

Data Protection Notice to Members

(Effective from 25th May 2018)

Members are encouraged to read this notice which sets out essential information about the personal data we collect from you, how we use and safeguard this information, who we share it with and why, and how long we will keep it on file. It also explains your rights, some of which are new, arising from the General Data Protection Regulation (GDPR).

Please also bring this notice to the attention of anyone who is covered by your policy with St. Paul's Garda Medical Aid Society (the Society).

1. Who we are

St. Paul's Garda Medical Aid Society has been looking after the health insurance needs of its members since the 1st of January 1980 when it formed from the amalgamation of the Garda Síochána Medical Aid Society and the St. Paul's Benefit Society Limited.

The Society operates as a private Health Insurance Scheme and is a "Restricted Membership Undertaking". This means that membership of the Society is confined to members of the Garda Síochána, Student Gardai, Retired members of An Garda Síochána, Widow, Widower and Partner of deceased members of An Garda Síochána and former members entitled to a deferred Garda Pension, all of whom are or were holders of the Society's Comprehensive Health Insurance Contract at retirement or leaving the Force, all of whom are paying the current subscription to the Society. Members of the Society, except those excluded under the Society's Rule 2 may nominate "dependents" who may include the Wife/Husband or Partner of the member, children of the member including adopted or fostered children and partners children when the partner is a nominated dependent and on cover with the Society. Spouses, Partners and children of the member of the Society are therefore nominated "Dependents." The Society is registered with the Health Insurance Authority and is operated in accordance with Irish Health Insurance Legislation. Its licence is granted by the Health Insurance Authority and is renewable on a year to year basis.

2. Our approach to Data Protection

We have always appreciated your trust in us to collect, process and protect your personal information and we will continue to look after your information in a way that merits your

trust. As a data controller, we are committed to meeting our obligations under the GDPR and have appointed our Secretary as our Data Protection Officer (DPO), who has oversight of our information practices and is responsible for ensuring your rights are fulfilled. The DPO is also a point of contact for members should you have any questions or concerns about your personal information.

You can contact our DPO at customerservice@medicalaid.ie or write to: Data Protection Officer, St. Paul's Garda Medical Aid Society, Suite 4, Plaza 255, Blanchardstown Corporate Park 2, Ballycoolin Rd., Dublin 15, D15 NA7D

3. The information we collect and hold about you and others covered by your policy

Most of the information we collect from you is personal, and some of it is very private to you, including information about your health and that of your family. This type of information is treated as a “special category”, meaning that we apply stringent safeguards against its improper use or disclosure.

We collect and store only the information that we need to look after your health insurance business, and this will include:

Information about you as the member/policyholder

- **Your personal identification and descriptors**
 - Full name/Maiden name/Signature
 - Home address; email address; phone number and other contact information
 - Age/date of birth
 - Gender
 - Marital status
 - Partner/spouse and dependents
 - Pension number, Pay number and place of work
 - Tax Identification Number/PPS Number
 - Proof of identity and address e.g. copy of driving licence/passport and utility bills
 - IP address
 - Biometric data including photographic ID, dental chart and voice (call) recordings
- **Your health and related information**
 - Health Records
 - Medical histories
 - Information about injuries and accidents
 - Records of treatments obtained by you
 - Length of any stay in a hospital
 - Other treatments or services received by you
 - Previous insurance history

- Personal bank account or credit union account details
- Payroll, credit or payment card details
- Other information relevant to a claim

Information about other persons currently or previously covered by your membership/policy

- **Personal identification and descriptors, including the relationship to you as the policyholder, including:**
 - Full name and PPSN number of your spouse, partner and children.
 - Verification of the age of a minor child or adult e.g. by provision of a birth certificate
- **Health and related Information**
 - As above.

4. How we collect this information

We record and file the identification and contact information and other data that you input into our online or printed forms or provide to us over the phone when you join the Society.

We can only deal with and communicate with the member/policyholder, so when you contact us we may need to verify your identity, for example by asking you a security question or looking for some additional personal detail that only you would know.

When we need information about a family member or any other person(s) covered by your policy, we will obtain that information from you, as the member/policyholder.

We will record and/or make notes about phone conversations.

We may seek relevant information about your health, medical conditions and any treatments or other services received by you or other person(s) covered by your policy: this information will generally come from you, but we may also request and obtain it from your physician, a hospital or other treatment centre, or your family members. This type of information is needed to administer claims and is not used for any other purpose.

Our website makes limited use of ‘cookie’ technology. A cookie is a piece of text that our server places on your device when you visit our website. The type of cookie we use is “a non-persistent session enabler” which means it is used only to allow your device to communicate with the site while you log-in and use the site; the cookie expires when you log out of the site. We also collect the IP address of any device which is trying to connect with the site and use this to track successful or failed attempts at log-in to your account and the number of attempts made.

5. How we use your information

We use information about you and others covered by your policy to:

- Set up, amend or renew your policy;
- Manage your health insurance policy;
- Set your subscription rate;
- Provide health insurance services to you as a member;
- Process your health insurance claims and associated payments;
- Check and verify aspects of claims including treatments, duration of stays and convalescence options applied or utilised by medical service providers;
- Respond to your requests and provide information;
- Respond to statutory obligations or requests from the courts and enforcement authorities;
- Audit Medical Service Providers.
- Keep our records up to date to contact you when required and provide the best customer service;
- Produce internal management information to run our business and identify ways in which we can improve our services;
- Provide relevant information to other health insurance providers in the event of you switching provider; and;
- Perform any other health insurance related activities which we are obliged to undertake, or which we have gained your consent to perform

To process your information lawfully, we rely on one or more of the following legal bases:

- Provision of a policy of health insurance;
- Legal obligation;
- Our legitimate business interests;
- Your consent; and,
- Protecting the vital interests of you or others

Some examples for each lawful basis are given below. Please note that some information is processed under more than one lawful basis:

Lawful basis	Examples of what we use your information for
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<p>Provision of a policy of health insurance or health-related insurance - processing your information is necessary for us to provide you with services. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with services and may have to terminate your membership.</p>	<p>We process your information to identify and authenticate you to use our services.</p> <p>We must continually monitor and update information to ensure your data is safe, accurate and up to date. This ensures we keep your personal details secure and give you the best customer service.</p> <p>As part of our membership agreement with you, we have the right to collect payment or money owed to us.</p>
<p>Legal obligation – we must process this information to comply with our legal obligations.</p>	<p>We process your personal information to identify and authenticate our members.</p> <p>We share your information with third parties when obliged to do so.</p>

<p>Lawful basis</p>	<p>Examples of what we use your information for</p>
<p>Our legitimate interests – legitimate interest means the interests of the Society in conducting and managing our business when providing health insurance services. Core legitimate interests of the Society are to provide the best customer service and to protect our members and employees.</p> <p>We will assess whether the legitimate interest of the Society will affect your rights and freedoms as a data subject prior to processing. We implement safeguards to ensure that the processing remains fair and balanced.</p>	<p>We produce internal management information and models to ensure necessary safeguards are in place and to assess the effectiveness of these.</p> <p>We continually monitor electronic devices to detect and prevent fraud and cyber-attacks. This enables us to protect and secure our member and business information, our IT system and networks and our business interests.</p> <p>We use an element of automated decision-making for calculation of subscriptions.</p>
<p>Your consent – we require your consent for processing certain information and will ensure this is obtained under the principles:</p>	<p>With your consent, we will let you know about new services you might like to avail of. We may do this by post, email, or through digital media.</p>

<ul style="list-style-type: none"> • Positive action - clear affirmative action is required. We will not use pre-ticked boxes, or imply or assume your consent • Free will – your consent must be freely given and not influenced by external factors • Specific – we will be clear on what exactly we are asking your consent for • Recorded – we will keep a record of your consent and how and when obtained • Right to withdraw – we will stop any processing that requires your consent once you request this; you can withdraw your consent at any time. 	<p>You can select how you prefer to be contacted on our application forms or by contacting us.</p> <p>If we ever contact you to get your feedback on ways to improve our services, you have the choice to opt out.</p>
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Lawful basis	Examples of what we use your information for
<p>Protecting the vital interests of you or others</p>	<p>Sharing information to serve you Should a situation arise where you are incapacitated and unable to communicate for yourself, we may share health insurance related information with your next-of-kin, immediate family or medical professionals. This is to ensure you receive your full insurance cover and benefits and to protect your best interests and those of your family.</p>

6. How we keep your information safe

The safety of your information and data is very important to us. We keep our computers, files and buildings secure. Hard copy files are kept in organised and secure storage areas. Claims are filed by Claim Number.

Transit of paper files is strictly limited. Where necessary to have member information available for e.g. Committee meetings, the Committee members sign a confidentiality document on taking up their position as a member of the Committee. Meeting rooms are secure, and no member information is left in the open or on view to external parties.

Incoming post is brought directly to our office and opened by our staff. Outgoing post is collected from our office by An Post.

Electronic copy files are stored on our proprietary IT system which requires user authentication to access it. Back-ups of electronic files are stored securely in fire-resistant storage on site. Laptops are encrypted at hard-drive level. Use of memory sticks and other portable drives is limited, restricted to management personnel, and all external drives are encrypted.

All files being disposed of are shredded and this is certified by the Shredding Company.

When you contact us by phone to ask about your information, we will ask you to verify your identity.

7. How long we keep your personal information for

To meet our legal and regulatory obligations, we hold your information while you are a member/policyholder and for a period of time after that. We do not hold it for longer than necessary. To help you understand how long we hold your data for, we have summarised our internal retention schedules below.

Please note that these retention periods are subject to legal, regulatory and business requirements, which may require us to hold the information for a longer period. For example, we must meet minimum retention standards for our Health Insurance requirements and also for Legal Refund cases; a prior claim may have a bearing on a current claim; legal cases can go on for protracted periods.

To meet such needs and to protect your interests as well as the Society's interests, we may need to hold data for longer than our internal schedules dictate. However, we will not retain data that is no longer needed, and we continuously assess and delete data to ensure it is not held for longer than necessary.

Document Type	Example Document	Retention Period
Details of Health Insurance Coverage with Society	Membership/policyholder details including details of persons whom were Insured by the Society on Members Policy.	At least 20 years from cover ending with Society as per existing legislation (S.I. 312/2014).
Account and service information	Membership/policyholder account opening documents including: <ul style="list-style-type: none"> o Birth certificates for all those seeking insurance o Copy of marriage certificate / civil partnership / divorce decree or completed declaration in respect of partner 	At least 6 years beyond account closure or the member/policyholder's death

	<ul style="list-style-type: none"> ○ Letter of confirmation from previous insurer confirming level of cover ○ Signed deduction authorisation ○ Pay/employee number; place of work ○ Bank/Credit Union details; IBAN ○ Documents for the member/policyholder and all those seeking insurance that are required for adherence to law or regulations, e.g. AML documents, PPSN, proof of address 	
	<ul style="list-style-type: none"> • Account operation records including member/policyholder instructions, communications and complaints ○ Receipts ○ Records of treatments received or refused under the policy ○ Refunds and payments 	At least 6 years beyond account closure or the member/policyholder's death
Other records	<ul style="list-style-type: none"> ○ Records relating to legal claims 	At least 6 years beyond closure of the case
Revenue/Tax documentation	<ul style="list-style-type: none"> ○ Tax Relief at Source information 	At least 6 years beyond account closure or the member/policyholder's death

8. Your information and third parties

Sometimes we share your information with third parties. We expect these third parties to have the same levels of information protection that we have, and we expect that they provide sufficient guarantees that the necessary safeguards and controls have been implemented to ensure there is no impact on your data rights and freedoms.

We share your personal information and personal information of other person(s) covered on your policy with hospitals and medical professionals/consultants/care providers when necessary to aid the efficient processing of claims.

We share it with persons or companies with whom we do business with and who provide products or services e.g. IT Services that we use in conducting our business, including managing our relationship with our members. Similarly, we may share or disclose personal data to professional advisers, e.g. Legal advisers, accountants, whom we may engage for any reasonable purpose in connection with our business, including assistance in protecting our rights. We will only share or disclose to these parties the information

that they need in order to provide the products or services and will expect those parties to ensure that the information is always adequately protected.

We also have to share information with third parties to meet any applicable law, regulation or lawful request including dealing with complaints. For example, we have a legal obligation under the Health (Provision of Information) Act 1997 to provide information to the National Cancer Registry Board, the Minister for Health or a health board, hospital or other body or agency participating in any cancer screening. In all such cases, we will only disclose the minimum amount of information required to satisfy our legal obligation.

In the event you switch to another insurer, we will share your information with the new insurer in accordance with the Health Insurance Act 1994 (Determination of Relevant Increase under section 7A and Provision of Information under section 7B) Regulations 2014 to confirm information that you have provided on taking out a policy with the new insurer; and Statutory Instrument No. 79/2015 - Health Insurance Act 1994 (Open Enrolment) Regulations 2015 to facilitate the determination of maximum waiting periods and to confirm details of how long you and your dependents have been insured with us.

We share members' names and addresses with declared candidates seeking to be elected to the Management Committee of the Society.

International transfers of data

We may transfer your personal information outside of the Republic of Ireland where necessary to administer or manage your health insurance or related claims, but we will not make such a transfer outside the European Economic Area (EEA).

9. Your personal information rights

This section sets out your rights, when they apply and our responsibility to you. The exercise of your rights might be subject to certain conditions and we might require further information from you before we can respond to your request. You may exercise your rights by contacting our Data Protection Officer at: customerservice@medicalaid.ie or write to: Data Protection Officer, St. Paul's Garda Medical Aid Society, Suite 4, Plaza 255, Blanchardstown Corporate Park 2, Ballycoolin Rd., Dublin 15, D15 NA7D

Accessing your personal information

As a member/policyholder, you can ask us for a copy of the personal information we hold and further details about how we collect, share and use your personal information. You can request the following information:

- the purposes of the processing;
- the categories of personal data concerned;
- the recipients or categories of recipient to whom the personal data have been or will be disclosed, in particular recipients in third countries or international organisations;

- where possible, the envisaged period for which the personal data will be stored, or, if not possible, the criteria used to determine that period;
- where the personal data are not collected from the data subject, any available information as to their source;
- the existence of automated decision-making and meaningful information about the logic involved, as well as the significance and the envisaged consequences of such processing for the data subject.

Updating and correcting your personal details

You can easily edit or update your personal and contact information through the “Members” section of our website or by contacting us by email or letter. You will need your member number / registration number and a password to access the site.

If you contact us over the phone to edit or delete any information on your behalf, we will ask you questions in order to verify your identity.

Removing consent

Where we process your data solely on the basis of your consent, i.e. for direct marketing purposes or to obtain feedback from you about our services, you are entitled to withdraw your consent to such processing at any time. You can do this by contacting us by email or letter.

Restriction and objection

You may have the right to restrict or object to us processing your personal information. We will require your consent to further process this information once restricted. You can request restriction of processing where:

- The personal data is inaccurate, and you request restriction while we verify the accuracy;
- The processing of your personal data is unlawful;
- You oppose the erasure of the data, requesting restriction of processing instead;
- You require the data for the establishment, exercise or defence of legal claims but we no longer require the data for processing;
- You disagree with the legitimate interest legal basis and processing is restricted until the legitimate basis is verified.

Deleting your information (right to be forgotten)

You may ask us to delete your personal information or we may delete your personal information under the following conditions:

- the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
- you withdraw your consent where there is no other legal ground for the processing;
- you withdraw your consent for direct marketing purposes;
- you withdraw your consent for processing a child’s data;
- you object to automated decision making;

- the personal data have been unlawfully processed;
- the personal data have to be erased for compliance with a legal obligation.

A request to delete your personal information cannot place this Society in conflict with existing legislation requiring the retention of the information.

Moving your information (your right to Portability)

Where possible we can share a digital copy of your information directly with you or another organisation. We will provide this information in a structured, commonly used and machine-readable format. Note, we can only share this information where it has been processed electronically (hard copy documents are excluded for portability) and was processed either under your consent or under the lawful basis of provision of a policy of health insurance or health-related insurance. In line with GDPR guidance, information that is processed to satisfy a legal obligation or that we process as part of our legitimate business interests, will not be regarded as portable (see section 5 “how we use your information”).

Your right to obtain information cannot adversely affect the rights and freedoms of others. Therefore, we cannot provide information on other people unless legally obliged to do so.

We generally do not charge you when you contact us to ask about your information. Per regulation, if requests are deemed excessive or manifestly unfounded or unreasonable, we may charge a reasonable fee to cover the additional administrative costs, or we may choose to refuse the requests.

10. Making a complaint

If you have a complaint about how we are using your personal information, please let us know, so that we have the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by phone, by letter or by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our DPO and we ask that you provide as much information as possible to help us resolve your complaint quickly.

You can also complain directly to the Data Protection Commission, and their contact information is:

- Email: info@dataprotection.ie
- Phone: +353 (0)761 104 800 or LoCall 1890 25 22 31
- Fax: +353 (0)57 868 4757
- Write to: Data Protection Commission, Canal House, Station Road, Portarlinton, Co. Laois, R32 AP23

11. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, or change our technology and products. You will find an up-to-date version of this notice on our website at www.medicalaid.ie or you can ask us for a copy.