

California Privacy Rights Act (CPRA) Privacy Notice

This **California Privacy Rights Act (CPRA) Privacy Notice** applies to California consumers whose data is subject to the California Privacy Rights Act (CPRA). Below describes what information we collect that is subject to the CPRA, your rights under the CPRA, and how you can exercise those rights. Any terms defined in the CPRA have the same meaning when used here.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer (“Personal Information”). Personal Information does not include, for example: Publicly available information from government records; de-identified or aggregated consumer information; or information excluded from the CPRA’s scope, such as health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) or personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA) and the Gramm-Leach-Bliley Act (GLBA).

If certain types of information are exempt from CPRA, this policy would not apply, but other privacy policies may apply such as our HIPAA Notice of Privacy Practices. Further, depending on your relationship with us, for example, if you are an employee or a vendor of ours, certain of the below rights may not apply.

We may collect and may have collected the following categories of Personal Information from its consumers since January 1, 2021.

- A. Identifiers, such as, name, contact information, online identifiers, and government-issued ID numbers.
- B. Personal information, as defined in the California customer records law, such as name, contact information, payment card data, medical information, insurance information, and financial information.
- C. Characteristics of protected classifications under California or federal law, such as age and medical conditions.
- D. Commercial information, such as, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- E. Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
- F. Geolocation data, such as device location.
- G. Professional or employment related information, such as, current, or past job history or performance evaluations.

We generally do not collect additional categories of Personal Information or use the Personal Information we collected for significantly different or meaningfully unrelated purposes without providing you notice.

Where We Obtain Personal Information

We may obtain the categories of personal information listed above from the following categories of sources:

- Directly from you.
- Third parties. For example, our affiliates or another Blue Cross plan.

Use and Sharing of Personal Information

We may use, or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason you provided the information.
- To provide you with information, products, or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our services, or news that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including billing.
- To improve our website and present its contents to you.
- For testing, research, analysis, and product development.
- As necessary or appropriate to protect the rights, property, or safety of us and our employees, our clients, or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CPRA.
- In the event of Mergers & Acquisition activity and transferred as a business asset.

We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract. Since January 1, 2021, we may have disclosed the above listed categories for a business purpose. We do not sell Personal Information, and since January 1, 2021, we have not sold personal information. We may disclose deidentified patient information derived from patient information of California consumers that has been deidentified under HIPAA under either the methodology described in Section 164.514(b)(1) of Title 45 of the Code of Federal Regulations, commonly known as the HIPAA expert determination method or the method described in Section 164.514(b)(2) of Title 45 of the Code of Federal Regulations, commonly known as the HIPAA safe harbor method, for a business purpose. We do not knowingly sell deidentified patient information.

Your Rights and Choices

If you are a California resident, you may request that we:

- Disclose to you the following information collected since January 1, 2021.:
 - The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
 - The specific Personal Information we collected about you;
 - The business or commercial purpose for collecting (if applicable) Personal Information about you; and,
 - The categories of Personal Information about you that we otherwise shared or disclosed, and the categories of third parties with whom we shared or to whom we disclosed such Personal Information (if applicable).
- Delete Personal Information we collected from you;
- Correct inaccurate information
- Limit the use and disclosure of sensitive personal information

To exercise your rights under the CPRA, you must submit a “verifiable consumer request.” Only you, or your authorized agent, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

A verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. We will request, for example, the submission of the person's first and last name, address, date of birth. If we cannot verify your identity or authority to make the request, we will not be able to fulfill your request. The information provided for verification will only be used for that purpose.

You can request access to your personal information or have your information deleted. To exercise your rights under the CPRA, please submit a request using the [CPRA Privacy Request Form](#) or call 1-855-710-6984.

If you've already submitted a request and want to know the status, use the [Check the Status of an Existing CPRA Privacy Request Form](#). (You will need the Request ID number that we sent to you after you submitted your initial request.)

If you are an authorized agent and would like to make a request on behalf of a California Resident, please call the Customer Service Hotline at 1-855-710-6984.

Non-Discrimination

You have the right to be free from unlawful discrimination for exercising your rights under the CPRA.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the website and update the notice's effective date.

Contact Information

You can contact us with your questions, comments, rights requests, and other CPRA-related inquiries:

Call Customer Service at 1-855-710-6984.

For privacy concerns, please contact the Privacy Office at:

Privacy Office
P.O. Box 804836
Chicago, IL 60680-4110

Effective Date

This [California Privacy Rights Act \(CPRA\) Privacy Notice](#) is effective 1/1/2022.