

INTERNET PRIVACY POLICY

At Blue Cross and Blue Shield of Nebraska (BCBSNE), protecting your privacy is important. Our Internet Privacy Policy provides you with information about how we gather and use data in connection with this website. Use of this site constitutes agreement to these terms.

We will not collect information from this site or disclose information collected from this site to outside entities, except as described below.

1. Collection of Information from Site Visitors

BCBSNE may collect and track:

1. *Technical Information*, such as home server domain names, downloaded files, search engines, operating systems, Web browsers, and user-specific information (such as which pages on our site you visit).
2. *Personal Information*, such as e-mail addresses and other information knowingly provided by the visitor in online forms, surveys, e-mail, and other online avenues. Personal Information could also include demographic information (such as zip code, gender and age), contact information (such as street address and phone number), financial information (such as credit card or bank account numbers), and private health information (such as family medical history or recent doctor visits).

You can visit our website without providing any personal information about yourself. You will still be able to access most of the features of the site.

“*Session Cookies*” are used on this website: These cookies reside on the Web browser and have no expiry date. They expire as soon as the visitor closes the Web browser. Session cookies remember information only for as long as the visitor operates the Web browser in a single "session" (or "sitting"). Session cookies can be used by Web site operators to determine information such as what parts of a Web site are popular, how long people stay on certain sections of a Web site and what browsers people are using.

2. Use of Information Collected

Financial and private health information you give us will be used to provide services to you, answer your questions, or otherwise do business with you. Other types of individually identifiable personal information, such as names, postal and e-mail addresses, phone numbers, and other personal information which visitors voluntarily provide to BCBSNE may be added to our databases and be used for future calls and mailings regarding site updates, new products and services and upcoming events. Technical information and aggregated, anonymous personal information collected may be used by BCBSNE for many reasons -- for example, product development, content improvement, or customization and enhancement of the content and layout of our website.

3. Outside Access to Information

Occasionally, it may be necessary for us to give outside entities under contract with us access to information to assist in maintenance of this site or other systems, or to assist us in communicating with you. Such entities will be under a contractual obligation to use the information solely for the purposes of their work on our behalf. **We do not sell or transfer your personal information to nonaffiliated entities for their marketing purposes.** We may release any information, including individually identifiable personal information, when we believe in good faith that such release is:

- necessary to comply with the law or a valid court order.
- helpful in responding to your communication.

For example, if you submit a question about our handling of a claim, we may communicate with the health care provider who submitted the claim.

4. Cautionary Note about Information Transmitted Via the Internet

BCBSNE has security features in place to prevent the unauthorized release of or access to personal information on our systems. The forms we have provided on our website for you to send us questions regarding your coverage and claims are secure and fully encrypted. Please be advised, however, that the confidentiality of any communication or material transmitted to or from BCBSNE via e-mail cannot be guaranteed.

5. External Links

This site contains links to other sites. BCBSNE is not responsible for the privacy practices or the content of other websites. When visiting another site, be sure to review its privacy policy first.

6. BCBSNE's Right to Change Privacy Policy

We reserve the right to change this privacy policy at any time. Information we gather now is subject to the privacy policy in effect at the time we use the information. If we make any substantial changes, we will notify you by posting a prominent announcement on our website's privacy policy section for at least 30 days.

If you have any questions about our website privacy policy or practices, or you have technical questions regarding our website, please contact <https://www.bcbsne.com/contactus/default.aspx> to submit a Technical Inquiry.

Effective October 2006