



**BlueCross BlueShield
of Florida
Health Options.**

Health Options and its Parent, Blue Cross and Blue Shield of Florida, are Independent Licensees of the Blue Cross and Blue Shield Association.

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*BCBSF Corporate Compliance
Privacy Compliance Unit
P.O. Box 44283
Jacksonville, FL 32203 - 4283*

GRAMM-LEACH-BLILEY ACT PRIVACY NOTICE

To Our Customers:

Health insurers such as Blue Cross and Blue Shield of Florida (BCBSF) and Health Options, Inc. (HOI) are affected by the privacy provisions of two federal privacy laws, the Gramm-Leach-Bliley Act (GLBA) and the Health Insurance Portability and Accountability Act-Administrative Simplification (HIPAA-AS). Both require that we provide you with Privacy Notices that explain our privacy practices.

This GLBA Privacy Notice is provided to help you better understand how we obtain, use, share, and protect your non-public personal financial information even after our customer relationship with you has ended. Our HIPAA-AS Privacy Notice explains how we use and share your non-public personal health information and how you can access it. You may obtain a copy of our HIPAA-AS Privacy Notice by contacting us at the address noted above.

What Kind Of Non-Public Personal Financial Information Do We Obtain and How Do We Obtain It?

Generally, we obtain your name, address, phone number, social security number, date and place of birth, age, sex, and other demographic information. Depending on the product or service in which you are enrolled and whether that product or service is group or individual, we may also obtain your occupation, salary, transactional information, billing preferences, beneficiary information, and work history.

We obtain non-public personal financial information about you from:

- You, on your application for insurance or other service;
- You, concerning your transactions with us and other companies;
- Your physician or other health care provider;
- Your employer, if you are enrolled in a group health plan; and
- Other third parties within and outside our family of companies, depending on the product or service in which you are enrolled.

How Do We Use Your Non-Public Personal Financial Information?

We use your non-public personal financial information to perform transactions and functions necessary to implement and administer the product or service in which you are enrolled. These functions include enrollment, premium payment processing, customer service, claim payment, health care benefit management, fraud and abuse protection, and other similar activities. We also use your non-public personal financial information to determine if you might be interested in any of our other health products or services.

What Non-Public Personal Financial Information Do We Share About You and With Whom?

We may share all of the non-public personal financial information we obtain about you, as described above, with our affiliates when the sharing is in accordance with the HIPAA-AS Privacy law. Our affiliates include, for example, our family of companies that provide life insurance, dental insurance, and long term care insurance.

We may share any of your non-public personal financial information we obtain with our affiliates as well as non-affiliates as necessary to provide our products and services to you. For example, we may share such information with companies and individuals with whom we contract to assist with administration of the product or service in which you are enrolled. Those companies and individuals may help us mail benefit booklets and other communications to you, process your claims, collect delinquent accounts, conduct satisfaction surveys, manage your benefits, or perform other activities. We require each unaffiliated third party with whom we contract to assist in administering a product or service to agree in writing to abide by the same privacy standards we do.

We may share any of your non-public personal financial information we obtain with affiliated and unaffiliated third parties as otherwise permitted or required by law. For example, we may share information with an insurance regulatory authority, a government agency, or a law enforcement official to comply with a regulatory examination or investigation, a state statute, a subpoena, or a court order.

We may share all of the non-public personal financial information we obtain about you, as described above, with unaffiliated third parties that act on our behalf to market the products and services we offer when the sharing is in accordance with the HIPAA-AS Privacy law.

How Do We Protect Your Non-Public Personal Financial Information?

We maintain physical, electronic, and procedural safeguards to protect your non-public personal financial information. We use and share your non-public personal financial information to the extent minimally necessary to administer the products and services in which you are enrolled. We restrict our employees' access to your non-public personal financial information to those employees who need to know the information to administer the product or service in which you are enrolled.