

Group Life & Health

This is all about

**Protecting
your
privacy**



Hello.

You wouldn't give your mailman your house keys. You wouldn't tell the grocery store clerk how much money you earn. Yet, you would give a large institution all of your personal information.

At Standard Life, we are committed to maintaining the highest standards of integrity in our business. As a Group Insurance plan member, you can rest assured that we keep personal information regarding you and your dependents secure and confidential.

This pamphlet provides an overview of how Standard Life handles the personal information required to administer your group life and health insurance coverage and process your claims. It is meant to complement Standard Life's corporate privacy policy.

References to "you" and "your" in this pamphlet include you, your spouse and/or your dependents.

Administration

All forms you complete when applying for or modifying your group insurance coverage with Standard Life include an authorization section pertaining to the collection, use and disclosure of personal information regarding your eligibility and insurability. This authorization should be read carefully before being signed.

For example, by signing our *Evidence of Insurability* form, you authorize any physician, practitioner, hospital, medical or paramedical clinic, insurance company, MIB, Inc.* (MIB), or any other organization, institution or person having any information about you concerning your health or your insurability, to provide us with such information. The information will be used only to study your insurability. All information regarding your insurability will be treated as confidential.

The authorization section of the *Evidence of Insurability* form also advises you that Standard Life or its reinsurers may make a brief report to MIB. Upon request by another MIB Member company to which you have applied for life or health insurance coverage, or to which a claim is submitted, MIB will supply such company with the information in its files. Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in your file, you may contact MIB and seek correction. MIB can be reached at:

Substitute Canadian Information Office
MIB
330 University Avenue, suite 501
Toronto, Ontario M5G 1R7
Telephone: 416-597-0590 or 1-866-692-6901

Standard Life or its reinsurers, may also release information from their files to other life insurance companies to which you may apply for life or health insurance, or to which a claim may be submitted.

* *MIB, Inc. is a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members.*

Claims

When processing a claim, additional information may be required. The authorizations on our claim forms are designed to allow us to contact different sources to gather the necessary medical or other information required for the adjudication of the claim. These authorizations are valid for you and your dependents for which a claim is submitted.

All medical information obtained in order to adjudicate your claims will receive the highest level of protection and will be used only for that purpose. Personal medical information obtained by Standard Life from a source other than you will be available to you through a physician you designate.

For electronic claim submissions

When you use your drug card or electronic submission services, you are expressing your consent for your pharmacist or dental office to provide us with the information required to process your claim. Information will be collected and stored by the provider and transmitted to Standard Life. All personal information collected is protected, used and disclosed for claim administration and statistical reporting purposes only. When you use electronic claim processing services, your identity is protected every step of the way, in compliance with privacy legislation.

Employee Assistance Program

Confidentiality is always a concern for employees and this is especially true with regard to the Employee Assistance Program (EAP). Any personal information regarding the use of EAP services is kept strictly confidential. Only aggregate data will be used in the group report and no information will ever be made available to the Plan Sponsor to identify the employees who access their EAP.

Social Insurance Number

We will request your authorization to use your Social Insurance Number (SIN) as your group plan certificate number. You may elect not to provide us with your SIN. In this case, we will assign a personal certificate number to be used by you and your group Plan Administrator for the purposes of claim submission and premium collection. When disability benefits are taxable, it is mandatory to provide us with your SIN for tax reporting purposes.

Disclosure of information to Plan Sponsors and Benefits Advisors

Your Plan Sponsor has access to the personal information you provide on your Standard Life group insurance *Application Form* and any other forms needed to administer your group plan coverage.

Standard Life provides Plan Sponsors with statistical reports to manage the group plan. All statistical reports provided to Plan Sponsors are handled in full compliance with Standard Life's Privacy Policy. None of these reports provide information that identifies the nature of individual claims.

As a rule, information available to Plan Sponsors may be disclosed to Benefits Advisors to support their administration of the group plan. All information disclosed to Benefits Advisors is provided in full compliance with Standard Life's Privacy Policy.

Disclosure of information on the telephone

Standard Life applies strict disclosure practices when providing information on the telephone. Personal information given on the telephone is safeguarded in the same fashion as personal information provided in written form. All Standard Life personnel, including those in our Call Centres, follow an established caller identification validation protocol, thus ensuring that they provide information to the appropriate person in the relevant manner.

Your rights

You have the right to be informed of the nature and source of personal information that Standard Life has on its records concerning you. To learn more, we invite you to consult our corporate Privacy Policy, which is available on our website at www.standardlife.ca.

**Retirement
Investments
Insurance**

Talk soon.

1-800-499-4415

www.standardlife.ca

Well. And well worth it.

The Standard Life Assurance Company of Canada
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