



Securing Your Benefits Through Partnership

Since 1996

OPSEU Joint Trusteed Benefit Fund

Confidentiality and Privacy Policy



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The OPSEU Joint Trusteered Benefit Fund (the "Trust Fund") is a benefit trust fund governed by a Board of Trustees. The Board of Trustees is composed of an equal number of employer and union trustees. The Board of Trustees and the staff of the Trust Fund are committed to protecting the privacy and confidentiality of all personal and confidential information that is provided to them. The following is an outline of the Trust Fund's current information management practices to maintain the privacy and confidentiality of information.

Personal Information About Beneficiaries

Personal information consists of information about an identifiable individual. It includes information [such](#) as an individual's name, address, social insurance number, employment history, medical information, and marital status. Personal information does not include an individual's business address and telephone number. In addition, personal information does not include aggregate data. Aggregate data is data that does not reveal, and can not be manipulated to reveal, member specific information. The following describes [the collection, use and disclosure of personal information about the Trust Fund's beneficiaries](#):

a. Insurers

The insurers of the benefits provided by the Trust Fund handle most [of the](#) personal information about the beneficiaries of the Trust Fund. The Trust Fund's insurers are covered by the federal *Personal Information Protection and Electronic Documents Act* (PIPEDA). The Trust Fund does not handle or have access to any of the personal information held by the insurers other than the personal information described at items b and c below (Administered Accounts and Claims Appeals). The Trust Fund is not involved in the collection of personal information by its insurers. All information is supplied to the insurer directly by either the Participating Employer or the plan member. All of the Trust Fund's insurers have detailed Privacy Policies. Should you wish a copy, please contact either the insurer or the Trust Fund staff.

b. Administered Accounts

The Trust Fund's Finance and Service Coordinator administers specific accounts on a request basis. In doing so, Trust Fund staff handle some personal information. This information is collected and used for the sole purpose of premium administration and enrollment of coverage with the Trust Fund's insurer.

c. Claims Appeals

From time to time plan members may appeal a claim denial or termination of benefits by the insurer through the Trust Fund's Dispute Resolution Process. To address the appeal, the Trust Fund requires a signed release from the plan member permitting it to review the insurer's claim file, to request additional information and to process the



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appeal through the Trust Fund's Dispute Resolution Process with the insurer. All information collected by the Trust Fund as part of an appeal is for the sole purpose of dealing with the appeal. During the appeal process, information collected by the Trust Fund will only be shared with the Trust Fund's insurer and legal counsel. No personal information is shared with any other party without the signed written consent of the plan beneficiary or unless the disclosure is required or permitted by law

Confidential Information

The Trustees and the Trust Fund staff consider financial and benefit plan information, including rate, premium and benefit plan designs, quotations on current or potential benefit plan designs and benefit proposals to be confidential. The following describes how confidential information is collected, used and disclosed by the Trust Fund.

a. Participating Employers

All rate, premium and benefit plan information with respect to a particular employer is held to be confidential amongst the particular Participating Employer, the Insurer, the Trustees and the Trust Fund staff. Rates, benefit plan design, quotations and benefit proposals are not shared with Trustees, other participating employers, employees, plan members or any union representatives. All rate calculations on prospective and current Participating Employers are done in accordance with the Financial Agreements and are calculated by the insurer and Trust Fund staff.

b. Quotation for the Employer

Both prospective and current Participating Employers periodically request quotations on current or potential benefit plan designs. All information supplied for the quotation is for the use of the insurer and Trust Fund staff in preparing the benefit proposal and quotation. All benefit proposals are supplied directly to the employer who made the request and are not shared with any party or person, unless directed to do so by the employer requesting the quotation.

c. Quotations for the Union

Both prospective and current participating bargaining units periodically request quotations through their Bargaining Agent on current or potential benefit plan designs. All information supplied for the quotation is for the sole use of the insurer and Trust Fund staff in preparing the Benefit Proposal and Quotation. All benefit proposals are supplied directly to the Bargaining Agent who requested the quotation and are not shared with any party or person, unless directed to do so by the Bargaining Agent representative requesting the quotation.



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Accuracy, Individual Access to Personal Information and Questions

a. Accuracy

The Trust Fund will keep personal information as accurate, complete and up-to-date as is necessary for the identified purposes. The Trust Fund encourages members to participate in maintaining the accuracy of their own personal information.

b. Questions

Any individual or organization with a question concerning this Confidentiality and Privacy Policy should contact the Trust Fund's Privacy Officer.

c. Access to Personal Information

Beneficiaries of the Trust Fund may request access to their personal information by submitting a written request for access to their personal information to the Privacy officer for the Trust Fund.

d. Refusal to Provide Access to Information

The Trust Fund may refuse to provide access to personal information where required or permitted by law.

An individual may challenge the accuracy and completeness of their personal information which is held by the Trust Fund and have it amended as appropriate. All of the personal information is held by the Trust Fund's insurers with the exception of Administered Accounts and Claims Appeals.

Privacy Officer

The OPSEU Joint Trusteered Benefit Fund has assigned Donna Richards as their Privacy Officer. Donna may be reached at:

Donna Richards
Privacy Officer
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