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If you do not agree with the terms and conditions, you are not granted permission to use the website and should exit immediately.

### **General Information:**

The Blue Cross Blue Shield Association (BCBSA) is headquartered in Chicago, Illinois, USA. The independent local Blue Cross and Blue Shield Plans in the United States underwrite and provide customer service and claims processing functions for Blue Cross and Blue Shield Service Benefit Plan members worldwide.

Questions and comments should be submitted to the local Blue Cross and Blue Shield Plan. You may call the Plan at the customer service number located on the back of your member ID card during regular business hours or you can submit an electronic inquiry using the Customer eService link provided on our homepage.

### **1. Protected access website:**

The website and its contents are primarily intended for use by members covered under, and persons eligible to enroll in, the Blue Cross and Blue Shield Service Benefit Plan.

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**4. Contributions to the Site:**

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**7. Confidentiality and security cannot be guaranteed:**

Please be advised that the confidentiality of any communication or material transmitted using the public Internet or non-secure Internet electronic mail cannot be guaranteed.

**8. Privacy statement:**

The website has a privacy statement disclosing what information we collect about visitors, how we use such information, the steps we take to secure such information, how you can view and correct such information, and how you can decline to have information about you collected or used. Please visit the Privacy Policy section below to learn more.

**9. No legal advice:**

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**11. Editorial Policy:**

Our mission is to give our members well written, up-to-date, trustworthy and accurate online benefit and health-related information about the Blue Cross and Blue Shield Service Benefit Plan to empower our members to make informed and appropriate decisions about their health insurance coverage and healthcare needs.

We take prudent steps to ensure we do not provide false and/or misleading information on this website. The information on this website is not intended to replace the advice of a physician or other healthcare professional. Always consult your physician to determine your personal healthcare needs.

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**14. Governing law and jurisdiction:**

These terms and conditions will be governed by and construed in accordance with the laws of the

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### **PRIVACY POLICY**

Your privacy is important to us. The Blue Cross Blue Shield Association maintains high standards for the protection of your privacy on our websites.

Please remember that this policy only covers the data collection and use practices for febrochures-bcbsa.com. Questions regarding the privacy policy of your independent, local Blue Cross and Blue Shield company should be directed to that company.

#### **The information we collect**

Our web servers automatically capture your domain name; the IP address of the web page from which you enter our site; the browser name, full version (major and minor), and plugins; the resolution (width/height) and color depth; the operating system; the pages you visit on our site; and the amount of time you spend here.

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