

**Phoenix Health Fund has been proudly operating as a not-for-profit health fund for over 70 years. Our members are at the forefront of everything we do. We are owned by our members, and we are here to provide each Member with high quality health cover and access to affordable health care.**

At Phoenix Health we are committed to protecting and maintaining your privacy and the privacy of anyone who deals with us. We are also committed to complying with the *Privacy Act 1988 (Cth) (the Privacy Act)* and the *Australian Privacy Principles (APPs)* to ensure your information is handled responsibly.

This policy explains how we manage any personal information which we collect, hold, use and disclose that is subject to the *Privacy Act*. It also explains how to contact us if you have any questions about our management of your personal information.

As a member of Phoenix Health, or any brand underwritten by Phoenix Health, you agree to the conditions set out in this Privacy Policy which include your consent for Phoenix Health to collect, hold, use and disclose your personal and sensitive information, and the personal and sensitive information of any persons listed on your policy.

## What is personal and sensitive information?

Personal information is any information or any opinion, regardless of its accuracy of form, about you from which your identity is reasonably identifiable.

It includes your name, age, gender & contact details, as well as your sensitive health information (which has the same meaning as defined in the Privacy Act). In this policy, a reference to personal information also includes sensitive information.

## What kind of personal and sensitive information do we collect, hold and use?

Phoenix Health only collects personal information about you which is reasonably necessary for our functions or activities and can vary depending on the type of relationship you have with us as a member, provider and/or a user of our website (Site).

The type of information which we collect, hold and use may include, but is not limited to your:

- name and contact details (phone number, residential address and email address);
- age and date of birth;
- government related identifiers such as your Medicare number;
- financial information such as bank/ credit card details (either directly or through third party processors);
- historical information such as your prior insurance claims history;
- call recordings and notes taken during conversations and interactions between you and Phoenix Health;
- details of products and services we have provided to you and/or that you have enquired about, and our response to you;
- claims information and our analysis of this data, which includes your health and treatment information;
- health records, medical history including but not limited to any illnesses, medical conditions and health services provided to you;
- browser session and geo-location data, IP, device and network information, statistics on page views and sessions, acquisition sources, search queries and/or browsing behaviour;
- Information about your access and use of our Site, including through the use of Internet cookies, your communications with our Site, the type of device browser you are using, the type of operating system you are using and the domain name of your Internet service provider or network provider;
- additional personal information that you provide to us, directly or indirectly, through your use of our Site, associated applications, associated social media platforms and/or accounts from which you permit us to collect information;
- if you are a provider, we collect and use information including services provided, charges and health outcomes, that may include personal information; and
- any other personal information requested by us and/or provided by you or a third party.



### Phoenix Health is committed to protecting your privacy

This Privacy Policy outlines our processes for managing your personal information. At Phoenix Health your privacy is treated with the utmost care.

**We will never ask you to reply by email or text to update, verify or correct any of your personal information.**

Sharon Waterhouse  
Chief Executive Officer



## How do we collect, hold and use your personal and sensitive information?

Phoenix Health only collects personal information about you in the manner permitted by the *Privacy Act*.

We may collect your personal information from you in person, by phone, through our website or by email.

We may also collect your personal and sensitive information from:

- other members listed on your policy, or other persons who have been granted the authority to provide information on your behalf;
- third parties such as hospitals and health service providers;
- organisations engaged by us to carry out functions on our behalf such as claims administration; or
- another health fund, if you are looking to transfer your membership;
- third parties that verify identity and investigate fraud or misconduct; and
- if you are a provider, from the Department of Human Services, regulatory agencies, electronic claiming providers and our members.

When holding your personal information, we are required by the *Privacy Act* to take reasonable steps:

- to ensure that your personal information that we collect, hold, use and disclose is accurate, complete and up to date;
- to protect your personal information from misuse, interference and loss, as well as from unauthorised access, modification or disclosure; and
- to destroy or permanently de-identify your personal information if we no longer require that information for any purpose that is permitted or required under the relevant legislation.

## Why do we collect, hold and use your personal and sensitive information?

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

- To verify your identity;
- to provide our products and services including private health insurance;
- to perform the functions and activities related to our business such as processing your claims and paying your benefits;
- in order to comply with any legislative obligations;
- to assist members to comply with their taxation obligations;
- to investigate and resolve complaints;
- to invite you to participate in marketing initiatives;
- to maintain, manage and develop operational processes and systems;
- to develop health insurance products;
- to analyse, investigate and prevent suspected fraudulent activities;
- to provide information to agents, service providers and external advisors, to deliver products and services to you; and
- to manage our relationship with you including by contacting you about products or services, news or community events which we think may be of interest to you.

## Who do we disclose your personal and sensitive information to?

In order to carry out the above mentioned purposes, we may disclose your personal information to the following persons or organisations including, but not limited to:

- health service advisors;
- our professional advisors;
- other persons covered by your membership, where you have provided authority;
- payment system processors;
- system and technology operation partners;
- government agencies;
- regulatory bodies;
- third parties with whom we have retained for the purposes of verifying your identity;
- third party providers that help identify and investigate illegal activities and prevent fraud or other misconduct;
- third parties with whom we have retained to improve membership and offerings (including Rewards programs);
- third party social media sites that provide marketing services;
- other health funds, service providers or third parties who assist in the detection and investigation of fraud;
- your employer if you have a corporate arrangement with us; or
- other parties to whom we are authorised or required by law to disclose information.

We may also disclose your personal information to organisations, such as health service providers, from whom we collect your information.

## Marketing

Our range of products and services, as well as our functions and activities, and those of our service providers may change from time to time.

Phoenix Health may use your personal information to contact you (including by phone, text message or email) about products or services offered by Phoenix Health, or affiliated third parties, that we think you might be interested in.

If you cease to hold a private health insurance policy with us, we might contact you in the future about new products or services that could be a better fit for your circumstances at that time.

## How can you opt-out of receiving marketing material?

You may opt-out of receiving marketing information from us by:

- calling us on 1800 028 817; or
- by emailing us at [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au).

Please allow up to 5 working days for us to action your request.



## What if you don't want to give us your personal information?

You have the right to access, correct, withdraw, or decline consent regarding your personal information. However, declining consent may delay access to our products or services, or we may not be able to provide you with the products or services that you request of us. For example, it is a legislative requirement that all Private Health Insurance memberships hold a current residential address.

When you contact us, you have the right not to identify yourself, where it is lawful and practical for us to allow it. However, by not providing us with your personal identifying information we may not be able to assist you or aid in answering your query.

## How can you access and seek correction of personal information held by us?

Please contact our Privacy Officer by:

- calling us on **1800 028 817**;
- emailing us at [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au);
- or by mail at **PO Box 156, Newcastle NSW 2300**

We will endeavour to respond to your enquiry within five (5) working days.

We will give you access to your personal information if practicable and will take reasonable steps to amend any personal information about you which is inaccurate or out of date.

We may refuse you access to, or we may refuse to correct, your personal information in certain circumstances permitted by the *Privacy Act*, for example, if we can't verify your identity. In such a case, we will provide you with written notice of the reasons for our decision. We do not charge a fee to give you access to your personal information. However, we reserve the right to do so depending on the nature and extent of your request.



## Are we likely to disclose your personal information to overseas recipients?

No, we are not likely to transfer your personal information to overseas recipients. However, there may be occasions where we are required to do so in order to provide you with our products or services, or manage our relationship with you.

If we transfer your personal information outside Australia, we will comply with the requirements of the *Privacy Act* which relate to trans-border data flows.

## Identity Verification Notice

Where you have provided us with a government issued document to help us to verify your identity (examples include a passport, driver's licence or Medicare card), we may use the Australian Government's Document Verification Service (DVS) to match the details you provided with the official records held by the Government.

Phoenix Health has partnered with Equifax to ensure your personal information is handled responsibly and to identify any issues that could indicate suspicious or illegal activities that could cause harm to you, us, or others in relation to our health insurance products or services.

**We will never ask you to reply by email or text to update, verify or correct any of your personal information.**

Additional information is available from Equifax at [www.equifax.com.au](http://www.equifax.com.au).

## What if you have further questions?

If you have any questions, concerns or complaints about how we collect or manage your personal information, please contact our Privacy Officer by:

- calling us on **1800 028 817**;
- emailing us at [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au);
- or by mail at **PO Box 156, Newcastle NSW 2300**

If you are unhappy with our response, please refer to our Dispute Resolution Policy available on our website [here](#).

You can also contact the Office of the Australian Information Commissioner (OAIC), who may investigate the matter further.

Please direct any questions regarding the *Privacy Act* to the OAIC ([www.oaic.gov.au](http://www.oaic.gov.au)).

*This Privacy Policy was last updated and is effective from March 2025*



**Phoenix Health Fund Ltd**

**1800 028 817**

Monday - Friday 8.30am - 5.00pm (AEST)

[enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au)

PO Box 156 Newcastle NSW 2300

[phoenixhealthfund.com.au](http://phoenixhealthfund.com.au)

PHF 03/2025