law.

Authorization

There may be times when we would like to release your personal information for other business functions. At those times, and before we disclose it, we will ask you to provide us with written approval that can be revoked at any time.