Your consent
We will continue to collect information for the purposes described in this brochure. You have the choice not to provide us with your information. You may withdraw your consent at any time, subject to legal or contractual restrictions and reasonable notice. However, you should be aware that by doing so, you might limit our ability to pay your claims.

Access to your information
We will respect your request for access to your information. To make a request, send this to us in writing.

Questions?
We believe that we have your consent to continue to collect, use and disclose your information for the purposes identified in this brochure.

For more information about our privacy policy:
• Visit our website at www.pac.bluecross.ca
• E-mail privacyofficer@pac.bluecross.ca
• Call us at 604 419-2000 or toll-free
  1 888 275-4672 between 8:30 a.m.–4:30 p.m., Monday–Friday
• Write to:
  Chief Privacy Officer
  Pacific Blue Cross
  PO Box 7000
  Vancouver, BC  V6B 4E1

In your letter, please provide as much detail as possible. We will investigate your concerns promptly and will respond in writing to you within 30 days after receiving your letter.
Protecting Your Privacy

Privacy legislation
We have been committed to protecting the privacy of our members and their dependents for over 65 years.

On January 1, 2004, new provincial privacy legislation, the Personal Information Protection Act (PIPA), came into effect in British Columbia in addition to the current federal privacy legislation (Personal Information Protection and Electronic Documents Act).

The purpose of PIPA is to balance the right of an individual's privacy with the need of organizations to collect, use, disclose and retain personal information.

This brochure is to keep you informed about our privacy protection practices and our reasons for collecting your information.

Why do we collect your information?
When you first join us as a member or dependent under a group or individual plan we ask you for some information to:

- Establish your identification
- Protect both you and us from error and fraud
- Understand your needs and preferences
- Verify your eligibility for benefits and services
- Process and pay your claims
- Assist us in complying with legal requirements

We may also collect your information from other organizations that you are covered with such as your provincial medical plan or another benefit carrier.

When might we disclose member or dependent information?

- To another Blue Cross organization if they pay claims on our behalf. Any such disclosure is made confidentially and the information is used only for the purpose for which it was disclosed.
- Pacific Blue Cross if the individual has benefits with both organizations.
- To another benefit carrier when we are coordinating benefit payments between our organizations if the individual is covered by a second benefit plan. This is in accordance with our contractual obligation.
- To a health care provider (such as a dental office) who has treated a member or dependent.
- To an auditor sent by a group client to review that our procedures and claims processing are in accordance with our contractual obligation. In such situations we require the auditor to sign a confidentiality agreement to protect the privacy of this information.
- To an authorized representative who seeks the information on the member or dependent.
- When required or permitted by law. We limit the information that we release to only what is required.

How do we protect your information?

- We will not collect or use your information for any purposes other than what we’ve listed in this brochure.
- We will not disclose information without your consent, unless required or permitted by law.
- We will take all reasonable safeguards that are necessary to protect the confidentiality of your information when dealing with other persons and organizations.
- We limit access to your information to selected employees in our organizations. All information is kept confidential and each employee must sign a confidentiality agreement as a condition of employment.
- Our computer systems are designed to prevent unauthorized access.
- We will do our best to ensure that your information is accurate and current. It is important that you or your benefit administrator contact us with any changes to your information.