

## **Notice Of Privacy Practices For Our Web Sites**

Your privacy is important to us. The Blue Cross and Blue Shield Association (BCBSA) maintains high standards for the protection of your privacy at our web sites. Here is what you can expect when you visit [www.fepblue.org](http://www.fepblue.org) and [www.fepbluechoice.org](http://www.fepbluechoice.org):

- Other than to fulfill a request from you, we won't sell, rent or share any personally-identifiable information you provide without your consent.
- We won't send you any unsolicited e-mail ("spam").
- No personally-identifiable information collected at our sites will ever be used to affect your health insurance coverage by or premiums paid to a Blue Cross and Blue Shield company.

Please remember that this policy only covers the data collection and use practices for [www.fepblue.org](http://www.fepblue.org) and [www.fepbluechoice.org](http://www.fepbluechoice.org), official web sites of the Blue Cross and Blue Shield Association. BCBSA's privacy policies may differ at other of its web sites or in its off-line data collection and reporting practices. Questions regarding the privacy policy of your independent, local Blue Cross and Blue Shield company should be directed to that company.

Each of our Business Partners, including Caremark (Pharmacy Programs), Medco (Pharmacy Programs), McKesson (Blue Health Connection), the US Office of Personnel Management (OPM), our enrollment area (the FEP Operations Center for Customer eService), World Access/Mondial Assistance for overseas benefit and provider information, and any other supplemental plan vendor, have separate Privacy Policies. Please read these policies when you access the web sites of our Business Partners from this web site.

### **Also Read:**

[Notice Of Privacy Practices For The Service Benefit Plan](#): A notice that describes how medical information about you may be used and disclosed by us and how you can get access to this information.

[Notice Of Privacy Practices For The U.S. Office Of Personnel Management \(OPM\)](#): A notice from OPM concerning how it may use and disclose your protected health information. This Notice of Privacy Practices describes how we, the Service Benefit Plan, may use and disclose your protected health information to carry out payment, health care operations, and for other purposes that are permitted or required by law. It includes our legal obligations concerning your protected health information and describes your rights to access and control your protected health information.

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### **The Information We Collect:**

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Our web servers automatically capture your domain name, the IP address of the web page from which you enter our sites, the pages you visit on our site and the amount of time you spend on each site. We do not collect any information that can reveal your personal identity unless you voluntarily provide it when you register to use interactive features of our sites or to receive

information from us or our member Blue Cross and Blue Shield companies ("Blue Plans"). We do not collect and save any Protected Health Information (PHI). Any section of [www.fepblue.org](http://www.fepblue.org) and [www.fepbluechoice.org](http://www.fepbluechoice.org) that is directed to children or teens will be protected by a screening mechanism to help ensure parental consent is obtained before we collect or use personal information from children under 13. We do not knowingly collect or use information from children under 13 without the consent of a parent or guardian.

Personally-identifiable information voluntarily provided by you may be retained indefinitely for the purposes described in this Privacy Notice.

If you use the features on our web sites or on the web sites of our Business Partners, you are "opting in" and agree to our collection of information as described above. You can "opt out" or prevent us from collecting PHI or PII by not using the interactive features of our web sites or the web sites of our Business Partners. You may "opt in" or "opt out" each time you access a web site. If you "opt out", you cannot use the interactive features, such as the Provider Directory and Pharmacy Programs.

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### **Use Of The Information Our Sites Gather/Track:**

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The non-personally identifiable information we gather and store in aggregate form is only used to maintain or improve our web sites, and we may share that information with other areas in BCBSA, local Blue Cross and Blue Shield Plans, our Business Partners, or with companies we hire to help us maintain or improve our web sites.

Any personally-identifiable information you voluntarily give us will be stored in a secure environment and used only 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 personally-identifiable information, including your e-mail address, will not be sold, rented, licensed or otherwise shared with third parties, other than our member Blue Cross and Blue Shield or Business Partners as required to fulfill a request from you. Personal information you voluntarily provide and the non-personally identifiable 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.

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### **Cookies And Spyware:**

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When you visit our web sites, we may place a "session" or cookie on your computer that will allow us to customize and enhance your experience at [www.fepblue.org](http://www.fepblue.org) and [www.fepbluechoice.org](http://www.fepbluechoice.org), make improvements to our web sites, or to report activity on our web sites. Our session cookies will not permanently store on your computer and expire when you leave our sites. Our cookies will never be used to track your activity on any third party web sites or to send spam, nor will our cookies provide us with any personally identifiable information about you.

We will store cookie information only in aggregate form and only use the information to make improvements to the web sites or internal reports on site activity. You can use your browser controls to refuse to allow any cookies to be placed on your computer.

Spyware is software that helps gather information about a person or organization without their knowledge, and which may send information to another entity without your consent, or asserts control over a computer without your knowledge.

At this time, we do not use cookies or spyware on our sites.

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### **Sites We Link To:**

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If you choose to use any of the links we provide to our member companies, sponsors, and other third party resources, you will be leaving our web sites and going to a new web site. Protection of your privacy at those other sites will be governed by the privacy policy at that site. Please take the time to read the privacy policies at their sites. We have business relationships with the local Blue Cross and Blue Shield Plans, Caremark, Medco, McKesson, OPM, World Access, supplemental benefit companies, and the FEP Operations Center. These linking relationships are not a form of advertising or promotion, but part of the unique set of benefits available under the Service Benefit Plan and the Blue Cross and Blue Shield Association of Plans. Nor are the links to other sites within our web sites of an advertising or promotional nature.

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### **Changes To This Policy:**

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If we make any significant changes to this policy, we will let you know the effective date of the changes and provide a tool for you to understand what has changed.

Policy updated 8/2008. Includes information about [www.fepbluechoice.org](http://www.fepbluechoice.org).

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### **Glossary Of Terms:**

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#### **Aggregate Information or Date:**

A web site may gather individual pieces of Non-personal Information from the individuals who use the web site. The web site may combine similar data from many or all of the users of the web site into one data category. For example, all of the users who accessed the Pharmacy Programs feature on our web site. The combined data or aggregate data does not identify each user, but provides the total number of times the Pharmacy Programs was accessed from [www.fepblue.org](http://www.fepblue.org) during a specific time period.

On [www.fepblue.org](http://www.fepblue.org), we collect aggregate data to monitor what features are accessed on our web site and monitor what features are most useful to our members. On [www.fepbluechoice.org](http://www.fepbluechoice.org), we collect information to fulfill a request from our member and maintain that information to comply with the guidelines from the US Office of Personnel Management.

#### **Cookie:**

A Cookie is a small data file that is stored on the hard drive of the computer you use to view a web site. Normally, Cookies are used by the web site owner or advertisers on the site to help make the site easier to use or track usage on that site or other sites where the advertiser may have a presence as well. For example, if a password and user ID to sign are needed to sign into a web site and there is a box for you to check to store your password for future use, your password is stored in a Cookie on your computer.

We do not use Cookies on [www.fepblue.org](http://www.fepblue.org) and [www.fepbluechoice.org](http://www.fepbluechoice.org).

#### **Non-Personal Information:**

This is information that cannot be traced back to any individual user and cannot be used to identify the individual user.

**Opt-In:**

If you "opt in," it means that you are actively indicating your selection of a feature on our web sites. Usually, it also means you must provide certain information, such as your zip code, ID number, or address, to use the selected feature. For example, if you use our online Provider Directory to locate a provider near where you live, you must enter at least your zip code to use this feature. When you use an interactive feature and enter personal information, you are opting-in for that feature.

**Opt-Out:**

If you "opt-out," it means that you have to take some action to avoid the collection of any personally identifiable information or Protected Health Information. To "opt-out" on our web sites, you are choosing not to use any interactive feature or feature that allows us to collect PII or PHI. For example, when you opt-out, you cannot use our Provider Directory, Pharmacy Programs or other features that ask you to enter information.

**Personal Health Information (PHI):**

When your Personal Identifiable information (PII) is combined with your known health conditions, the information becomes Personal Health Information.

**Personally Identifiable Information (PII):**

This is information that identifies you as an individual, such as your name, address, telephone number, e-mail address, and Social Security Number.

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