

Privacy Policy

1 General

EGK-Gesundheitskasse (hereinafter “EGK”, “we” or “us”) attaches great importance to protecting your privacy and to the careful processing of your personal data.

This Privacy Policy explains how we collect, process and protect personal data. It applies to all EGK services, in particular:

- mandatory healthcare insurance under the Federal Health Insurance Act (KVG)
- supplementary insurance under the Federal Insurance Contract Act (VVG)
- online services (e.g. myEGK, website)
- advice, marketing, recruitment and other services.

EGK comprises the Stiftung EGK-Gesundheitskasse as well as EGK Grundversicherungen AG and EGK Privatversicherungen AG.

All terms referring to persons in this Privacy Policy refer to persons of both genders.

2 Controller and Contact

The controller responsible for data processing is:

EGK-Gesundheitskasse
Birspark 1
4242 Laufen
Switzerland

For questions relating to data protection or enquiries concerning your rights in relation to your personal data, EGK’s data protection officer is available to assist you.

Contact: datenschutz@egk.ch

3 Lawful Basis

The processing of your personal data is based in particular on:

- Federal Act on Data Protection (FADP) and Data Protection Ordinance (DPO)
- Federal Health Insurance Act (KVG) and Federal Health Insurance Oversight Act (KVAG)
- Federal Insurance Contract Act (VVG).

Processing takes place in particular:

- on the basis of legal obligations
- in order to perform a contract
- on the basis of your consent
- in order to protect legitimate interests.

4 Categories of Personal Data Processed

We mainly process personal data relating to the following categories of persons:

- insured persons
- legal representatives of insured persons or authorised persons
- healthcare providers and/or their respective contact persons
- service providers, suppliers and other business partners and/or their respective contact persons
- job applicants

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- parties interested in our products and services
- Visitors to our websites
- Contact persons at co-insurers, previous insurers, subsequent insurers and insurers
- Contact persons at authorities, courts and supervisory bodies
- Visitors to our premises
- Contact persons at media companies.

We process the following personal data in particular:

No.	Category	Description
1	Master data	Surname, first name, address, date of birth, telephone number, email address, language and nationality Family situation and legal representation Social assistance measures
2	Insurance data	Insurance number, social security number, contract data, coverage
3	Health data	Health-related information such as diagnoses, treatments and medical reports
4	Benefits and billing data	Invoices, benefit decisions
5	Financial and payment data	Bank account details, premium payments, reminder and debt collection data (including creditworthiness)
6	Other data	Communication data, usage data (website, customer portal), marketing and preference data

5 Purposes of Data Processing

We process personal data for the following purposes in particular:

No.	Purpose	Description
1	Insurance business	Conclusion and administration of contracts, review and processing of benefits, premium calculation and debt collection
2	Statutory obligations	Fulfilment of statutory obligations under the KVG/VVG, notifications to authorities
3	Customer support and services	Advice and support, organisation of training courses or events, further development and improvement of our services and products
4	Marketing and communication	Information about products and services (marketing and advertising), competitions, market research and customer analyses
5	IT, building and system security	Operation and security of (IT) systems, including video surveillance to safeguard our householder's rights and to protect our data and employees, prevention of misuse

Use of automated procedures and artificial intelligence

In certain cases, EGK uses automated procedures as well as systems containing elements of artificial intelligence, in particular for communication with insured persons (e.g. chatbot), to support administrative processes, for benefit assessments or to detect irregularities. Automated individual decisions may also be made in this context. Where decisions have legal effects or may significantly affect data subjects, no exclusively automated decision is made without appropriate

human review.

In certain cases, personal data may also be evaluated automatically in order to improve services, take preferences into account or detect irregularities. Where such evaluations constitute profiling, they are carried out in accordance with the legal requirements.

6 Source of the Data

The personal data originates in particular from:

- you (insured persons, interested parties)
- healthcare providers (e.g. doctors, hospitals)
- other insurers
- authorities and institutions
- publicly accessible sources.

7 Disclosure of Data

Your data is disclosed both within EGK and to external recipients only to the extent necessary.

We disclose personal data in particular to the following external recipients:

- healthcare providers
- other insurers and social insurance institutions
- external medical or administrative review service providers
- IT and service providers
- authorities, courts and supervisory bodies.

Disclosure takes place solely within the framework of legal requirements, contractual obligations and permissible commissioned processing. We ensure that disclosed personal data is up to date, reliable and complete.

Further information can be found in the publicly accessible Regulation on Data Processing of EGK-Gesundheitskasse (see [egk_datenbearbeitungsreglement.pdf](#)).

8 Transfer of Data Abroad

We process personal data mainly in Switzerland or in an EU/EEA country that provides adequate data protection. In individual cases, personal data may be transferred to other countries, in particular to service providers in connection with the provision of international services. In doing so, the statutory requirements are observed (adequate level of data protection or suitable safeguards).

9 Retention Period

Personal data is processed only for as long as required:

- for the respective purpose
- to comply with statutory retention obligations
- to safeguard legitimate interests.

The duration is determined in particular by statutory archiving and retention obligations under insurance, tax and commercial law. After expiry of the retention obligation, we assess whether the data is still required for processing. If it is no longer required, your data will either be erased or anonymised.

10 Data Security

We take appropriate technical and organisational security measures to protect your personal data against unauthorised access and misuse, in particular:

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- access control
- encryption
- system and network security
- authorisation concepts
- internal directives
- training courses.

We also have a data collection office certified in accordance with the Federal Ordinance on Data Protection Certifications (VDSZ) pursuant to Art. 59a of the Health Insurance Ordinance (KVV).

These measures form part of our data protection and information security management system. Further information can be found in the publicly accessible Regulation on Data Processing of EGK-Gesundheitskasse (see [egk_datenbearbeitungsreglement.pdf](#)).

11 Rights of Data Subjects

As a data subject, you have the following rights under the applicable legislation in particular:

- information about your data
- rectification
- erasure
- restriction of processing
- data disclosure (portability)
- withdrawal of consent.

You also have the right to request human review in the case of automated decisions.

Requests must be submitted in writing to the contact point referred to in Section 2 (including proof of identity).

12 Cookies and Online Tracking

Cookies and similar technologies may be used on our website, our social media platforms (e.g. LinkedIn, Meta) and in connection with the newsletter to ensure functionality, analyse usage and improve services (e.g. Google Analytics). This information does not allow any conclusions to be drawn about your identity and no personal user profile is created. Further information is provided in the cookie banner, where individual cookie settings can also be configured.

13 Special Data Processing Activities

Depending on use, supplementary privacy notices may apply (e.g. for online services such as myEGK or for employees). These are communicated separately.

14 Changes to this Privacy Policy

We reserve the right to amend this Privacy Policy at any time. The current version as published on our website applies.

Laufen, August 2026