

PROTECTING YOUR PRIVACY



In the course of providing customers with quality health, life and travel coverage, Saskatchewan Blue Cross acquires and stores certain personal information about its clients and their dependents. The purpose of this document is to keep you informed about privacy protection practices at Saskatchewan Blue Cross.

Protecting personal information is not new to Saskatchewan Blue Cross. Ensuring the confidentiality of client information has always been fundamental to the way we do business, and our staff takes very seriously the privacy policies and procedures we have in place to ensure that confidentiality.

What is personal information?

Personal information includes details about an identifiable individual and may include name, age, identification numbers, income, employment data, marital and dependent status, medical records, and financial information.

How is your personal information used?

Your personal information is necessary to allow Saskatchewan Blue Cross to process your application for coverage. Your personal information is used:

- to provide the services outlined in your contract or the group contract of which you are an eligible member
- to understand your needs so that we can recommend suitable products and services, and
- to manage our business

To whom could this personal information be disclosed?

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in your contract or the group contract of which you are an eligible member:

- other Canadian Blue Cross organizations in order to administer your benefit plan
- specialized health care professionals when necessary to assess benefit or product eligibility
- government and regulatory authorities in an emergency situation or where required by law
- Blue Cross Life Insurance Company of Canada and other third parties, on a confidential basis, when required to administer the benefits outlined in your contract or the group policy of which you are an eligible member or
- the cardholder of any contract under which you are a participant

We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your dependents is not released to a third party without permission unless necessary to fulfill the services Saskatchewan Blue Cross is contracted to provide to you.

To ensure Saskatchewan Blue Cross is able to provide you with the best possible service, it is important that the personal information we use is accurate and up to date. You can help by keeping us informed of changes of address, marital status and the addition or deletion of dependents. Should you become aware of errors in our information about you, please contact our customer service personnel and we will ensure the data is corrected.

By becoming a Saskatchewan Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above. If you prefer that we not use or disclose your personal information in those situations where it is not necessary to administer your benefit plan, please contact us via our website or write to us at the address provided.

Please note that not allowing Saskatchewan Blue Cross to use information about you may mean we may not be able to provide you with certain products or services that may be of use to you.

Who can I contact for more information?

If you require further information on our privacy policy, please address your questions, concerns or complaints in writing to:

Chief Privacy Officer
Saskatchewan Blue Cross
516 2nd Avenue N, PO Box 4030
Saskatoon, SK
S7K 3T2

or

privacyofficer@sk.bluecross.ca

If the issue is not resolved to your satisfaction, you may file a complaint in writing to:

Office of the Privacy Commissioner of Canada
30 Victoria Street
1st Floor
Gatineau, QC
K1A 1H3

