

privacy statement.

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privacy statement for members.

Privacy statement for members

Frank Health Insurance is brought to you by GMHBA Limited. In this privacy statement, references to 'Frank Health Insurance' are references to GMHBA Limited.

GMHBA Limited includes all the health insurance businesses including the following brands – GMHBA Health Insurance, Frank Health Insurance (includes Frank Overseas Visitor Health Cover), and health related businesses (GMHBA Eye Care, Dental Care and Care Co-ordination Service), South Barwon Medical Centre, Lara Medical Centre and Geelong Physiotherapy.

Frank Health Insurance is committed to protecting your privacy. This privacy policy explains the type of personal information (including sensitive information, particularly health information) we collect and how we handle that information as a part of your relationship with Frank Health Insurance. We understand that the information that you entrust to us is private and confidential. Our staff are trained to respect your privacy in accordance with the applicable privacy laws and our own policies and procedures.

Personal information collection and use

What is personal information?

In this privacy statement 'personal information' means information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not.

Personal information includes 'sensitive information' (which includes health information and information or an opinion about an individual's racial origin, political opinion, membership of a political association or trade union, religious beliefs, sexual preferences or criminal record) and 'health information' (which includes information or an opinion about the health or a disability of an individual, the individual's wishes about the provision of health services, or health services provided or to be provided to an individual). In this privacy statement, a reference to personal information includes sensitive and health information.

How do we collect personal information?

Personal information collected by Frank Health Insurance includes your name, date of birth, address and contact details and may also include your bank account or credit card details. If you pay your health insurance premium by payroll deduction, we may also collect your employer's details.

Sensitive information collected by Frank Health Insurance includes information about your health or medical history. Details of previous health care professionals you've been a patient of may also be collected by our health related businesses.

We generally collect personal information in person, in writing, by telephone, email or via our website. For example, we may collect information when you: obtain a quote from us, make an application for health insurance, submit a health insurance claim, make an appointment, complete forms, provide information to us during a visit to one of our health related practices,

purchasing of goods, have customer interactions with us where we record system notes and voice recordings of telephone conversations or if you use our webchat function.

We may also collect information from third parties such as:

- Our strategic partner, the Australian Health Service Alliance (AHSA) for the purposes of providing health services to you and/or managing the funding of those services, or as required by law. For further details please refer to the 'AHSA Privacy Policy',
- Hospitals and other healthcare providers in order to process your health insurance claims, conduct eligibility checks and to comply with laws such as the Private Health Insurance Act 2007 (Cth) and the National Health Act 1953 (Cth),
- Your previous health fund to cancel your membership and request a transfer certificate,
- The policy holder who is the person responsible for the management of your private health insurance membership or a person authorised to provide us with information on your behalf in order to provide you with private health insurance cover and pay you benefits,
- Organisations engaged by Frank Health Insurance to carry out functions on our behalf such as email and data processing,
- From other health service providers for our health related businesses (e.g. if you were referred to us by another health care professional)

· Other health services such as your health service provider, private health insurance provider and Medicare for our health related businesses,

· Intermediaries who provide private health insurance information and services on behalf of Frank Health Insurance and

· Recruitment Agencies when appointing employees and contractors.

We may also collect information from our website such as:

- Information about your computer or web device,
- Your IP Address, top level domain name, the date and time of your visit to our site,
- The pages you have accessed or downloaded,
- The address of the last site you visited and
- Your operating system and the browser you used.

This information is collected for statistical and administrative purposes, and to improve web based services. It does not readily identify individuals, and we will not attempt to identify individuals from the records our server generates unless it is necessary to do so for law enforcement purposes.

We may also use cookies to assign your device a user ID. Cookies contain information that allows us to identify your device. You can configure your browser so that it does not accept cookies, however

this may minimise our ability to provide you with customised information. Further information can be found at www.frankhealthinsurance.com.au within the 'Legals' section.

When you use our website or ask for general information, we may deal with you without requiring you to provide personal information.

However, if you choose not to provide us with personal information, we may not be able to provide you with the services you require.

For what purposes do we collect, hold, use and disclose your personal information?

Frank Health Insurance collects, holds, uses and discloses your personal information to provide you with private health insurance and health and wellness related services including to:

- Manage our ongoing relationship with you,
- Answer any queries you may have in relation to our private health insurance products and health and wellness related services,
- Administer, process and audit private health insurance claims and pay private health insurance benefits,
- Process payments in respect of your premiums,
- Assess your suitability for, enrol you in and administer health and wellness related services such as chronic disease

management programs, health management programs and coaching programs,

- Provide you with the opportunity to participate in fitness groups and/or attend health seminars and community health events,
- Conduct customer surveys including satisfaction and net promoter surveys,
- Conduct marketing, research and analysis,
- Provide you with access to our website member portal area to manage your own private health insurance membership and a web chat function,
- Manage, review, develop and improve our private health insurance products and related services (including health and wellness services) whether provided by us or other parties and
- Pay a commission to a broker.

We may also, collect, hold, use and disclose your personal information to:

- Train our personnel,
- Resolve any legal and/or commercial complaints or issues including in relation to compensation recovery,
- Meet legislative requirements relating to private health insurers,
- Recruit Frank Health Insurance personnel,
- Organisations that facilitate the sending of emails and SMS, and

· Perform any of our other functions and activities relating to our business.

We will generally only use personal information for the purpose for which it is collected, or for a purpose that is related to, or in the case of sensitive or health information, directly related to, the purpose for which it was collected.

Who do we disclose your personal information to?

Frank Health Insurance will not sell or disclose your personal details for any purpose that is not related to your relationship with us. We rely on third parties such as data processing organisations and financial institutions to perform specialised activities for Frank Health Insurance and your personal information may be provided to these third parties to enable them to perform their agreed services.

In order to carry out our functions and activities, we may disclose your personal information to some service providers that are located outside of Australia. For example, organisations that facilitate the sending of emails and SMS which are located in the USA.

We do not disclose information outside of Australia unless we take steps as are reasonable in the circumstances to ensure that the overseas recipient will not breach the Australian Privacy Principles set out in the Privacy Act 1988 (Cth) in relation to the information.

Frank Health Insurance may also be required to disclose your personal information to comply with law, including the Private Health Insurance Act 2007 (Cth).

We may disclose personal information for the purposes described under the heading 'For what purposes do we collect, hold, use and disclose your personal information?' to our contracted services providers (such as data processing organisations), government authorities (such as Medicare Australia), hospitals, medical and general treatment providers, persons authorised by you and our professional advisors, as well as to financial institutions to process payments.

If you are not the policy holder of your health insurance membership, Frank Health Insurance may also disclose your personal information to the policy holder as part of administering the membership and paying benefits. This may include the disclosure of sensitive and health information about benefits claimed by you under your membership in the form of quarterly and annual benefit statements.

We may also disclose personal information to parties involved in a prospective or actual transfer of our assets or business.

How to access and correct your personal information?

We try to ensure that personal information we hold is accurate, complete and up to date. Please let us know if there are any errors in your personal information and keep us up to date with changes to your personal information such as change of contact details.

You can request to update your personal information by calling us on the telephone below or online via the self-service member centre.

Frank Health Insurance will allow you to access personal information we hold about you as required by law.

Further information about how you may seek to access and/or correct your personal information held by Frank Health Insurance can be found in our Privacy Policy (which you can access as described in the 'How to access our Privacy Policy' section).

How to contact us or make a privacy complaint?

If you have any concerns or complaints about the manner in which your personal information has been collected or handled by Frank Health Insurance, please refer to the GMHBA Limited Privacy Policy (which you can access as described in the 'How to access our Privacy Policy' section).

Does your personal information get transferred outside of Australia?

From time to time we may need to disclose your personal information to organisations located outside of Australia in the ordinary course of everyday business.

We are responsible for taking reasonable steps to ensure the overseas organisations comply with Australian privacy laws.

The country to which we may disclose personal information in the course of our functions and activities is listed below;

- United States
- Canada

This list is updated from time to time. You can visit our Privacy Policy at any time to view the latest version.

Direct Marketing and your privacy

From time to time we may contact you to provide you with information about other products and services offered by us, or other service providers who have relationship with us that may be of benefit to fund members. When we contact you it may be via email, SMS, phone, or mail.

When you become a Frank Health Insurance member you consent to us using your personal information for direct marketing purposes (for an indefinite period including after you may cease your membership with us), unless you have contacted us to withdraw your consent.

If you do not wish to receive marketing material from us you can contact us at any time to let us know by:

Frank Health Insurance Contact Details
[Contact Form](#)

Web chat via the Frank Health Insurance website

Calling: 1300 481 505

Mail: Frank Health Insurance, Reply Paid 76, Geelong VIC 3220

If you request not to receive marketing material, please note that we will still contact you in relation to our on-going relationship with you. For example, we will still send you statements and notices that are relevant to the products and services

you hold with Frank Health Insurance. We will also communicate with you in relation to the transactions you have with the fund.

How to access our Privacy Policy?

To access our Privacy Policy visit www.gmhba.com.au or call us on 1300 481 505.

This privacy statement may change every so often. We recommended that you review our privacy statement or privacy policy from time to time.

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health insurance

frankhealthinsurance.com.au

[contact team frank](#) | [webchat](#) | call 1300 481 505

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