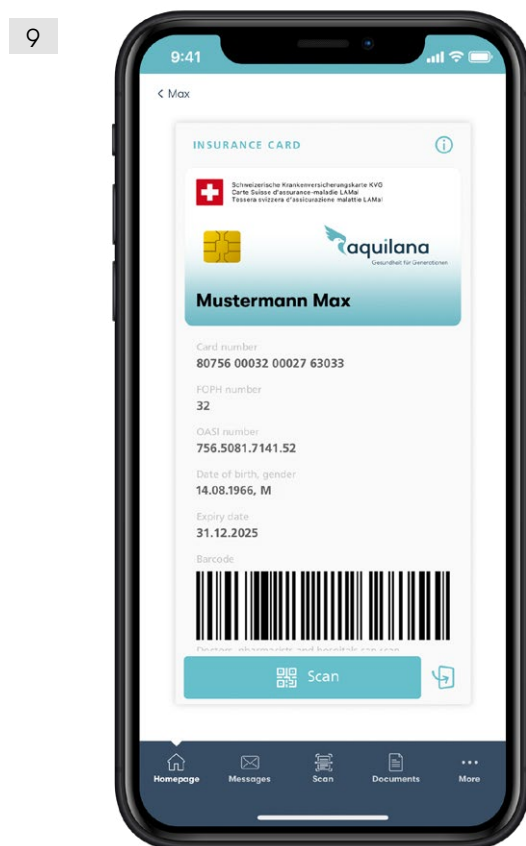
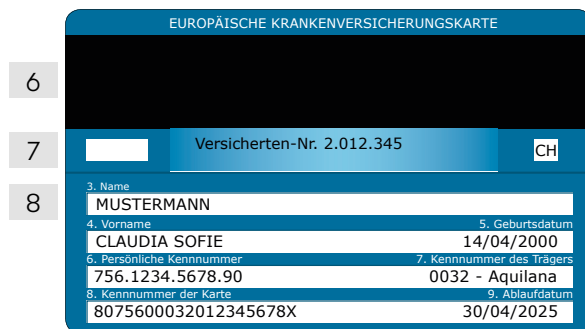


# A guide to your personal Aquilana insurance card



- 1 **Aquilana insurance card**  
Compliant with statutory requirements.
- 2 **Aquilana address**  
Contact details enabling you to reach us during business hours. Monday to Friday, 8.00 am to 4.30 pm (continuous)
- 3 **Microchip**  
The administrative data described under item 5 on the card are stored on the microchip. This enables the service provider (doctor, hospital, pharmacy) to retrieve the latest data together with insurance and cover information via an online service. The service provider (doctor, hospital, pharmacy) must have your specific consent to store additional emergency medical data. Please note in particular items 11 to 13 of the enclosed "Information about use of the insurance card".
- 4 **24-hour medical advice service and emergency call centre**  
You can obtain medical advice round the clock on this number. This service is free of charge for Aquilana members with OKP (Standard) basic insurance or CASAMED. In addition, advice and assistance are provided by our round-the-clock emergency service if you have a medical emergency abroad.
- 5 **Personal particulars**  
These are used for personal identification (including 13-digit AHV or social insurance number). These particulars are also stored on the microchip.
- 6 **Magnetic stripe**  
The magnetic stripe only shows the card number and Covercard number for reading devices which cannot yet read microchip cards.
- 7 **Insured person's number**  
A further personal identification number for contacts with Aquilana.
- 8 **Proof of insurance in Europe**  
This card provides evidence of insurance for the treatment of medical emergencies during travel in EU or EFTA countries.
- 9 **myAquilana virtual insurance card (VICARD)**  
A virtual version of the Aquilana insurance card is also available. The myAquilana app stores all the insurance cards of the whole family in virtual form. You will find the VICARD in the app under the "Card" heading on the summary page showing your present insurance cover. You can present the VICARD or barcode to the medical service provider in order to register. If the service provider has generated a QR code, you can take a photo of it using the VICARD and so register conveniently, quickly and securely (similar to the TWINT payment app). You can also find the latest information at any time at [www.vicard.ch](http://www.vicard.ch) (in German/French only).

## Information about use of the insurance card

### Insurance card

1. All customers holding basic insurance receive the physical insurance card with a magnetic stripe and a microchip. The European insurance card will be found on the back. The microchip card is part of the Swiss e-health strategy and legally governed by the Insurance Card Ordinance (VVK). When the insurance card is issued, only the administrative data are stored on the microchip; these data are also printed on the card itself and needed for billing purposes. Registered myAquilana users can consult a virtual version of the insurance card on the myAquilana app.

### Using the insurance card

2. Please use your personal physical insurance card when you next visit a medical service provider (doctor, pharmacy, hospital, etc.) in Switzerland or abroad to facilitate administrative settlement with Aquilana. The service provider must quote the card number and AHV or social insurance number when issuing his bill. If the card is not presented and this causes extra administrative work for billing purposes, Aquilana may charge the extra costs incurred to the insured person. Users of the myAquilana app may present the VICARD or barcode to the medical service provider in Switzerland in order to register. If the service provider has generated a QR code, you may take a photo of this code with the VICARD to register conveniently, quickly and securely. If the service provider does not have the necessary software, you may also ask for the barcode on the VICARD to be scanned. The VICARD may be used in medical practices, hospitals and pharmacies which have the necessary technical equipment for this purpose (QR code/barcode reader). The virtual insurance card is a useful supplement to the Aquilana physical insurance card. The physical card remains legally binding. You can also find the latest information at any time at [www.vicard.ch](http://www.vicard.ch) (in German/French only).
3. If you have taken out supplementary insurance with a different insurer, you must mention this to the service provider or show the insurance card supplied by the supplementary insurer.

### Contact data and telemedical service

4. You will find the contact data for our customer service on the front of the physical insurance card, together with the Medgate telephone number which is valid worldwide; this is Aquilana's medical emergency call number.
5. Medgate is a free consultancy service. The Medgate doctors are at your service to provide round-the-clock advice – when called from Switzerland or abroad. They will advise you on healthcare matters by telephone.
6. If you experience a medical emergency abroad, please always contact Medgate. Medgate provides initial medical advice and coordinates treatment worldwide.

### Information contained on the insurance card

7. When the physical insurance card is supplied by Aquilana, its microchip only contains the administrative data that are also printed on the card (surname, first name, gender, date of birth, AHV or social insurance number, card number, insurer's name).
8. Only the card number and the Covercard number for reading devices which cannot yet read microchip cards are shown on the magnetic stripe.

### Online service for data retrieval by service providers

9. By means of the physical insurance card, the medical service provider can retrieve current administrative data and any information about the insured person and cover via an online service. That enables the card validity to be checked and the existing insurance cover determined. If you wish to block this electronic retrieval service, you must do so by making a written request to Aquilana within 30 days of receipt of the insurance card.

10. If the retrieval service is blocked, the service provider cannot retrieve the administrative data and insurance cover and is unable to verify those details when registering a patient. In addition, the cashless procurement of medicines will not be permitted in pharmacies nor will their electronic billing. In other words, you will have to prepay medicines obtained from pharmacies.

#### **Microchip to store medical emergency data**

11. The microchip integrated into the card enables personal medical emergency data to be stored. Storage of emergency data can only be effected via a card-reading device held by a medical service provider. The service provider is authorised to store emergency data on the microchip after consulting the patient and at his or her request by means of an electronic service provider's identification.
12. If you wish to protect the emergency data stored on the microchip with a PIN code, you must activate this via the card-reading device used by the service provider with a PUK code. Aquilana advises you to protect any emergency data stored on the microchip with a PIN code.
13. If you have forgotten your PIN code, you may reset it using the PUK code and store a new PIN code. If you have lost your PUK code, please report this to Aquilana. Aquilana will arrange for you to receive a new PUK code.

#### **Duty of care**

14. Please keep the physical insurance card and our letter with the printed PUK code carefully and make sure that your card, the magnetic stripe and microchip are not damaged.
15. Please report any loss of the card to us without delay. Aquilana will block the card and send you a replacement card. Aquilana reserves the right to bill you reasonably for the replacement of an unexpired card and/or for a PUK code.
16. The insured person has a duty of care for the data contained and additionally stored on the insurance card and is responsible for protecting his or her data. By handing over the insurance card or entering the PIN code, the insurance holder authorises the service provider to consult his own data stored on the insurance card.
17. If confidential emergency data are lost because of card loss or careless or inappropriate handling of the insurance card or if such data are disclosed to unauthorised third parties as a result, Aquilana declines all responsibility and liability.

#### **Card validity and rules on use**

18. The physical insurance card has an expiry date which is printed on the card.
19. If the insurance relationship is terminated, the insured person is responsible for proper destruction of the insurance card and of the data stored on the microchip. The insurance card may no longer be used once the insurance relationship has ended.
20. Aquilana reserves the right to amend these instructions for use at any time. Changes will be notified in a suitable way.

Our customer service will be happy to answer your questions. You will find further information at [www.aquilana.ch](http://www.aquilana.ch) (in German only).