



## Web Privacy Policy

[Web Privacy Policy \(pdf\)](#)

### 1. Scope

This Privacy Policy (“Policy”) applies to the collection, use and disclosure of information by Health Net, Inc. and its affiliated companies (collectively "Health Net") on **www.healthnet.com** and through mobile sites or social media (the “Website”) as well as to information collected through telephone communications. This Privacy Statement does not apply to third party web sites that may be accessible through hyperlinks on this Website, which have their own privacy policies that we encourage you to review. Linking to a third party site does not mean that we endorse the site, any products or services described on the site, or any other material contained in a third party site.

This Policy explains how Health Net collects, uses, and discloses information about Health Net members or other individuals who visit the Website. Health Net also has a separate Notice of Privacy Practices that describes how we use and disclose protected health information regarding our members, including member rights with respect to such information, which is available in the Notice of Privacy Practices section (below). Neither the Notice of Privacy Practices nor this Privacy Policy apply to personal information about Health Net employees.

[Notice of Privacy Practices](#)

By using our Website in any way, such as browsing or interacting, you signify that you agree with the terms of our current Policy as posted here. If you do not agree with this Policy, you should not use our Website. Health Net may update or modify this Policy from time to time at our sole discretion by posting a new version on this Website, with the date of last update noted at the top. We encourage you to visit this area frequently to stay informed because your continued use of our Websites following the posting of changes to these terms means that you consent to such changes.

Your use of our Website is also subject to the

[Terms of Use](#)

### 2. Information We Collect

In general, you can visit our Website without telling us who you are or revealing personal information about yourself. You (or your personal representative) can, however, voluntarily provide personal information, which refers to:

- Contact information (such as name, address, email address and telephone number)
- Demographic information (such as age, date of birth, gender, marital status, ZIP code, and household composition)
- Financial information (such as social security number, bank account information, or

- credit card information)
- Health Information (such as information submitted on a health insurance enrollment application)

If you choose to interact on the Website – such as by registering, applying for products or services, submitting orders, questionnaires, surveys, or requests for information, or using mobile applications or social media platforms – Health Net will collect the personal information that you (or your personal representative) provide. We may enhance or merge the information that you provide to us directly with information from other sources, including third parties, or merge your personal information with data regarding how you use our site, for the purposes described below.

You can view your data in our system through our customer/member secure portal. To change or correct your information, please call the Customer Contact Center phone number located on the back of your ID card.

### **3. How We Use Your Information**

We may collect, maintain, and use your personal information for the following purposes:

- helping to establish and verify the identity and eligibility of users;
- opening, maintaining, administering and servicing users profiles, accounts or memberships (including to confirm website transactions with you);
- processing an application or enrollment as requested by you;
- providing services and support to users, such as delivering web-based products or services, informing you about health or wellness programs you might be interested in provided by us or other businesses, or providing documents or other information you request (such as Explanations of Benefits (EOBs) or billing and payment information);
- marketing our products and services to you;
- analyzing and improving our products, services, Website, and advertising, including tailoring it to users' preferences;
- administering surveys or promotions;
- providing users with company updates or with information about Website functionality;
- responding to your inquiries or other requests;
- contacting you when necessary;
- keeping a record of our transactions and communications;
- maintaining the security and integrity of our systems;
- protecting the health, safety or welfare of others; and
- complying with legal requirements, complying with legal process, or defending our legal rights.

### **4. Technology Logging, Cookies, and Related Techniques**

Health Net also collects certain non-personal information and aggregate information about you to help us analyze and improve the usefulness of our Website. “Non-personal information” includes information that does not directly identify you personally, but provides us with

anonymous “usage data,” such as the number of unique visitors we receive, what pages are visited most often, and the navigation preferences and characteristics of our visitors. Examples of such non-personal information include, but are not limited to:

- **Cookies:** Cookies are pieces of information that a website transfers to a user's computer for purposes of storing information about a user's preferences, to deliver content specific to your interests, or to maximize the performance of our Website and services. Cookies do not personally identify users (such as by collecting your name or address), but they do assign a unique data element to each visitor so that the Website can recognize repeat users, track usage patterns, and better serve you when you return to the Website.
- **Browser information:** Web browsers collect and store information about the type of device and operating system you are using to access our Website, as well as your device's MAC address for facilitating network communications. Accessing this information helps us to establish a secure and consistent connection to you during your visits to our website.
- **Web beacons:** We may also place Web beacons in our emails to measure the effectiveness of our email campaigns by identifying the individuals who open or act upon an email message, when an email message is opened, how many times an email message is forwarded, the type of software, device, operating system and browser used to deliver the email, and any URL accessed through our email message.
- **IP Address:** An Internet Protocol address is a number that automatically identifies the computer or machine you have used to access the Internet. The IP address enables our server identify your geographic location and to send you the webpages that you want to visit, and it may disclose the server owned by your Internet Service Provider.

At this time, we do not honor “do not track” signals from a web site browser. However, you may refuse or delete cookies. If you have your browser set to private browsing, or refuse or delete cookies, you may not be able to take full advantage of the Website.

## 5. Data Sharing and Storage

Health Net will not sell your personal information to any other third party for their own use unless we disclose this to you at the time the information is collected and obtain your consent. We do not currently share your personal information with any outside third parties in order for them to market directly to you.

Health Net may disclose your **personal information** to third parties for the following reasons:

- We may use unaffiliated companies such as agents or contractors (“Third Parties”) to help us maintain and operate our Websites, to provide you with services that you have requested, or for other reasons related to the operation of our business (including the information uses listed above). In the event we provide personal information to these Third Parties, they are restricted from using this data in any way other than to provide the required services for us.
- We reserve the right to release your personal information if required to do so by law, search warrant, subpoena, court order, upon request of government authorities, or as reasonably necessary to protect Health Net, the individuals that Health Net serves, or the

- public.
- We may provide your personal information to affiliated entities or third parties in connection with the actual or prospective sale or transfer of some or all of a business to which you submitted your information, or in the event of a corporate change. We may share your personal information with Health Net affiliated companies and subsidiaries for marketing reasons.

We may also disclose to third parties (or allow third parties to compile) your **non-personal information** from the cookies, Web beacons, or other technologies on our Website for purposes including but not limited to measuring site activity and providing a better user experience.

Your personal information and non-personal information may be stored in Health Net databases, affiliated company or subsidiary databases, or databases managed by third party service providers, which are located within and outside of the United States. Your information will be automatically transferred to these databases for storage and maintenance. These databases may be located in countries where privacy rules differ and may be less stringent than those of the country in which you reside.

## 6. Social Media Platforms

Our Websites' web pages may embed plugs-ins, widgets, or other apps of various social media platforms, such as Facebook, Twitter, and YouTube. An example of such a plug-in is Facebook's "Like" button. When you encounter those embedded objects, your internet browser may make a direct connection to the social media platform's service and may share information such as which of our Websites you have visited. Our Websites may also be made available through third party social media platforms.

Your participation with the services provided on social media platforms is voluntary. If you choose to sign on using this service, Health Net will collect certain information from your social media account including your public profile, user name, email address, birthday, stated location city, contact lists, and other interactions on that social media platform (such as interests and likes). The information we may have access to will vary by social media platform and is controlled by privacy settings on that platform and your choices on that platform. Your use of services on third party social media platforms are governed by the privacy statement and other terms of use for that third party social media platform, until such information is shared with us, and then such information is also subject to this Privacy Policy.

## 7. Mobile Applications Privacy Statement

Health Net has developed certain mobile applications that you may download to your mobile device. When you download a mobile application there may be an opportunity for you to provide us with, or for us to obtain, information about you such as contact information, preferences, photographs, and other identifying information. Our mobile application may also collect location information.

Information obtained through a mobile application will be used in accordance with this Privacy

Policy. Upon first use, the mobile application will provide a link that allows you to see this Privacy Policy before registering or using the application. You can stop all collection of information by our mobile applications easily by uninstalling the mobile applications. You may use the standard uninstall processes available as part of your mobile device or via the mobile application marketplace or network. You may at any time opt-out from allowing us to have access to your premise location (GPS data) by adjusting the permissions in your mobile device.

## **8. Security**

Health Net takes reasonable steps to protect the security of your information, including use of appropriate physical, technical, and administrative safeguards. The nature of the Internet, however, prevents us from guaranteeing the confidentiality of information we receive through the Website or via e-mail. Therefore, please do not use e-mail or this Website (unless you are logged in to your health.com account and use the secure forms available to you once logged in) to communicate information to us that you consider to be confidential.

## **9. Children**

Health Net does not intentionally collect personal information from children under 13 years of age, and children under age 13 should not submit any personal information to us. If we become aware that a child has provided us with personal information without parental consent, or a parent or guardian of a child contacts us through the contact information provided below, we will use reasonable efforts to delete the child's information from our databases.

## **10. Opt-Out**

Health Net may from time to time send electronic communications to you in the form of newsletters, notification of account status, and other communications, such as marketing. We may also send email communications regarding topics such as general health benefits, website updates, health conditions, and general health topics. We will offer appropriate consent mechanisms within the specific email communication, such as opt-out/unsubscribe, for marketing and certain other communications, or you can contact us as described below.

At certain locations on our Website where we request information about the user, our Website provides users the opportunity to opt-out of receiving communications from us. If you are a member and have registered on the healthnet.com site, you may also change your email preferences in your profile.

[Change email preferences in your profile](#)

Please be aware that opting out of marketing or other communications will not apply to certain communications such as account status, website updates, or website functionality communications.



## 11. Contact Us

If you believe that Health Net is not following this privacy policy, you can file a complaint with us at the following address listed below, **call the toll-free phone number on the back of your ID card** or contact Health Net at 1-800-522-0088.

**Address:**     **Health Net Privacy Office**  
                  Attention: Privacy Office  
                  P.O. Box 9103  
                  Van Nuys, CA 91409  
  
                  Fax: (818) 676-8314

## 12. Your California Privacy Rights

If you want to restrict how we use your information or how we disclose your information to third parties, or have other questions about this Policy, you may submit your request online.

[Submit your request online here](#)

California residents may have certain additional rights, including the right to information about how personal information is shared with third parties for the third parties' direct marketing purposes during the preceding calendar year. Please be aware that we do not share your information with non-affiliated third parties for any third party direct marketing purposes. We may share personal information with affiliated entities that share the same brand name as Health Net. If you are a California resident, you have the right to submit a request to receive, with respect to such affiliated third parties that share the same brand name as Health Net, the following information: (a) the categories of information Health Net disclosed to such affiliated entities; and (b) the overall number of affiliated companies that share the same brand name. You may contact us for such information at 1-800-522-0088 or you may submit your request online.

[Submit your request online](#)

Last Updated: 06/08/2016