

Privacy Notice- for Scheme Members

Paycare is a company. We are registered at Companies House under number 00820791. Our Registered office is Paycare House, George Street, Wolverhampton, West Midlands, WV2 4DX

Paycare takes its data protection responsibilities seriously. We are committed to meeting our obligations as a 'Controller' of your personal information. As it sounds this is information that relates to you.

One of our obligations is to provide you with information (before you provide your information to us) setting out why we collect your information and what we do with it etc. We are also obliged to tell you what your rights in respect of your information are.

This Notice seeks to ensure that we are transparent with you.

Please read the Notice before you decide to provide your information to us.

We will usually receive information about you from your employer (in which case we will advise you what has been provided) but sometimes you will provide it directly to us. We set out below the types of information we receive and process.

Who processes your data?

We are obliged to tell you about the purposes (why) and means (how) of our 'processing' of your information. Processing covers everything from collecting the information, storing it, considering it, sharing it through to erasing or, in the case of physical records, destroying it.

Your information will be processed by Paycare. We are a Health Cash Plan provider and our office is situated at Paycare House, George Street, Wolverhampton, West Midlands, WV2 4DX

As stated above we are the 'Data Controller' of your information and it is our obligation to comply with the law and, in doing so, ensure that your information is handled properly.

We have designated a Data Protection Officer. If you wish to contact them please email GDPRTeam@paycare.org.

Why do we require certain information about you?

We require certain personal information in order for us to manage our relationship with you as a policyholder and fulfil your expectations. The list below shows the data that we process in order for us to ensure this. Also by storing certain data it allows us to define and develop products and services to ensure best value, which then assists in us being able to operate Paycare in an efficient and professional manner.

Personal Information Generally

Name – To enable us to identify you and personalise any documents we communicate to you.

Address – So that we can identify you and a form of communication with you.

Date of Birth – This enables us to identify you, ensure that you are eligible for cover and check that you are in the correct policy for your age group. Date of birth is also used for internal data analysis, but this is anonymised. Your date of birth is also required when you first register on the members' area of the Paycare website (MyPaycare) as a form of identification.

E-Mail Address – This is a form of communication so that we can contact you, as well as a form of identification. We use this to communicate with you on information relating to your Paycare Policy. We also use it to send marketing information to you (our monthly Paycare Newsletter).

Gender – This is collected for internal data analysis (anonymised).

Telephone Number (Home or Mobile) – This is a form of communication so that we can contact you, and also a form of identification.

Bank Details – This is so we can collect your premiums if paying by Direct Debit and pay claims into the account when applicable.

Employer – Some companies provide Paycare for their employees or allow premiums to be paid via payroll deduction. This is the reason why we may ask for your employer details.

Dependant Details – a requirement if making a claim for a dependant, as in some of our policies you can claim for dependent children up to the age of 17. We would require the details of the child (name, address and date of birth).

Claims History – To ensure eligibility on all claims made by you.

Payroll Number – If you pay your premiums via payroll deduction this is required in order for your employer and us to identify you when completing the payroll authority

'Special Category' Personal Information

Type	Reason
Pre-Existing Medical Condition	To establish whether it would be covered on the policy when joining
Medical Condition	To establish whether it would be covered on the new policy when changing policy or increasing your cover
Medical information is required to support Hospital in Patient or Specialist Consultation claims	To allow us to assess and process Benefit Claim for Hospital in Patient or Specialist Consultation in line with Policy Documents issued at the time of joining
Further information from the relevant practitioner/hospital	In some instances, following consent given by you we would contact the practitioner/hospital to further information in order for us to assess and process Benefit Claim to establish eligibility for payment.

In addition to the purposes listed above we use your information to provide our services, for assessment and analysis for claims handling, to develop and improve our services to you and other customers, and to protect our interests regarding enabling our not-for-profit company to continue to offer the services to Policyholders.

You are not obliged to provide your personal information to us however if you choose not to this would mean that we are unable to offer the benefits of being a Policyholder to you.

How we use your personal information lawfully

Here is a list of the ways that we may use your personal information, and which of the legal conditions (or exceptions in the case of ‘special category’ information) we rely on to do so. Where there is reference to Employer ‘Legitimate Interests’ this is their interest in having a healthy workforce – where they pay the plan premiums on behalf of employees.

What we use your Personal data for	Legal Condition	Reasoning
Contact Details are used for communicating to you about your Paycare policy	Contractual/ Employer Legitimate Interests	To have a Paycare Policy we need to have your contact details so that we can fulfil our contractual obligations, such as communicating any important changes to your Paycare Policy to you.
Contact Details are used for sharing the monthly Paycare newsletter with you	Consent	We require your consent in order to inform you of new products, services and information on Paycare, our Partners and our Community
Processing Claims	Contractual /Employer Legitimate Interests	We need to process any claims submitted by you so that we can fulfil our contractual obligations regarding any repayments or to meet the interests of your employer.
Claims History	Contractual/ Employer Legitimate Interests	We need to keep a claim history of any claims you submit to establish eligibility for any claim payments due as part of our contractual obligations or to meet the interests of your employer.
Date of Birth	Contractual/ Employer	We require your date of birth so that we can establish if you are eligible for any Paycare Policy, and

	Legitimate Interests	to verify your identity when discussing your Paycare Policy with you or to meet the interests of your employer.
To operate our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audits.	Legitimate Interest/ Legal obligations	Comply with regulations that apply to Paycare and operate our business efficiently and effectively.

Marketing

We may use your personal information to tell you about relevant products and offers relating to your Paycare Service as part of our monthly Paycare Newsletter. This is what we mean when we talk about ‘marketing’.

We can only use your personal information to send you marketing messages if we have either your consent or we or your employer has a ‘legitimate interest’. That is when we or your employer have a business or commercial reason justifying us sending this information to you. Where we do rely upon either our or employer legitimate interests we will only send information where that information will be of potential relevance to you.

Where you are a direct applicant we may enroll you in to marketing by use of the ‘soft opt- in’ where you would have been given the opportunity at the time to opt- out.

You can ask us to stop sending you marketing messages by contacting us at any time. Please contact us via;

- call our Customer Service Team on 01902 371000
- e-mail us at enquiries@paycare.org
- By clicking unsubscribe at the bottom of Paycare's marketing e-mails.

Whatever you choose, you'll still receive important information such as changes to your existing Policy through your preferred method of contact. If you want to change your preferred method of contact you can do this by contacting us in the ways above.

Where do we collect personal information from?

We collect personal information about you from the following sources:

- When you apply for our products and services either on-line via our website or completing an application form.
- When you join via another policyholder and their policy.
- From your employer who is providing Paycare benefits for you and they have authorisation to share your data with us. **They will have been provided this Notice by us and we ask that they share it with you before they sign you up to the scheme.**
- When you communicate with us via telephone or e-mail.
- When you use the members area of our website (MyPaycare).

How long is the Data Kept For?

We have a Retention Policy and schedule which identifies how long each aspect of your data should be kept for, with a legal, regulatory and justifiable business need. We do not keep data for any longer than is required.

Paycare Policyholder Data Retention	
Policyholder Records	2 Years after policy ceased
Processed Claims	7 Years whilst active policyholder
Payment Card Data	7 Years

Call recordings	12 months of final response from Paycare
Direct Debit Data	2 years

Updating Personal Data

To the best of our ability we aim to ensure that any personal information we hold is accurate, up to date and correct. We need your help with this; if you don't tell us something has changed we won't know, so please keep us informed. You can do this through the members' area of the Paycare website (MyPaycare); by selecting "My Account" and updating your Address, Phone Number, E-mail Address or Bank Details or please either call our Customer Service Team on 01902 371000, e-mail us at enquiries@paycare.org

Who your information is shared with?

Paycare may share your data with regulatory bodies when it is a legal requirement to do so for the purpose of monitoring and enforcing our compliance;

- Financial Ombudsman Service
- Information Commissioners Office
- Fraud prevention agencies

We may also share aspects of your information on occasion with organisations to enable continuity of service, these include;

- Organisations that introduce you to us
- Call Recording Support
- IT Support

Where is your Data processed (including storage) ?

All of your data is processed within the UK.

Your Data Rights

Access to your Information

You have the right to request a copy of all information about you held by Paycare.

Rectify Inaccurate Information

You have the right to ask us to rectify factually inaccurate information that we hold.

Right to Erasure

You have the right to ask us to delete or destroy your personal information.

Data Portability

You have the right to ask us to 'port' your personal information to another Data Controller.

Right to Object

You have the right to object to our use of your personal information where we process it in our legitimate interests.

Right to Restriction

We may sometimes be able to restrict the use of your data. This means that it can only be used for certain things

If you would like to exercise a right please contact us by e-mail:
GDPRTeam@paycare.org

Complaints

Should you not be happy with the way we handle your personal information , you have the right to complain.

Details on how to complain are on our website www.paycare.org/complaints or you can contact us via GDPRTeam@paycare.org

We hope that we will be able to address your concerns but if, after you have been through our complaints process , you are still dissatisfied you may complain to the [Information Commissioners Office](#)

Changes to this Notice

We keep our Privacy Notice under regular review and we will place any updates on the Paycare Website.

The notice was last updated in December 2025.