Health Services Privacy Statement

GMHBA Limited

Effective 10 December 2026

GMHBA HEALTH INSURANCE

Privacy Statement

GMHBA Limited
Level 3, 60 Moorabool St, Geelong VIC 3220
PO Box 761 Geelong VIC 3220

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T 1300 446 422
ABN 98 004 417 092

GMHBA's Health related businesses are brought to you by GMHBA Limited. In this privacy statement, references to 'GMHBA Health Related Businesses' are references to GMHBA Limited and include:

- GMHBA Care Coordination Service,
- GMHBA Eye Care,
- GMHBA Dental Care,
- GMHBA Hubs,
- GMHBA Medical,
- GMHBA Physiotherapy,
- Lara Medical Centre, and
- South Barwon Medical Centre

(together, GMHBA Health Services).

GMHBA is committed to protecting your privacy. This privacy statement explains the type of personal and sensitive information including health information we collect and how we handle that information as a part of providing GMHBA Health Services.

We understand that the information that you entrust to us is private and confidential. Our staff are trained to respect your privacy in accordance with the applicable privacy laws and our own policies and procedures.

What is personal information?

In this privacy statement 'personal information' means information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not.

Personal information includes 'sensitive information' (which includes health information, and information or an opinion about an individual's racial origin, political opinion, membership of a political association or trade union, religious beliefs, sexual preferences or criminal record). 'Health information' includes information or an opinion about the health or a disability of an individual, the individual's wishes about the provision of health services, or health services provided or to be provided to an individual. In this privacy statement, a reference to personal information includes sensitive information including health information.

How do we collect your personal information?

Personal information collected by GMHBA Health Services includes, among other information, your name, date of birth, age, gender, address, contact details, and payment details.

Sensitive information including health information collected by GMHBA Health Services includes information about your health or medical history, including details of previous health related providers of whom you've been a patient. In more limited circumstances, we may also collect other sensitive information such as your racial or ethnic origin (including Aboriginal or Torres Strait Islander status) or gender identity.

We generally collect personal information in person, in writing, by telephone, email, electronic form and via online services including, but not limited to, our website. For example, we may collect information when you: make an appointment, purchase goods from us, complete forms, send us an email, provide information during a visit to our practice, use our digital platforms or have customer interactions with us where (with your consent) we may record telephone and in-person conversations and transcribe system notes.

With your consent, if you contact us to enquire about our products and services via our online services and any other communication channel, we may use your personal and sensitive information including health information to contact you for the purposes of providing you with the information you have requested and to follow up whether you have any interest in acquiring products and services from us.

You can let us know at any time via the contact details included in this privacy statement if you no longer wish to be contacted for these purposes. Your consent will remain current until you advise us otherwise.

Where you have provided us with personal information about other individuals (such as other immediate family members or a person for whom you are a carer), you must ensure that they are aware or will be aware of your provision of their personal information to us and how their personal information will be handled by us. If the information you are providing to us is sensitive information including health information you must first obtain their consent before providing their information to us (unless the individual is incapable of providing such consent).

We may also collect your personal information from third parties such as:

- The funder of your healthcare services such as your private health insurance provider or Medicare,
- Other health care providers (e.g. if you were referred to us by another health care professional including other GMHBA Health Services),
- Organisations engaged by GMHBA to carry out functions on our behalf such as mail and data processing,
- Government and regulatory bodies such as Services Australia, and
- Recruitment agencies when appointing employees and contractors.

We may also collect information from our digital platforms such as:

- Your IP Address, top level domain name, the date and time of your visit to our site,
- The pages you have accessed or downloaded,
- The address of the last site you visited, and
- Your operating system and the browser you used.

This information is collected for statistical and administrative purposes, and to improve web-based services. It does not readily identify individuals, and we will not attempt to identify individuals from the records our server generates unless it is necessary to do so for law enforcement purposes.

We, and third parties we work with, use cookies, tracking pixels, tags and similar technologies (together, tracking technologies) on our website. A cookie is a small file that allows us to identify your device. A tracking pixel is a small piece of code that allows a third-party platform, such as an advertising or analytics provider, to record that your device visited a particular page or took a particular action (such as requesting a quote or completing a purchase), and to send that information back to the platform. You can configure your browser or device so that it does not accept cookies, however this may minimise our ability to provide you with customised information and some parts of our digital platforms may not function as intended.

We work with analytics, advertising and marketing platforms which use tracking technologies on our website to measure the effectiveness of our advertising and marketing, attribute conversions such as quotes, sign-ups and purchases to a particular campaign, and to show you more relevant ads, including by identifying you as having previously visited our website. These technologies may collect information such as your IP address, device and browser information, the pages you visit and actions you take on our website which may be linked to an identifier assigned to your device or browser by the relevant platform. The relevant platform may combine this information with other information it holds about you which may allow it to identify you.

We provide information about the tracking technologies used across our digital platforms, including the information they collect, how that information is used or disclosed, and the choices available to you. This information is provided through a banner displayed on our website. Where we collect sensitive information, we will ask for your consent before digital tracking technologies are used. The specific tracking technologies we use may change from time to time. Further details can be found in the Terms of Use on the GMHBA website.

When you use our digital services or ask for general information, we may deal with you without requiring you to provide personal information.

If you choose not to provide us with personal information that we request of you, we may not be able to provide you with the services you require.

For what purposes do we collect, hold, use and disclose your personal information?

GMHBA Health Services collect, hold, use and disclose your personal information to provide you with products and services, including health care products and services, health and wellness services and partner offerings and products, including to:

- Manage our ongoing relationship with you,
- Answer any queries you may have in relation to our services and products,
- Administer, process and audit your patient files, including invoicing for health care services, credit card payment or to collect unpaid invoices,
- Process payments in respect of your health care services and product purchases,
- Contact you in relation to any matter relating to you or the health care service or products provided to you,
- Follow you up regarding further examinations or treatments required,
- Carry out any internal functions such as administration, accounting, quality assurance and information technology,
- Provide you with the opportunity to participate in or attend health seminars and community health events,
- Provide you with information about, and promotions for, other products, services and programs offered by GMHBA (including other GMHBA businesses) or other service providers who have a relationship with us,
- Provide you with access to health and wellbeing programs,
- Provide you with access to digital services such as online booking systems,
- Conduct customer surveys including marketing and satisfaction surveys,
- Conduct marketing, research and analysis and statistical analysis,
- Resolve complaints or follow up on incidents,
- Resolve any legal and/or commercial complaints or issues where we are required by law (e.g. compulsory notices from courts of law, tribunals or government agencies),
- Carry out a review of the practice for the purposes of improving the quality of care provided
- Recruit and train our personnel,
- Manage, review, develop and improve our services and products, and
- Confirm eligibility of a membership and/or health insurance membership.

Who do we disclose your personal information to?

We may disclose your personal information to:

- Your nominated relatives in an emergency,
- If you are a minor, your parent/guardian,
- Persons authorised by you, your carer or power of attorney,
- Hospitals, medical and general treatment providers,
- Government and regulatory bodies such as Services Australia,
- All our private health insurance businesses and GMHBA Health Services businesses,
- Auditors and other service providers who we may appoint to ensure integrity of our operations and services,
- Any other person or entity acting on our behalf,
- Other healthcare professionals, for seeking a second opinion or a referral where you have consented to us obtaining the second opinion or the referral,
- Third party health benefits providers and insurance companies to assist in the processing of a claim for reimbursement or payment of all or part of the cost of treatment submitted by you or on your behalf,

- Organisations that facilitate the sending of emails and SMS, and
- Other organisations that assist us to perform our functions and activities such as data processing organisations, financial institutions and professional advisors.

We may also be required to disclose your personal information to comply with law.

We may also disclose personal information to parties involved in a prospective or actual transfer of our assets or business.

How to access and correct your personal information

We try to ensure that personal information we hold is accurate, complete and up to date. Please let us know if there are any errors in your personal information and keep us up to date with changes to your personal information such as change of address. You can request to update your personal information by contacting the relevant GMHBA Health Services business as follows:

GMHBA Care Coordination Service

- **Ph**: 1300 426 668
- **Email:** ccs@gmhba.com.au
- **Mail:** PO Box 761 Geelong 3220

GMHBA Eye Care

- **Ballarat - Ph:** 03 5326 0100 **Email:** ballarateyecare@gmhba.com.au
  Mail: 208 Sturt Street, Ballarat VIC 3350
- **Geelong -** See GMHBA Hub Geelong **Email:** geelongeyecare@gmhba.com.au
- **Leopold - Ph:** 03 5297 3700 **Email:** leopoldeyecare@gmhba.com.au
  Mail: Gateway Plaza, Leopold VIC 3224
- **Waurn Ponds - Ph:** 03 5210 8200 **Email:** waurnpondseyecare@gmhba.com.au
  Mail: Waurn Ponds Shopping Centre, Corner Colac Road & Pioneer Road, Waurn Ponds VIC 3216

GMHBA Dental Care

- **Portland - Ph:** 03 5523 1485 **Email:** portlanddentalcare@gmhba.com.au
  Mail: 47 Henty Street, Portland VIC 3305
- **Belmont -** See GMHBA Hub Belmont
- **Geelong -** See GMHBA Hub Geelong **Email:** geelongdentalcare@gmhba.com.au

GMHBA Physiotherapy

- **Belmont -** See GMHBA Hub Belmont
- **Geelong -** See GMHBA Hub Geelong **Email:** geelongphysiotherapy@gmhba.com.au
- **Grovedale** - See South Barwon Medical Centre
- **Lara** - See Lara Medical Centre

GMHBA Hub Belmont

- **Ph:** 03 5297 3725
- **Email:** hub.belmont@gmhba.com.au
- **Mail:** 157B High Street, Belmont VIC 3216

GMHBA Hub Geelong

- **Ph:** 03 5292 4080
- **Email:** hub.geelong@gmhba.com.au
- **Mail:** 60 Moorabool Street, Geelong VIC 3220

GMHBA Medical

- **Belmont -** See GMHBA Hub Belmont
- **Geelong** - See GMHBA Hub Geelong
- **Grovedale** - See South Barwon Medical Centre
- **Lara** - See Lara Medical Centre

Lara Medical Centre

- **Ph:** 03 5282 1926
- **Email:** laramedicalcentre@gmhba.com.au
- **Mail:** 1 Patullos Road, Lara, VIC 3212

South Barwon Medical Centre

- **Ph:** 03 5243 1111
- **Email:** southbarwonmedical@gmhba.com.au
- **Mail:** 3/284 Torquay Road, Grovedale, VIC 3216

To request access to your clinical and health-related service records, you may do so by contacting the appropriate Practice Manager via the contact details above or by contacting our Privacy Officer:

The Privacy Officer

GMHBA Limited

PO Box 761 Geelong VIC 3220

Or send an email to service@gmhba.com.au addressed to the Privacy Officer.

Further information about how you may seek to access and/or correct your personal information held by GMHBA Health Services can be found in the GMHBA Privacy Policy (which you can access as described in the 'How to access our Privacy Policy' section).

How to contact us or make a complaint

If you have any concerns or complaints about the manner in which your personal information has been collected or handled by a GMHBA Health Service, please refer to the GMHBA Limited Privacy Policy (which you can access as described in the 'How to access our Privacy Policy' section).

Does your personal information get transferred outside of Australia?

From time to time, we may disclose your personal information to organisations located outside of Australia in the ordinary course of everyday business (for example, organisations that host data processing capabilities in 'The Cloud' or facilitate the sending of emails and SMS). If we do so, we will take reasonable steps to ensure the overseas organisations comply with Australian privacy laws.

The countries to which we may disclose personal information in the course of our functions and activities are listed below:

- United States,
- Canada,
- European Union,
- China, and
- Malaysia.

This list is updated from time to time.

Direct Marketing and your privacy

From time to time, and with your consent, we may use your personal and sensitive information to contact you to provide you with information about promotions, products and services offered by us, including our private health insurance businesses and GMHBA Health Services businesses, or other service providers who have a relationship with us, that we consider may be of interest to you and your family. This includes information about GMHBA Health Services that may help improve your health and wellbeing. When we contact you, it may be via mail, phone, email and/or SMS.

If you do not wish to receive marketing material from a particular GMHBA Health Service, you can let that GMHBA Health Service know at any time by unsubscribing using the link in our marketing materials or via the details found under the 'How to access and correct your personal information' in this privacy statement. Please note that if you are a patient of multiple GMHBA Health Services, and do not wish to receive direct marketing from any GMHBA Health Service, you will need to contact each relevant GMHBA Health Service to opt-out.

If you request not to receive marketing material, please note that we will still contact you in relation to our ongoing relationship with you. For example, we will still send you appointment reminders.

Use of de-identified and aggregated information

Where possible, we aim to use de-identified or aggregated information, rather than information that identifies you, for analytics, research, reporting, actuarial analysis and business intelligence purposes.

Security of your information

We may store personal information we hold in hard copy documents or as electronic data in our software IT systems (and those of our service providers). We endeavour to take reasonable steps to protect all personal information that we hold from misuse and loss and to protect it from unauthorised access, modification and disclosure.

The methods we use to ensure your information is secure include:

- Verification procedures to identify an individual before access is allowed for personal information,
- Confidentiality obligations/agreements with all employees, agents, brokers and subcontractors,
- The use of data encryption, firewalls and other security systems for our IT platforms, and
- Document storage security policies.

Use of artificial intelligence and automated decision-making

We use computer programs (including automated systems, tools that incorporate artificial intelligence and algorithms) to make or assist with decisions using your personal information. This includes automated tools that use information such as your medical history, immunisation records, diagnostic imaging results, ethnicity, age and appointment, recall and patient activity history to:

- Compare your diagnostic imaging results against a reference database to assist our healthcare practitioners in analysing your results and identifying findings that may need further attention; and
- Identify immunisations, treatments, care plans, health assessments, screenings or other services that may be due or appropriate for you, and identify billing or item optimisation opportunities, including through point-of-care prompts to your treating healthcare practitioner.

All clinical decisions about your diagnosis and treatment remain those of your treating healthcare practitioner.

Our health services businesses may separately use clinical transcription or scribing tools to assist practitioners in preparing consultation notes during an appointment. These tools support note-taking rather than making or informing a decision about you.

If you have any questions about our use of automated tools, or if you would like more information about a decision that has affected you, please refer to our Privacy Policy (which you can access as described below) or contact us.

How to access our Privacy Policy

To access our GMHBA Privacy Policy visit www.gmhba.com.au/privacy or call your local practice listed in this privacy statement. This privacy statement may change from time to time, including as our products, services, technology and business practices evolve. We recommend that you review our privacy statement and Privacy Policy from time to time, including to stay up to date with how we collect, hold, use and disclose your personal information as our business changes.