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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.

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4. Contributions to the Site:
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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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These terms and conditions will be governed by and construed in accordance with the laws of the State of Illinois, without reference to its choice of law rules. By accessing, viewing, or using the

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PRIVACY POLICY

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The Website is hosted and operated by Blue Cross Blue Shield Association (“BCBSA”) as part of its contract with the Office of Personnel Management (“OPM”) to administer the Federal Employee Program (“FEP”).

Your privacy is important to us. BCBSA maintains high standards for the protection of your privacy on the Website. Here is what you can expect when you visit the Website:

- Other than to fulfill a request from you or to provide you information or services as part of your contract for health benefits, we won’t sell, rent or share any individually identifiable personal information you provide without your consent or as allowed by applicable law.
- We won’t send you any unsolicited email (“spam”).
- No personal information collected at this Website will ever be used to affect your health insurance coverage by or premiums paid to a Blue Cross and Blue Shield company.

Please remember that this Privacy Policy only covers the data collection and use practices for the Website. BCBSA’s privacy policies may differ at its other websites or in its offline data collection and reporting practices. Questions regarding the privacy policy of your independent, local Blue Cross and Blue Shield company should be directed to that company.

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When accessing or using features of this Website, 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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If you use the features on this Website or on the websites of our business partners, you are “opting in” and agree to our collection of information as described above. You can “opt out” or prevent us from collecting personal information by not accessing this Website or using the interactive features of this Website or the websites of our business partners. You may “opt in” or “opt out” each time you access the Website.

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We gather and store information in the aggregate to maintain or improve our Website, and we may share that information with other areas in BCBSA, local Blue Cross and Blue Shield companies, our business partners, or with companies we hire to help us maintain or improve the Website.

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If you choose to use any of the links we provide to our member companies, vendors, and other third party resources, you will be directed to a new website. Protection of your privacy at all third party websites will be governed by the privacy policy at that third party’s website. Please take the time to read the privacy policies at their websites.

We have business relationships with Blue Cross and Blue Shield member companies and other third party vendors and resources. These linking relationships are not a form of advertising or promotion, but part of the unique set of benefits available under the Blue Cross and Blue Shield Service Benefit Plan and the Blue Cross Blue Shield Association.

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We may update this policy from time to time. When we do, we will post the current version on this site and we will revise the version date shown on this page. We encourage you to periodically review this policy so you will be aware of our privacy practices. Policy updated October 15, 2022.

Make a privacy complaint
You may submit a complaint to us if you believe that we have violated your privacy rights. To make a complaint, please write or call the customer service number for your local Blue Cross and Blue Shield company and ask for the privacy contact.

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