

Remedy Healthcare Group Privacy Policy



Privacy Commitment

Remedy Healthcare Group Pty Ltd and its subsidiaries (Remedy Healthcare Group) respect the privacy rights of our customers and other organisations with whom we deal. Remedy Healthcare Group is committed to complying with all applicable privacy laws including the Privacy Act 1988 (Cth) and National Privacy Principles. References to 'we', 'our', 'us' and 'Remedy Healthcare Group' within this policy refers to the Remedy Healthcare Group of businesses.

What personal information do we collect?

We only collect personal information (including health information if you are a health or aged care customer) necessary to manage our relationship with you, administer the products and/or services you request, notify you about our products and services and to comply with applicable Laws. Information collected is only used and disclosed in a manner consistent with applicable Laws and this privacy policy. The personal information we may collect, hold and/or use about you will depend on the type of product/service you request.

Examples of personal information we may collect include, but are not limited to:

- Personal identification and contact details
- Banking and payment details
- Tax file & Medicare numbers
- Health and claims information
- Records of service contacts, inclusive of voice recorded
- telephone conversations

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide you the products and services you have requested, provide you with information about other products and services offered by the Remedy Healthcare Group, or to meet our obligations under applicable Laws, for example the Anti-Money Laundering and Counter Terrorist Financing Act (2006) (AML Act). We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access and disclosure. Additional privacy measures are employed to protect sensitive information (such as health information).

You have the right not to disclose your personal information to us. However, this may limit our ability to provide you with the products and services you have requested. Personal information records are held for a period considered appropriate to provide you with the product/service you require and consistent with applicable Laws and the Privacy Act. Should you cease to be a customer of Remedy Healthcare Group, any personal information which we hold about you will be maintained for the relevant periods required by Law.

How do we collect your personal information?

We collect personal information from face to face interviews, application forms, and correspondence (written and verbal). In most cases, we collect your

personal information directly from you. However, if this is not practical, we may collect information about you from another person or entity.

Some examples of where this may occur include:

- Receiving information from a person to whom you have granted a delegated authority.
- When you are admitted to hospital, personal information about you and your condition is provided by the hospital to the private health fund. We may be assisted with this process via our agent, the Australian Health Service Alliance Limited.

How do we use your information?

We use your information to primarily manage, deliver and administer the products and services you request. Personal information may also be used so that we can offer products and services to you (including special offers and discounts), to extend our relationship with you and to develop products and services better suited to our customers needs. We may also use and analyse your information to meet our obligations under applicable Laws, for example the Know Your Customer Requirements of the AML Act. We respect the rights of our customers to choose the material they want to receive and how they wish to receive it, including by electronic means. You can therefore choose to receive only the materials you want by calling 1300 224 334.

Wellbeing Programs

We may use information to develop specific health programs for our customers. Programs may be of a general nature and available to all customers and some programs may be offered on an invitation only basis (based on a set of criteria) with an aim of treating a specific illness or condition. Participation in any program is voluntary and conducted on an opt-in basis. Upon opting into a program, you will be advised of any further privacy issues that may relate directly to your participation. You may opt in or withdraw from a program at any stage.

Who do we disclose information to?

Remedy Healthcare Group will only disclose personal information to third parties for the purposes of managing, delivering and, administering the product and/or service you require and in accordance with this policy and applicable Laws. For example, we may disclose relevant personal information to:

- A person acting on your behalf including a person to whom you have granted a delegated authority.
- Private health insurers
- Service providers engaged to carry out functions on our behalf. For example, mail houses, outsourced administration services, claims or auditors/investigators and internal

or external claims assessors for past or pending claims.

- Your General Practitioner
- Other Allied health practitioners

- Wellbeing programs where you have provided consent for this disclosure to occur.
- For legal reasons, disclosure may need to be made to law enforcement agencies, government agencies, courts or external advisors, for example to meet our obligations under the AML Act.

Remedy Healthcare Group companies may disclose personal information to other companies within the Remedy Healthcare Group. This information is provided on a strictly confidential basis and will only be used for the purposes of the Remedy Healthcare Group.

Website

If you access your account information online through our website (using a registered user identification), we may collect personal information electronically. For example, we may collect information about your visits by using 'cookies'. A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to efficiently access your account information. Generally, we use cookies for security purposes and to assess the usage and improve the functionality of our website. We use both session cookies and persistent cookies. A session cookie is temporary and is automatically destroyed once your web browser is closed. All of the e-commerce and customer service functions of our website rely on session cookies. These web pages will not work if session cookies are explicitly blocked or disabled within a web browser. A persistent cookie is a small text file stored on the user's computer for an extended period of time. Your web browser can be set to reject cookies. To disable cookies, please refer to the help menu within your web browser. If you reject persistent cookies you will still be able to access our Website, but may not be able to take advantage of certain features. We take care to ensure that the personal information you give us on our website is protected. Remedy Healthcare Group uses a range of security measures to help ensure this security.. Our website contains links to other sites, which are not subject to our privacy standards policies and procedures. You will need to review those websites directly to ascertain their particular privacy policies and practices.

Access and Correction

You have the right to correct your personal information held by us if you believe it to be inaccurate or out of date. We will then amend your records accordingly. If we disagree with the correction, we will advise you of the reasons for doing so and will make a note on your record of this. You have the right to access your personal information. This can be arranged so by calling 1300 224 334 or writing. Your request should include a detailed description of the information required. To ensure information is only disclosed to those entitled to it you may be asked for identification, or in the case of a telephone call asked to answer a

series of questions to verify your identity. If we are unable to provide you with access to your information, we will inform you of the reasons why.

Privacy Enquiries & Complaints

If you have an enquiry or complaint about our information handling practices, please contact us by calling 1300 224 334 or alternatively write to:

Group Privacy Officer
Remedy Healthcare Group Pty Ltd
114 Albert Road
South Melbourne VIC 3205

It is our intention to resolve any complaint as quickly as possible and to your satisfaction. If you are unhappy with the response provided by us, you may refer your complaint to the Office of the Privacy Commissioner for further consideration.

Changes to this Privacy Policy

This Privacy Policy is current at October 2010. Remedy Healthcare may periodically review and update this Privacy Policy from time to time to take account of new privacy-related laws, changes to its operations and practices (or the operations and practices of others associated with Remedy Healthcare, such as health services providers), as well as the community's changing privacy expectations.

Director, Compliance
Office of the Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001

This privacy policy is made on behalf of Remedy Healthcare Group Pty Ltd (ABN 57 132 864 316) and its subsidiaries.
Date: