

ahm privacy policy

Your privacy is important to us

Australian Health Management Group Pty Limited (ahm) is subject to the *Privacy Act 1988* and complies with the principles for handling your personal information.

You can contact us anonymously. However, if you choose not to be identified, we are very limited in our ability to insure you, pay claims or offer you services.

Your privacy and personal information is important to us and we will do each of the following:

- Only collect, use and disclose personal information about you that is required in the provision of information about or the promotion or delivery of our products and services to you; administration of ahm's business; business analysis; or to meet any legal obligations imposed on ahm (**Purpose**).
- Only disclose your personal information to third parties for a Purpose and with whom we have entered into an agreement that gives you (or that the law requires to give you) at least the same level of protection to your personal information as we do.
- Only use de-identified information for any statistical or other analysis or similar research purposes.
- Only disclose your information to a third party in connection with a product or service offered by that third party with your prior consent.
- Only transfer your personal information outside Australia or health information outside New South Wales if it is in accordance with the law and is necessary for any of the following:
 - To prove your membership of other health funds and to confirm waiting periods have been served.
 - To investigate claims.
 - For the administration or delivery of health insurance, health management programs, dental services and related products and services.
- Use only fair and lawful ways to collect personal information. Sometimes we may need to collect sensitive information from third parties such as doctors or hospitals so we can assess risks or process claims. We may also need to ask for it from another health fund, if you are looking to transfer your membership. We may contact a service provider who has treated you in the past, if the information is likely to be relevant to your current treatment.
- Collect personal information directly from you if it is reasonable and practicable to do so.
- Allow the principal policy holder (the person who is responsible for paying the premium) to have complete information on all aspects of the policy, including benefits claimed under the policy. This may include disclosing your sensitive information. This is required under our contract with the principal policy holder. We send all communications on policies that cover more than one person to the address supplied by the principal policy holder.
- Take reasonable steps to ensure the personal information that ahm collects, uses or discloses is accurate, complete and up-to-date. If you need to update your contact details, please let us know.
- Take reasonable steps to protect your personal information from misuse, loss and unauthorised access, modification or disclosure.
- Take reasonable steps to destroy or permanently de-identify personal information if we no longer need it for any purpose.
- On request, we will give you access to the personal information we hold about you. If any personal information we hold about you is out of date or inaccurate, we encourage you to let us know, and ask us to correct it. If we cannot deal with your request, you will receive our reasons in writing.

If you want to complain about an interference with your privacy by ahm, you can visit an ahm office, call 134 246, write to Locked Bag 1006, Matraville, NSW 2036 or email info@ahm.com.au. We will do our best to resolve your complaint as quickly as possible. If you are not satisfied with our response to your complaint, you can refer the matter to the Federal Privacy Commissioner.

Director of Complaints

Office of the Federal Privacy Commissioner
GPO Box 5218, Sydney NSW 1042
Telephone: 1300 363 992



Locked Bag 1006, Matraville NSW 2036

Phone: 134 ahm (134 246)

Fax: 1300 fax ahm (1300 329 246)

Email: info@ahm.com.au

Web: www.ahm.com.au



Australian Health Management Group Pty Limited ABN 96 003 683 298.
A private health insurer.



Why you need Ambulance Cover

You can never know when you'll be faced with a situation where you need an ambulance.

If you don't have private hospital cover and you're hospitalised after an accident, Medicare will only help pay your hospital costs and not the cost of the ambulance.

So it's nice to know that for a small investment, you can cover yourself or your family with ahm's Ambulance Cover.

You'll be protected against the high costs involved with ambulance services and have the security of knowing that you or a member of your family can use an ambulance when medically required without worrying about the costs.

Please note that this cover is for NSW and ACT residents only.

Contribution rates	½ Yearly	Yearly
Single	\$23.65	\$47.30
Family	\$47.30	\$94.60

