

# Insurance card

## Information on rights and obligations

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### Ownership of the insurance card

SWICA remains as the owner of the insurance card and can limit its validity period.

### Termination of the insurance relationship

Once the insurance relationship ends and the validity period expires, SWICA can instruct the insured person to return the card and irrevocably delete the information stored on it. **Any personal information (e.g. a living will) that the insured person has saved on the card must be removed beforehand without exception. This can also be done by destroying the insurance card or its microchip.**

### Use of the insurance card

The obligation to use the insurance card applies whenever services are being requested. If the insured person fails to use the insurance card and thus incurs additional expenses in connection with the services he or she requests, SWICA can apply a fee for such costs or expenses.

### Handling of personal data

The insured person has the right to know what information is stored on the insurance card and to have it corrected if necessary. He or she can have any voluntarily stored information deleted at any time. Furthermore, he or she can assert these rights in connection with the information that SWICA and the service providers mentioned below store on the card.

The insured person may refuse to disclose the data that service providers store on the card without giving the reasons.

Service providers have the right to access the information on the insurance card in accordance with the Health Insurance Act and to process it in order to deliver the service. The following persons are entitled (in accordance with the Appendix to the Ordinance on the Insurance Card for mandatory Healthcare Insurance of 14 February 2007, status as at 1 January 2009):

Doctors; pharmacists; dentists; chiropractors; midwives; physiotherapists; occupational therapists; nurses; speech therapists; nutritionists.

### Additionally stored data

With the insured person's consent, additional information can be stored on the card voluntarily to improve the efficiency, safety and quality of medical treatment. Such information can include: details about transplants, allergies, medications, blood type; details about the living will; the organ donor ID; details about contacts the person may have in the medical field and privately; details about transfusions, immunisation, diseases, and consequences of accidents; and in medically justified cases an additional entry.

Only authorised service providers (in accordance with the Appendix to the Ordinance on the Insurance Card for Compulsory Health Care Insurance) are permitted to read and write such additionally stored information, and they must have an electronic service provider certificate and first obtain the insured person's consent. SWICA has no access to the emergency medical data.