

# CIGNA GLOBAL HEALTH BENEFITS AUSTRALIA

## DATA PROTECTION NOTICE

As a provider of quality healthcare around the world, our customers and clients expect us to carefully handle and protect the Personal Information (as defined below) they share with us.

You are receiving this Data Protection Notice either because your employer has signed an agreement with us, as an insurance company, to provide you, directly or through our business partners, with international health insurance cover and other additional covers and services that may apply (referred to in this Data Protection Notice as the “**Services**”) or you otherwise benefit from our Services (for example, as a dependent).

In order to provide our Services to you, we will collect and use your Personal Information. This Data Protection Notice explains the types of Personal Information we collect, how and why we do this and outlines your rights in relation to your Personal Information. By using or benefiting from our Services, you are consenting to the collection, use, and disclosure of your Personal Information in accordance with this Data Protection Notice as may be updated from time to time.

Depending on the specific terms and conditions of our insurance agreement with the employer, your Personal Information may be collected by any of the following entities (including but not limited to):

- Cigna Global Insurance Company Limited, with registered offices at PO Box 155, Mill Court, La Charroterie, St Peter Port, Guernsey GY 14ET and subject to the supervision of the Guernsey Financial Services Commission; and
- Cigna International Services Australia Pty Ltd, with registered office at ‘Deutsche Bank Place’, Level 4, 126 – 130 Philip Street, SYDNEY NSW 2000.

The company collecting your Personal Information depends on the insurance entity which provides your insurance cover and which can be found in your member booklet or certificate of insurance. This company will be the data controller of the Personal Information collected to provide the Services to you.

In addition to this Data Protection Notice, some of our products and services may have their own notices (for example, the “Cigna Online and Mobile Privacy Notice”, which describes in more detail how your Personal Information is used in a particular context). Please review those notices before using those products or services.

### PERSONAL INFORMATION

“**Personal Information**” is information or an opinion about an individual who is reasonably identifiable. Your Personal Information may be provided to us by yourself or by a third party entitled to provide us with such information (e.g. your healthcare providers, your employer, etc.).

Due to the nature of the Services we may provide you, your Personal Information may contain sensitive information including, but not limited to, your medical condition and health status.

### THE TYPES OF PERSONAL INFORMATION WE COLLECT

The Personal Information we may collect includes:

- General information such as your name, address, contact details, date of birth, gender, relationship to the policyholder (where you are not the policyholder);
- Identification information such as your national identification number, passport number or drivers licence number;
- Information linked to the provision of the Services (for example, to review and pay your claims or to issue guarantees of payment/s when applicable);
- Information about your job including job title or any other information that may be strictly required to provide the Services to you, provided that there is a connection between the access to the Services and your job or job title;
- Information relating to previous policies or claims;
- Financial information such as your bank or payment details;
- Telephone recordings and other logs of your correspondence with us; and

- Sensitive information including details of your current and past physical and/or mental health.

We may collect the Personal Information outlined above from a number of different sources, including from:

- You directly, or from someone else on your behalf (such as a family member that you have formally authorised to do so);
- Healthcare providers and other medical providers, and other third parties that are required to provide the Services to you (for example, loss adjusters, claims handlers, experts (including medical experts) etc.);
- Other third parties involved in the provision of the Services or linked to that provision, such as a broker or another insurer, claimants, defendants etc.;
- Your employer (as applicable);
- Medical reports, notes and opinions from healthcare professionals;
- Emergency assistance;
- Other companies within the Cigna corporate group and our selected business partners as may be appropriate to provide the Services to you; and
- Insurance industry fraud prevention and detection databases, and sanctions screening tools.

As we are required to collect your Personal Information by virtue of a contractual agreement with the employer, failure to provide this information may prevent or delay the fulfilment of these obligations. For example, if you do not provide certain Personal Information, we may not be able to provide you with these Services.

## PURPOSE AND USE OF PERSONAL INFORMATION

We may collect and use your Personal Information:

- To provide the Services, administer your plan and, in general, conduct insurance business in relation to the Services we may provide you;
- For other purposes to which you have consented;
- For any related purposes which would be reasonably expected by you in connection with the Services we may provide you; and
- As otherwise permitted by law.

We may also collect and use your Personal Information to:

- Provide insurance and assistance services including, for example, claim assessment, processing, payment and settlement, and, where applicable, handle claim disputes;
- Assist you in managing your health (e.g. to provide you with information about treatment alternatives to which you may be entitled; help you obtain services and treatment you may need; or coordinate your health care and related services such as medical case management services);
- Communicate with you and others, including the employer, as part of our Services;
- Conduct marketing communications, provide you with gifts of nominal value and encourage you to purchase or use a product or service that is not part of the Services as permitted by law;
- Send you important information regarding changes to our policies, other terms and conditions and other administrative information;
- Make non-automated decisions about whether to provide the Services to you;
- Provide improved quality, training and security (e.g. with respect to recorded or monitored phone calls to our contact numbers);
- Support or continuously improve and test the quality of our Services (for example, developing new products; conducting satisfaction surveys, research and analysis related to the Services; determining the effectiveness of our promotional campaigns; or operating and expanding our business activities);
- Protect our business against fraud. This includes searching claims or fraud registers when dealing with insurance requests or claims in order to detect, prevent and investigate fraud;
- Manage our infrastructure and business operations, and comply with internal policies and procedures, including those relating to: auditing; finance and accounting; billing and collections; IT systems; business continuity; data analytics; and records, document and print management;
- Resolve complaints and handle requests;

- Comply with applicable laws and regulatory obligations, including those relating to anti-money laundering and anti-terrorism; regulatory reporting obligations; and respond to requests from public and governmental authorities and litigation; and
- Establish and defend legal rights; protect our operations or those of any of our group companies or insurance business partners; safeguard our rights, privacy, safety or property, and/or that of our group companies, you or others; and pursue available remedies or limit our damages.

In Europe, we will rely on the following legal grounds to use your Personal Information:

- The use of your Personal Information is necessary for the performance of a contract to which you are a party;
- We have a legal or regulatory obligation to use your Personal Information. For example, we will rely on this ground to comply with anti-money laundering and anti-terrorism obligations; or
- We have a legitimate interest in using your Personal Information. We may rely on this legal ground for the purpose of providing improved quality, training and managing our infrastructure and operations. When collecting and processing your Personal Information under this ground, we put in place robust safeguards to ensure that your privacy is protected and that our legitimate interests are not overridden by your interests or fundamental rights and freedoms.

Due to the nature of the Services we may provide you, we may collect and use sensitive information connected with the provision of such Services. In Europe, your consent is generally not required as we are permitted by applicable law to process such information as a healthcare insurance company. However we may collect your consent in specific situations where either the nature of the data to be disclosed and/or the requirements in the jurisdiction where you are on assignment or other applicable laws and regulations may require that consent.

## DISCLOSURE OF YOUR PERSONAL INFORMATION

If necessary for providing you with the Services to which you are entitled or for any other purpose for which we collect your Personal Information as described in this Data Protection Notice, we may disclose your Personal Information, including any health information, to other parties. Parties we may disclose your Personal Information to include:

- Cigna group companies;
- Other insurance and distribution parties, such as other insurers; reinsurers; brokers and other intermediaries and agents and appointed representatives;
- Healthcare providers and travel and medical assistance providers;
- External third-party service providers, such as IT systems support and hosting service providers; document and records management providers; translators; and similar third-party vendors and outsourced service providers that assist us in carrying out business activities;
- External professional advisors and partners, such as medical professionals, accountants, actuaries, auditors, experts, consultants, lawyers; banks and financial institutions that service our accounts; and claims investigators, adjusters and others;
- Investigative firms we brief to look into claims on our behalf in relation to suspected fraud;
- Regulators and other governmental or public authorities where necessary to comply with a legal or regulatory obligation;
- The police and other third parties or law enforcement agencies, courts, regulators, government authorities or other similar third parties where necessary for the prevention or detection of crime or to comply with a legal or regulatory obligation; or otherwise to protect our rights or the rights of a third party;
- Debt collection & Subrogation agencies;
- Selected third parties in connection with any sale, transfer or disposal of our business;
- Other third parties, such as emergency providers (fire, police and medical emergency services) and travel carriers;
- Your employer or a company acting on your employer's behalf to monitor, audit or otherwise administer the Services and fulfil contractual obligations in relation to the Services. Your employer is not permitted to use the Personal Information we disclose for any purpose other than administration of your benefits. Consequently, the Personal Information that may be shared will be the minimum necessary to perform the Services to which you are entitled. Under no circumstances will Cigna provide any sensitive information (i.e. medical information related to you) to your employer without asking for previous express consent from you;

- Others involved in your health care. If you are present or otherwise available to direct us to do so, we may disclose your Personal Information to others, for example, a family member, a close friend, or your caregiver. If we disclose your Personal Information in a situation where you are unavailable, we would disclose only information that is directly relevant to the person's involvement with your treatment or for payment related to your treatment; or in order to notify (or assist in notifying) such persons of your location or your general medical condition.
- In addition to the above, we may need to share limited Personal Information with your employer or to others that we decide in our professional judgment is in your best interests in the event of an emergency medical evacuation or repatriation ("Emergency") when outside of your home country. In the event of an Emergency we will try to prevent the immediate and significant effects of illness, injury or conditions which if left untreated would result in a significant deterioration of health and represent a threat to your life. During the complexity of those situations interaction with your employer may be required to provide additional assistance to try to ensure the best possible outcome during an evacuation and/or to assess whether to provide other assistance to you outside the Cigna plan. The Personal Information that may be shared will be the minimum necessary to conduct the evacuation or repatriation in line with the Services to which you are entitled. The information we may share includes, the date of evacuation or repatriation; the location to be evacuated or repatriated from or to; medical conditions which have resulted in the need for the evacuation or repatriation and the medical necessities for you as a patient during the Emergency. Once you are safely medically repatriated or evacuated that sharing of information will cease immediately; and
- Registers of claims which are shared with other insurers in order to check information to detect and prevent fraudulent claims. The Personal Information put on these registers may include details of injuries.

Some of the categories of recipients listed above may be located in the European Economic Area or otherwise outside of your country of residence, as described in the following section of the Data Protection Notice.

## **INTERNATIONAL TRANSFERS OF PERSONAL INFORMATION**

Due to the global nature of the Services that we may provide you and the need to provide your employer with compliance solutions to meet its needs and ensure that you have access to the Services in the location of your assignment, your Personal Information may be shared with and/or accessed by parties located in countries outside Australia, the European Economic Area or your country of residence, which may have a different data protection regime different from those in your country or the country where your employer, signing the contract with us, is located. The countries we may transfer your Personal Information include, but are not limited to, the United States, the United Kingdom, Singapore, Philippines and India. If you have participated in our CignaLinks program, we may also transfer your Personal Information to our partners located in the countries applicable to your CignaLinks program participation and any locations that they may have operations relevant to your participation. Our CignaLinks program partners are located in these locations: Australia, Brazil, Canada, Hong Kong, Saudi Arabia, Singapore, South Africa, Spain and United Arab Emirates. The countries to which we may transfer your Personal Information may not be regarded by the European Commission as ensuring an adequate level of protection for Personal Information (for instance, the United States).

In any cases where we transfer your Personal Information to any of these countries, we will conduct the transfer in accordance with applicable data protection law. This may include ensuring that appropriate safeguards, such as contractual obligations, are put in place to protect your Personal Information and your fundamental rights and freedoms in relation to your Personal Information. If you would like further information regarding the steps we take to safeguard your Personal Information or if you would like to obtain a copy of the safeguards we put in place to protect it when it is transferred, please contact us using the details in the "Contact Us" section below.

Depending on the location of your assignment and the compliance requirements that may apply there, you may receive additional privacy notices from us or our selected business partners.

## **RETAINING YOUR PERSONAL INFORMATION**

We ensure that proper procedures are in place to manage your Personal Information and to remove and/or archive it when necessary.

In general terms, we only retain your Personal Information for as long as is necessary to:

- Provide you with the Services;
- Fulfil the purposes outlined in this Data Protection Notice; and
- Comply with our legal obligations and/or protect our rights.

When your employer instructs us to terminate your access to the Services, we will protect your Personal information and will delete it once our retention period to comply with our legal or regulatory obligations and/or to protect our rights has lapsed.

If you would like further information regarding the periods for which your Personal Information will be stored, please contact us using the details in the “Contact Us” section below.

## YOUR RIGHTS

Under the applicable data protection law, you have certain rights in relation to the Personal Information that we hold about you. You may exercise these rights at any time by contacting us using the details set out in the “Contact Us” section below.

Where permitted by applicable law or regulation, your rights include:

### *The right to access your Personal Information*

You may ask us for a copy of the Personal Information we hold about you and certain details about how we use it by contacting us. We will also provide access to that information in accordance with applicable laws, subject to certain exemptions that may apply. There will not usually be a charge for dealing with these requests.

Your information will usually be provided to you in writing, unless otherwise requested, or where you have made the request by electronic means, the information will be provided to you by electronic means where possible.

### *The right to rectification*

We take reasonable steps to ensure that the Personal Information we hold about you is accurate, up-to-date and complete. However, if you do not believe this is the case, you may ask us to correct it in accordance with applicable laws, subject to certain exemptions which may apply.

### *The right to erasure*

In certain circumstances, you may ask us to erase your Personal Information, subject to certain exemptions which may apply. Please note that in some circumstances exercise of this right will mean that we are unable to provide you with the Services as outlined above.

### *The right to object to, and/or to request restriction of processing*

In certain circumstances, you may object to our processing of your Personal Information or ask us to stop using your Personal Information, subject to certain exemptions which may apply. Please note that in some circumstances exercise of these rights will mean that we are unable to provide you with the Services.

### *The right to data portability*

In certain circumstances and subject to certain exemptions which may apply, you may ask us to provide your Personal Information to you in a commonly used electronic format and to transfer any Personal Information that you have provided to us to another third party of your choice.

### *The right to object to marketing*

You may opt out of receiving direct marketing information from us at any time by following the unsubscribe link or instructions provided in any email we send or by contacting us.

### *The right not to be subject to automated decision-making (including profiling)*

You have a right in some circumstances to not be subject to a decision based solely on automated means, but we do not base our decisions only on automated means.

### *The right to withdraw consent*



Where your personal data is processed with your consent, you may withdraw your consent any time. Such withdrawal, however, may mean we are unable to provide the Services to you.

#### *The right to lodge a complaint*

You may contact us using the details provided below if you have any questions about your privacy rights or believe that our use of your Personal Information is in breach of applicable data protection laws and regulations. We will take all privacy complaints seriously, and will assess each complaint with the aim of resolving it in a timely and efficient manner. We request that you cooperate with us during this process and provide us with any relevant information that we may need.

You may also complain to your local data protection authority if you believe that any use of your Personal Information by us is in breach of applicable data protection laws and regulations.

Making a complaint will not affect any other legal rights or remedies that you have.

## **SECURITY**

We will take appropriate technical, physical, legal and organizational measures, which are consistent with applicable data protection laws, to protect Personal Information we hold about you.

## **CHANGES TO THIS DATA PROTECTION NOTICE**

We may change this Data Protection Notice from time to time. Changes will be effective when they are posted on our website (at <https://www.cigna.com/assets/docs/Cigna%20notices-of-privacy-practices/cigna-notices-of-privacy-practices/cghb-aus-dataprotectionnotice.pdf>), and will apply to all Personal Information in our possession, including any Personal Information we created or received before we issued the new Data Protection Notice. Where changes to the Data Protection Notice will have a fundamental impact on the nature of our processing of your Personal Information or otherwise have a substantial impact on you, we will give you reasonable notice so that you have the opportunity to exercise your rights in relation to your Personal Information.

## **CONTACT US**

Privacy Office  
PO Box 188014  
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USA  
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Email: [CGHB-AUS-Privacy@cigna.com](mailto:CGHB-AUS-Privacy@cigna.com)

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