

Information on rights and obligations

Version 2024

Your insurance card

The rights and obligations of the insured person and on the part of SWICA Healthcare Insurance Ltd ("SWICA Healthcare") and SWICA Insurances Ltd ("SWICA Insurances"), together referred to as "SWICA", are regulated in the Ordinance of 14 February 2007 on the Insurance Card for Mandatory Health Insurance (SR 832.105; hereinafter "VVK"). The customer is obliged to use his or her insurance card or the digital version in the mySWICA customer portal whenever services are being requested. For individuals who have supplementary insurance but do not have basic insurance with SWICA Healthcare, no physical insurance card is issued.

Termination of the insurance relationship

We ask that you destroy your card after your insurance cover ends. Any personal information (e.g. a living will) that the insured person has saved on the card must be removed immediately. This can also be done by destroying the insurance card or its microchip.

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. He or she can assert these rights in connection with the information that SWICA and the service providers mentioned below store on the card with respect to the relevant service provider.

The insured person may object to the disclosure of the data that service providers store on the card without giving any reasons.

Service providers have the right to access the information on the insurance card in accordance with the Health Insurance Act (SR 832.10) and to process it in order to deliver the service. The following persons are entitled (in accordance with the Appendix to the VVK): doctors; pharmacists; dentists; chiropractors; midwives; physiotherapists; occupational therapists; nurses; speech therapists; nutritionists.