

HIPAA Privacy Policies

Notice of Privacy Practices

Every year, we're required to send you specific information about your rights, your benefits and more. This can use up a lot of trees, so we've combined a couple of these required annual notices. Please take a few minutes to read about:

- State notice of privacy practices
- HIPAA notice of privacy practices

State notice of privacy practices

As mentioned in our Health Insurance Portability and Accountability Act (HIPAA) notice, we must follow state laws that are stricter than the federal HIPAA privacy law. This notice explains your rights and our legal duties under state law. This applies to life insurance benefits, in addition to health, dental and vision benefits that you may have.

Your personal information

We may collect, use and share your nonpublic personal information (PI) as described in this notice. PI identifies a person and is often gathered in an insurance matter.

We may collect PI about you from other persons or entities, such as doctors, hospitals or other carriers. We may share PI with persons or entities outside of our company — without your OK in some cases. If we take part in an activity that would require us to give you a chance to opt out, we will contact you. We will tell you how you can let us know that you do not want us to use or share your PI for a given activity. You have the right to access and correct your PI. Because PI is defined as any information that can be used to make judgments about your health, finances, character, habits, hobbies, reputation, career and credit, we take reasonable safety measures to protect the PI we have about you.

A more detailed state notice is available upon request. Please call the phone number printed on your ID card.

HIPAA Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW HEALTH, VISION AND DENTAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION WITH REGARD TO YOUR HEALTH BENEFITS. PLEASE REVIEW IT CAREFULLY.

We keep the health and financial information of our current and former members private, as required by law, accreditation standards and our rules. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by federal law to give you this notice.

Your Protected Health Information

We may collect, use and share your Protected Health Information (PHI) for the following reasons and others as allowed or required by law, including the HIPAA Privacy rule:

For payment: We use and share PHI to manage your account or benefits; or to pay claims for health care you get through your plan.

For health care operations: We use and share PHI for health care operations.

For treatment activities: We do not provide treatment. This is the role of a health care provider, such as your doctor or a hospital.

Examples of ways we use your information for payment, treatment and health care operations:

- We keep information about your premium and deductible payments.
- We may give information to a doctor's office to confirm your benefits.

- We may share explanation of benefits (EOB) with the subscriber of your plan for payment purposes.
- We may share PHI with your health care provider so that the provider may treat you.
- We may use PHI to review the quality of care and services you get.
- We may use PHI to provide you with case management or care coordination services for conditions like asthma, diabetes or traumatic injury.
- We may also use and share PHI directly or indirectly with health information exchanges for payment, health care operations and treatment. If you do not want your PHI to be shared for payment, health care operations, or treatment purposes in health information exchanges, please visit [the Davis Vision Privacy page](#) for more information.

To you: We must give you access to your own PHI. We may also contact you to let you know about treatment options or other health-related benefits and services. When you or your dependents reach a certain age, we may tell you about other products or programs for which you may be eligible. This may include individual coverage. We may also send you reminders about routine medical checkups and tests.

To others: In most cases, if we use or disclose your PHI outside of treatment, payment, operations or research activities, we must get your OK in writing first. We must receive your written OK before we can use your PHI for certain marketing activities. We must get your written OK before we sell your PHI. If we have them, we must get your OK before we disclose your provider's psychotherapy notes. Other uses and disclosures of your PHI not mentioned in this notice may also require your written OK. You always have the right to revoke any written OK you provide.

You may tell us in writing that it is OK for us to give your PHI to someone else for any reason. Also, if you are present and tell us it is OK, we may give your PHI to a family member, friend or other person. We would do this if it has to do with your current treatment or payment for your treatment. If you are not

present, if it is an emergency, or you are not able to tell us it is OK, we may give your PHI to a family member, friend or other person if sharing your PHI is in your best interest.

As allowed or required by law: We may also share your PHI for other types of activities including:

- Health oversight activities;
- Judicial or administrative proceedings, with public health authorities, for law enforcement reasons, and with coroners, funeral directors or medical examiners (about decedents);
- Organ donation groups for certain reasons, for research, and to avoid a serious threat to health or safety;
- Special government functions, for Workers' Compensation, to respond to requests from the U.S. Department of Health and Human Services, and to alert proper authorities if we reasonably believe that you may be a victim of abuse, neglect, domestic violence or other crimes; and
- As required by law.

If you are enrolled with us through an employer–sponsored group health plan, we may share PHI with your group health plan. If your employer pays your premium or part of your premium, but does not pay your health insurance claims, your employer is not allowed to receive your PHI — unless your employer promises to protect your PHI and makes sure the PHI will be used for legal reasons only.

Authorization: We will get an OK from you in writing before we use or share your PHI for any other purpose not stated in this notice. You may take away this OK at any time, in writing. We will then stop using your PHI for that purpose. But, if we have already used or shared your PHI based on your OK, we cannot undo any actions we took before you told us to stop.

Genetic information: We cannot use or disclose PHI that is an individual's genetic information for underwriting.

Race, Ethnicity, and Language: We may receive race, ethnicity, and language information about you and protect this information as described in this Notice. We may use this information for various health care operations which include identifying health care disparities, developing care management programs and educational materials, and providing interpretation services. We do not use race, ethnicity, and language information to perform underwriting, rate setting or benefit determinations, and we do not disclose this information to unauthorized persons.

Your Rights

Under federal law, you have the right to:

- Send us a written request to see or get a copy of certain PHI, including a request to receive a copy of your PHI through e-mail. It is important to note that there is some level of risk that your PHI could be read or accessed by a third party when it is sent by unencrypted e-mail. We will confirm that you want to receive PHI by unencrypted e-mail before sending it to you.
- Ask that we correct your PHI that you believe is missing or incorrect. If someone else (such as your doctor) gave us the PHI, we will let you know so you can ask him or her to correct it.
- Send us a written request to ask us not to use your PHI for treatment, payment or health care operations activities. We are not required to agree to these requests.
- Give us a verbal or written request to ask us to send your PHI using other means that are reasonable. Also, let us know if you want us to send your PHI to an address other than your home if sending it to your home could place you in danger.
- Send us a written request to ask us for a list of certain disclosures of your PHI. Call Customer Service at the phone number printed on your identification (ID) card to use any of these rights. Customer Service representatives can give you the address to send the request. They can also give you any forms we have that may help you with this process.

- Right to a restriction for services you pay for out of your own pocket: If you pay in full for any medical services out of your own pocket, you have the right to ask for a restriction. The restriction would prevent the use or disclosure of that PHI for treatment, payment or operations reasons. If you or your provider submits a claim to Davis Vision, Davis Vision does not have to agree to a restriction (see Your Rights section above). If a law requires the disclosure, Davis Vision does not have to agree to your restriction.

How we protect information

We are dedicated to protecting your PHI, and have set up a number of policies and practices to help make sure your PHI is kept secure.

We have to keep your PHI private. If we believe your PHI has been breached, we must let you know.

We keep your oral, written and electronic PHI safe using physical, electronic, and procedural means. These safeguards follow federal and state laws. Some of the ways we keep your PHI safe include securing offices that hold PHI, password-protecting computers, and locking storage areas and filing cabinets. We require our employees to protect PHI through written policies and procedures. These policies limit access to PHI to only those employees who need the data to do their job. Employees are also required to wear ID badges to help keep people who do not belong out of areas where sensitive data is kept. Also, where required by law, our affiliates and nonaffiliates must protect the privacy of data we share in the normal course of business. They are not allowed to give PHI to others without your written OK, except as allowed by law and outlined in this notice.

Potential impact of other applicable laws

HIPAA (the federal privacy law) generally does not preempt, or override, other laws that give people greater privacy protections. As a result, if any state or

federal privacy law requires us to provide you with more privacy protections, then we must also follow that law in addition to HIPAA.

Contacting You

We, including our affiliates or vendors, may call or text any telephone numbers provided by you using an automated telephone dialing system and/or a prerecorded message. Without limitation, these calls may concern treatment options, other health-related benefits and services, enrollment, payment, or billing.

Complaints

If you think we have not protected your privacy, you can file a complaint with us. You may also file a complaint with the Office for Civil Rights in the U.S. Department of Health and Human Services. We will not take action against you for filing a complaint.

Contact information

Please call Customer Service at the phone number printed on your ID card. Representatives can help you apply your rights, file a complaint or talk with you about privacy issues.

Copies and changes

You have the right to get a new copy of this notice at any time. Even if you have agreed to get this notice by electronic means, you still have the right to a paper copy. We reserve the right to change this notice. A revised notice will apply to PHI we already have about you, as well as any PHI we may get in the future. We are required by law to follow the privacy notice that is in effect at this time. We may tell you about any changes to our notice in a number of ways. We may tell you about the changes in a member newsletter or post them on our website. We may also mail you a letter that tells you about any changes.

Use of the information this Website gathers/tracks

We gather and store information in the aggregate to maintain or improve our Website, and we may share that information with other areas in BCBSA, local Blue Cross and Blue Shield companies, our business partners, or with companies we hire to help us maintain or improve the Website. Any personal information you voluntarily give us will be stored in a secure environment and used to provide the product, service, or information you have requested or for which you registered. Unless you specifically consent to let us do so, your personal information, including your email address, will not be sold, rented, licensed or otherwise shared with third parties, other than Blue Cross and Blue Shield companies or business partners as required to fulfill a request from you to provide you information or services as part of your contract for health benefits. Personal information you voluntarily provide and the information we collect in aggregate form will not affect your insurance coverage, eligibility, premiums or claims payment by any Blue Cross and Blue Shield company.

This Site also uses the tool “Google Analytics” to collect data on the use of this Site and help us better understand our visitors’ usage. To access Google Analytics’ privacy policy and/or opt out of being tracked by Google Analytics, please visit <http://tools.google.com/dlpage/gaoptout>. Site Users can also enable a privacy browser to restrict tracking by Google.

Cookies and Similar Technology Policy

What are cookies?

We may use cookies to collect information and enhance your user experience on fepbluevision.com. A cookie is a small amount of data sent from a web server to your browser and stored on your computer's hard drive. The use of cookies is designed to augment your online experience via the information you provide. FEP BlueVision uses and stores this information to provide you with more personalized and customized online services and to make our site more convenient, useful, valuable and appealing to you.

We may use cookies to collect information and enhance your user experience. Cookies are small pieces of information that a website sends to your computer or mobile device's hard drive while you are viewing the website. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our website. This type of information is collected to make fepbluevision.com more useful to you and to tailor your experience with us to meet your special interests and needs.

We use two broad categories of cookies: (1) first party cookies, served directly by us to your computer or mobile device, which we use to recognize your computer or mobile device when it revisits our website; and (2) third party cookies, which are served by service providers on our website, and can be used by such service providers to recognize your computer or mobile device when it visits other websites.

Cookies we use

Fepbluevision.com uses the following types of cookies for the purposes set out below:

Type of cookie	Purpose
Essential Cookies	These cookies are essential to provide you with services available through our Website and to enable you to use some of its features. Without these cookies, the services that you have asked for cannot be provided, and we only use these cookies to provide you with those services.

Type of cookie	Purpose
Functionality Cookies	<p>These cookies allow our Website to remember choices you make when you use fepblue.org, such as remembering your language preferences, remembering your login details and remembering the changes you make on other parts of our Website which you can customize. The purpose of these cookies is to provide you with a more personal experience and to avoid you having to re-enter your preferences every time you visit fepblue.org.</p>
Analytics and Performance Cookies	<p>These cookies are used to collect information about traffic to our Website and how users use fepblue.org. The information gathered does not identify any individual visitor. The information is aggregated and anonymous. The information gathered may include the number of visitors to fepblue.org, the websites that referred them to our Website, the pages they visited on our Website, what time of day they visited our Website, whether they have visited our Website before, and other similar information.</p> <p>We use Google Analytics for this purpose. Google Analytics uses its own cookies. You can find out more information about Google Analytics cookies here and about how Google protects your data here. You can prevent the use of Google Analytics relating to your use of our site by downloading and installing the browser plugin available here. In addition, you can restrict tracking by enabling privacy settings on your web browser.</p>

Type of cookie	Purpose
Targeted and Advertising Cookies	These cookies track your browsing habits to enable us to show advertising that is more likely to be of interest to you. These cookies use information about your browsing history to group you with other users who have similar interests. Based on that information, third party advertisers can place cookies to enable them to show advertisements that we think will be relevant to your interests while you are on third party websites.
Social Media Cookies	These cookies are used when you visit any public fepblue.org page. A social networking website such as Facebook, Twitter or LinkedIn can record that you have visited this page and could use this information to serve you relevant ads that are in compliance with platform advertising policies.

Disabling Cookies

If you decide at any time that you no longer wish to accept cookies from our services for any of the purposes described above, then you can typically instruct your browser, by changing its settings, to remove or stop accepting cookies or to prompt you before accepting a cookie from the websites you visit. In order to do this, consult your browser's technical information (instructions are usually located within the "settings," "help", "tools" or "edit" facility). Many browsers are set to accept cookies until you change your settings.

Further information about cookies, including how to see what cookies have been set on your computer or mobile device and how to manage and delete them, visit www.allaboutcookies.org.

If you do not accept our cookies, you may experience some inconvenience or not be able to use all portions of the services or all functionality of the services. For example, we may not be able to recognize your computer or mobile device and you may need to log in every time you visit fepbluevision.com.

Pixel Tags

In addition, we may use pixel tags (also referred to as clear GIFs, web beacons, or web bugs) on fepbluevision.com to track the actions of users on website. Pixel tags are tiny graphic images with a unique identifier, similar in function to cookies, which are used to track online movements of web users. In contrast to cookies, which are stored on a user's computer hard drive, pixel tags are embedded invisibly in web pages. Pixel tags also allow us to send email messages in a format users can read, and they tell us whether emails have been opened, for example, to ensure that we are sending messages that are of interest to our users. We may use this information to reduce or eliminate messages sent to a user.

Do not track signals

Some internet browsers may be configured to send "Do Not Track" signals to the online services that you visit. We currently do not respond to do not track signals. To find out more about "Do Not Track," please visit www.allaboutdnt.com.

Third party analytics providers and ad servers

We may work with certain third parties to provide us with information regarding traffic on fepbluevision.com, to serve advertisements elsewhere online, and to provide us with information regarding the use of our website or services and the effectiveness of our advertisements. These third parties may automatically collect information about you using their own cookies or other technologies, or

may otherwise collect or have access to, information about your visits to this and other websites, your IP address, your ISP, the browser you use to visit our website and other usage information. Information collected may be used, among other things, to deliver advertising targeted to your interests and to better understand the usage and visitation of our website and the other sites tracked by these third parties. If you would like more information about this practice and to know your choices about not having this information used by these companies, you may visit: www.aboutads.info/choices (for website users), www.networkadvertising.org/managing/opt_out.asp (for website users), <http://youronlinechoices.eu/> (for users in the EU), or <http://youradchoices.com/appchoices> (for mobile app users).

Our Online Communication Practices

We send communications in accordance with this Policy and applicable laws. We may use cookies or other technologies to monitor whether you open and/or click on URLs in email communications such as newsletters.

Changes to this policy

We may update this policy from time to time. When we do, we will post the current version on this site and we will revise the version date shown on this page. We encourage you to periodically review this policy so you will be aware of our privacy practices.

- Policy updated August 31, 2020

Make a privacy complaint

You may file a complaint to us if you believe that we have violated your privacy rights. To make a complaint, please write or call the customer service number and ask for the privacy contact.