
PROTECTING YOUR PRIVACY

The Healthcare Benefit Trust is committed to protecting the privacy of your personal information.

We receive certain personal information in order to administer the benefit plans that are provided for you by your employer. Your employer provides the benefit plans through the Trust.

The Trust is governed by the BC Personal Information Protection Act (PIPA) that took effect on January 1, 2004. However, the protection of personal information has been paramount for the Trust long before the introduction of PIPA, indeed, since the Trust's inception in 1979.

The Trust follows the 10 principles of PIPA for the protection of your personal information:

1. Accountability

We will comply with privacy laws and take responsibility for the personal information that is under our control.

2. Purpose of Collection

We will only collect information that we require in order to administer the benefit plans. This includes information necessary to confirm your eligibility for coverage, calculate the contributions that are owed to the Trust, and adjudicate and pay claims for you and your dependents. We will only disclose the information to organizations that participate in the administration of the benefit plans (e.g. Canada Life, Pacific Blue Cross) and that are also bound by privacy laws.

3. Consent

PIPA does not require that we obtain your written consent to use your personal information for the administration of your benefit plan. However, if we collect or use your personal information for any other purpose, we will first obtain your written consent.

4. Limiting Collection

We will only collect your personal information that is reasonably needed to administer the benefit plan. We normally receive this information either via your employer (e.g. enrollment information) or directly from you (e.g. LTD claims that are submitted to the Trust and Canada Life).

5. Limiting Use, Disclosure and Retention

We will limit the use and disclosure of your personal information to the purposes for which it was collected. We will only retain the information as long as necessary to administer your benefits. Information that is no longer needed will be destroyed in a secure manner.

6. Accuracy

We will make every effort to ensure that the information is accurate and complete.

7. Safeguards

We will make every effort to safeguard your personal information that is in our custody or under our control.

8. Openness

We will provide information on our privacy policy and security policy, and answer your questions about the steps we are taking to protect your personal information.

9. Access

We will give you access to your personal information, on request. We will also give you the opportunity to correct your personal information, on request. If we cannot give you access or cannot change your records, we will provide you with a written explanation.

10. Providing Recourse

We will investigate all complaints regarding the Trust's handling of personal information.

If you have any questions on the Trust's privacy policy, contact the Privacy Officer by phone or in writing at:

Privacy Officer
Healthcare Benefit Trust
#350 - 2889 East 12th Ave
Vancouver, BC V5M 4T5
Fax: 604-736-8218
Telephone: 604-736-2087 or
1-888-736-2087

If you wish to review your personal information, correct that information, or file a complaint, contact the Privacy Officer at the Healthcare Benefit Trust in writing at the above address.

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HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE