

Online & Mobile Privacy Notice

Welcome to Blue Shield of California's website and/or mobile application ("App"). This website is owned and operated by Blue Shield of California and its subsidiary Blue Shield of California Life & Health Insurance Company. In this Notice both companies are referred to collectively as "Blue Shield." We at Blue Shield respect your privacy and we work hard to protect the information you provide online. Blue Shield maintains Notices of Privacy Practices that describe how we protect, use, and disclose our members' and policyholders' personal information. You may view those notices online at <https://www.blueshieldca.com/bsca/about-blue-shield/privacy/home.sp>.

What Information Does Blue Shield Collect?

When you register or log into your online Blue Shield accounts through our website or via the App, you may be required to share certain personal information with us, for example, your name and address, or other information that can be used to identify you. When you return to your Blue Shield accounts, this personal information may be used to "authenticate" or confirm your identity in order to secure and properly restrict access to your online accounts.

Some portions of our website and/or App may allow you to purchase or pay for products or services electronically. The credit card or other electronic payment information we collect will be used to process the payment.

Through our website we collect information using tiny text files called "cookies." Cookies track the pages you visit and they make web pages load faster and improve your online experience. If you log into a password protected section of our website, the cookies may also contain a user ID number that may be a Blue Shield member or provider ID number. We respect web browsers' "do not track" signals and we do not track your navigation of our website if this preference is indicated.

On some pages of the Blue Shield website we may also use action tags, sometimes referred to as web beacons or 1x1 pixel graphics interchange format ("GIF") images. We use these tags to monitor and assess the effectiveness of promotions and marketing. For example, if a web page on the Blue Shield website contains a link offering more information on a promotion for members who register online, we may include a tag on that page and the corresponding page to track how many users requested more information or signed up for the promotion. These tags work in combination with cookies, but do not collect or contain any personally identifiable information.

Blue Shield gathers information on visitor activity on the website and App. This information includes but is not limited to page visits, views, session length, and other activity on the website. This information is collected at an aggregate level and individual users remain anonymous. We use this information to improve the user experience and provide enhanced functionality to our users.

When using certain functions via the App, your location information may be used if your mobile device uses global positioning system ("GPS") technology, trackers or other location tools. If you allow your location information to be obtained, we will use this information solely to return your estimated location and to provide you with more personalized results and/or services. Blue Shield does not monitor your GPS tracking or location information and does not save this information.

How we use your personal information

We do not sell your personal information. Any personal information you provide on our website or App will be used for the purpose stated on the page where it is collected and in accordance with applicable laws and regulations. To support our business operations and to provide services to you, we may share the information we collect about you with appropriate employees and/or third parties who assist us with, for example, administering our products and services, recruiting employment applicants, and/or maintaining and operating our website and App.

Any personal information that you provide through our website or via the App may be combined with information we have legally collected from or about you offline. We may supplement the information that you submit to us online with other personal information that you submit to us offline, for example from a paper application that you submit to us, or that we legally obtain about you from public and non-public sources.

Blue Shield has other privacy notices that may apply to you. They provide more detail about how we may use and share your personal information in compliance with the law. To review those notices, visit our website at <https://www.blueshieldca.com/bsca/about-blue-shield/privacy/home.sp>.

How We Keep Your Information Safe

Blue Shield uses a variety of security measures to make sure your information is protected from improper access or use. For example, when collecting, using or transmitting sensitive electronic information, like credit card information, we encrypt the transmission using Secure Sockets Layer ("SSL") or other similar technology. We also maintain physically secured locations for server operations,

use technological safeguards like firewalls and password protection, and limit access to sensitive information to those individuals with a legitimate business need to access it.

You can help us maintain the security of our website and App by using passwords that cannot be easily guessed and by safeguarding them to avoid unwanted disclosure.

Links to other sites

To provide you with valuable information, our website and App may have links to third party websites we do not own or control. A link does not mean we approve or endorse a site. We are not responsible for the quality, accuracy, security or privacy practices of sites we do not own. Be sure to read the privacy statement of each site you visit and contact the owners of those sites if you have questions about their information practices.

Does this privacy statement apply if I'm not in the U.S. when I visit Blue Shield's website or use the Blue Shield App?

When you use our website or App from outside the United States, including when you are in the European Union ("EU"), it means you consent to have the personally identifiable information you give us processed outside of the country where you are located and, if applicable, outside of the EU.

Contacting You

If you are a Blue Shield member and you register to access your accounts via our website or the App, you may be given the opportunity to specify how you wish to receive certain types of communications from us, like explanation of benefit forms or newsletters. Certain email communications we send you may also include an "unsubscribe" link at the bottom, which you can use to opt-out of receiving future email messages from us. However, you will continue to receive communications from us that we are legally permitted or required to send to you.

Contacting Us

If you email us, please do not include information you want to keep private. This includes information that could be used to identify you. While the email is on its way to us, someone else may intercept or read it. If you see an email address or a link on a Blue Shield website that opens a pre-addressed email, do not use it to send private information.

We do not require you to communicate with us electronically. You may call or mail us a letter if you prefer. You can reach a Customer Service Representative by calling the telephone number on the back of your Blue Shield ID card. Additional contact information is available on our website under "Contact Us" at <https://www.blueshieldca.com/bsca/contact-us/home.sp>, and under the "Contact Us" section on the Mobile App.

Terms of Use

This Notice is a part of the Terms of Use of our website and App. When you use our website or App, you accept the terms of this Notice. You can view the full Terms of Use on our website at <https://www.blueshieldca.com/bsca/about-blue-shield/terms-of-use.sp>. This Notice is not intended to, and does not create any contractual or other legal rights in or on behalf of any party.

Changes to Our Online and Mobile Privacy Notice

Blue Shield may change this Notice from time to time without notice. The most recent revision date will be listed below and the posted version of the statement will apply to your use of our website and App.

Thank you.

January 1, 2014