# The following Privacy Policy provides information about how personal data is collected and processed

Regardless of whether you are a customer, simply interested or a visitor to our website: We respect and protect your privacy.

That is why we have implemented technical and organisational measures that ensure the protection of personal data and privacy in accordance with the applicable laws. This Privacy Policy explains which data is collected and stored as well as and how it is used. Put simply, what does this mean in regard to your personal data?

Our Privacy Policy explains which data is collected when you contact us on the internet. It applies to the BKK VBU health and nursing care insurance fund – which are referred to in the following as BKK VBU.

You will also receive information about how your data is processed according to the laws that apply from 25 May 2018 (Art. 13 et seq. GDPR). This will give you a quick and easy overview of which personal and social data we collect from you and how it is used by us. We also instruct you on your rights under applicable data protection rights and explain how you can contact us with questions.

You can also access the information online: <a href="https://www.meine-krankenkasse.de/datenschutz/">https://www.meine-krankenkasse.de/datenschutz/</a>

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## Privacy Policy for the BKK VBU website

(www.meine-krankenkasse.de)

As a rule, you can obtain information on the BKK VBU website without providing personal data. You are not required to disclose information about yourself. We only use the data that your browser transmits to us for informational purposes. Your browser transmits the following information, for example: IP address, date and time of your visit or which web pages you have viewed.

We do not store personal data until you have provided your explicit consent. This is the case when you enter your data on the following pages:

- Protected members area under "My Area"
- Online membership form
- Free information material ("Your Health Package")
- Newsletter subscriptions
- Contact form
- Call-back service
- Application form

The data we definitely require and which data you may provide voluntarily is always marked clearly. The data you send to us is always SSL-encrypted to ensure that it cannot be accessed by unauthorised parties.

#### Collection of personal data when using the website

Your visit to our website remains anonymous. The name of your internet service provider, the internet page from which you accessed our Internet pages, the internet pages you visit on our site, the IP address and the dates and duration of your visit are stored merely for statistical purposes and, if necessary, to analyse errors. We do not create "user profiles". The statistical data is erased after 30 days.

When you are prompted to input information about yourself, the data you enter on the marked pages (password-protected "Customer Branch") is sent to us using 1,024 bit SSL encryption (Secure Socket Layer), an internationally recognised security standard.

We would like to point out that any provision of personal data is always voluntary and that we accept no liability in the event third parties misuse your data. Alternatively, you may direct your orders or enquiries to BKK VBU either in writing or by telephone or by visiting one of our service centres.

## Security of personal data on www.meine-krankenkasse.de

We have implemented the necessary technical and organisational measures to guarantee a high standard of protection for your personal data: The BKK VBU network and computers have security systems that protect them against unauthorised access. All accesses and access attempts are logged in the interests of preventative security. Data is not transferred to third parties without your consent, unless doing so is permitted by law.

#### Links and third-party content

BKK VBU also uses links to other websites on which this Privacy Policy does not apply. The websites are opened in separate browser windows.

We provide no guarantee for these links and accept no responsibility or liability for this third-party content. We will remove the link if we learn of unlawful content on these pages.

## Use of the Matomo (previously PIWIK) web tracking tool

We use the web analytics service Matomo (www.matomo.org), a service provided by InnoCraft Ltd, 150 Willis St, 6011 Wellington, New Zealand ("Matomo") to continuously improve our online services. This takes place on the basis of our legitimate interest in the statistical analysis of user behaviour for optimisation and marketing purposes pursuant to Art. 6 (1) point f) GDPR. This information is stored anonymously – so without permitting conclusions about your identity – on the BKK VBU servers in Germany.

This data can be used in order to create and analyse pseudonymised usage profiles. Cookies may be used in this context. Cookies are small text files that are stored in the local cache of the internet browser when visitors access our website. Among other things, cookies enable us to recognise website visitors when they return. The data collected with Matomo technology (including the truncated IP address) is processed on our servers.

The information generated by the cookie in the pseudonymous user profile is not used in order to identify visitors to this website and is not merged with data about the person behind the pseudonym.

If you do not consent to the storage and analysis of this data from your visit, you can object to its storage and use at any time by clicking on the following link. An opt-out cookie will be placed in your browser if you do so, which will prevent Matomo from collecting any session data. Please take note that deleting all cookies will also remove the opt-out cookie, which you may have to enable again.

Data is not transferred to third parties. The information – including the date and time of a visit, which pages are visited particularly frequently and for how long – is used to analyse usage behaviour and to improve our internet presence. If you do not want your page view to be counted, click here one time.

#### Usage-based information and re-targeting

BKK VBU organises online campaigns and uses the re-targeting method for this purpose. In this method, cookies are used to mark visitors to our website for a period of 60 days. These temporary cookies enable us to show targeted advertising to users on our partners' websites who have already shown interest in our website and services. Our partners are AZ Direct GmbH and Criteo. These cookies are read when you visit other websites that cooperate with our re-targeting partners and are used to provide information that most closely reflects the user interests.

This means, for instance, that you will see our banner advertising on other websites. The process is anonymised, so re-targeting cannot be used to identify you.

You are entitled to object to re-targeting on this page. If you do so, an opt-out cookies will be placed in your browser. Its sole purpose is to assign the objection to you. Kindly take note that this

opt-out cookie only works for the browser in which it was originally placed. You will have to obtain the opt-out cookie again if you delete cookies or use another browser or device. You can manage and disable the use of third-party cookies by visiting the following website.

- If you do not want to be shown interest-based advertising from Adform, you can <u>object to data collection and storage here</u>.
- You can <u>opt out of interest-based advertising from Criteo here</u> or select the following link <u>if</u> <u>you are located in another country of the European Union</u>.

## Privacy Policy for the BKK VBU app

BKK VBU, Lindenstraße 67, 10969 Berlin (also referred to as "we") takes the protection of your data very seriously. Personal data is always processed in compliance with the General Data Protection Regulation (GDPR) and the national data protection laws applicable to BKK VBU, in particular the Federal Data Protection Act (BDSG) and the Social Code (SGB).

This Privacy Policy informs you about the type, scope and purpose of processing personal data in our app. We also inform you of your rights. Kindly read our Privacy Policy carefully before starting to use our app.

As the controller, we have implemented extensive technical and organisational measures to ensure that the data processed in our app is protected as thoroughly as possible. Nevertheless, the transfer of data on the internet may be affected by security vulnerabilities, so it is not possible to provide complete and uninterrupted protection of your data. You are therefore at liberty to send us your personal data by other means, for instance by post. Furthermore, please refer to the instructions on data protection you will find in the terms of use for our app.

#### 1. General information

#### 1.1 Scope of this Privacy Policy

This Privacy Policy applies exclusively to the use of our app. It does not contain any specific information regarding the further processing of the information you send to us via the app, in particular the data concerning health. The general BKK VBU Privacy Policy shall apply exclusively in this regard. As an insured person, we have already sent you this information by other means. But you can still access the general Privacy Policy at any time.

Where this app contains links or other references to other BKK VBU internet offers or from other providers, the privacy policies that available there shall apply to these internet offers. You can recognise these internet if a new window opens in the browser installed on your mobile device (e.g. Apple Safari) (cf. Section 7 Terms of Use).

Also included in these third-party internet offers the app stores (e.g. iTunes® App Store or Google Play). Each of these app stores has its own terms of use and separate privacy policies that apply to their use. Use of these app stores is necessary in order to download our app and install any updates. Kindly take note that the providers of these app stores routinely process data outside the European Union or Member States of the European Economic Area.

#### 1.2 Controller

We are the controller for the processing of personal data pursuant to Art. 4 no. 7 GDPR, namely

**BKK VBU** 

Corporation under Public Law Lindenstraße 67, 10969 Berlin

Phone: 0800 1656616 (freephone in Germany)

Email: info(at)bkk-vbu.de

#### 1.3 Data protection officer

You can use the following details to make contact with our data protection officer:

#### **BKK VBU**

Corporation under Public Law attn.: Data Protection Officer Lindenstraße 67, 10969 Berlin

Phone: 0800 1656616 (freephone in Germany)
Email: datenschutzbeauftragter(at)bkk-vbu.de

#### 1.4 Definition of terms

This Privacy Policy uses terms that are defined in the GDPR. We will start by explaining the key terms used in this Privacy Policy to ensure that it is easy for you to read and understand:

#### 1.4.1 Personal data

Personal data means any information relating to an identified or identifiable natural person ("data subject"). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

This includes, among other things, your name, address, email address or telephone number, as well as any usage data that may be obtained in connection with your use of our app.

#### 1.4.2 Data concerning health

Data concerning health means personal data related to the physical or mental health of a natural person, including the provision of health care services, which reveal information about his or her health status.

#### 1.4.3 Processing

Processing means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

#### 1.5 Place of data processing

Your personal data will be processed by us exclusively in Germany or in any case within the European Union or the Member States of the Agreement on the European Economic Area. We do not transfer your personal data to third countries and the United States in particular.

#### 2. Registration for the BKK VBU app

Exclusively our insured persons are entitled to use the BKK VBU app. To protect this restriction, we ask you to provide some personal information after downloading the app, which we use to identify

you as our insured person. The information concerned is your insurance number, your home post code and your data of birth. This data is used exclusively to identify you during registration. Once your user access has been activated, we will only use your insurance number to allocate information transmitted to us.

The data used for registration and to activate the BKK VBU app is processed by us exclusively for the purpose of establishing a contract for the use of our app on the basis of Art. 6 para. 1 point b) GDPR.

#### 3. Use of the BKK VBU app

#### 3.1 Access to the system functions and contents of your device.

The app requires permanent access to the internet – even to open it – in order to use all features of our app. The app cannot be launched without an internet connection.

You can give our app permission to access the camera on your device if you want to photograph a document and send it to us on the app. Access to photos/media/files is necessary if you wish to attach an element (e.g. a saved image) to a message you send to us.

You can disable the settings at any time after you have given our app permission to access this information. But you will no longer be able to use these functions once access has been disabled.

#### 3.2 Message function

Our app allows you to send us various documents (invoices, sick notes etc.) or even simple messages with any attachments. After receipt, your messages will be processed by our service team in the same way as if you had sent us a letter or personally delivered correspondence to one of our service centres.

You can track when you sent us a request at any time using the list stored in the app (metadata such as date/time, number of attachments).

This data processing takes place for the purpose of performing the contract for the use of our app on the basis of Art. 6 para. 1 point b) GDPR. Furthermore, there is a legitimate interest in the processing of this data and the permanent provision of the aforementioned metadata in order to make your user experience as pleasant as possible (Art. 6 para. 1 point f) GDPR).

#### 3.3 Compliance with the terms of use and relevant laws

In particular, we reserve the right to process your personal data to the extent that is necessary to ensure compliance with the terms of use and legal requirements. We may therefore block your access to the app, especially if we notice violations of the terms of use according to the provisions stated therein.

Moreover, we reserve the right to take legal action and to forward your personal data to the relevant law enforcement agencies in the event of unlawful actions in the use of our app.

The legal basis for the above processing of personal data is Art. 6 para. 1 point b) GDPR, namely the contract concluded we have concluded pursuant to the Terms of Use. Furthermore, our authority to process data is established by our legitimate interest in ensuring the use of the app in accordance with the contract and more generally in compliance with legal requirements, as well as, if applicable,

the investigation and prosecution of criminal offences committed with the use of our app (Art. 6 para. 1 point f) GDPR). The aforementioned data will be processed until the incidents have been clarified. Mandatory legal requirements – especially retention periods – remain unaffected.

#### 3.4 Duration of storage

With the exception of metadata, the data you send to us via the app is not stored in the app itself, but is subject to the usual storage periods set out for your information in our Privacy Policy (cf. Section 1.1 above). Metadata remains stored in our app until it is erased by you. The metadata will be lost if your delete the app from your device and cannot be restored after re-installation.

#### 4. Recipients of your data

BKK VBU uses service providers as contracted processors to operate the app and the necessary IT infrastructure. This processor is a German data centre operator with whom BKK VBU has signed an agreement pursuant to Art. 28 para. 3 GDPR. The processor is obliged to maintain confidentiality and to comply with strict data protection and security standards.

#### 5. Your rights

5.1 Rights of the data subject pursuant to Art. 15 et seq. GDPR

#### You have the right

• according to Art. 15 GDPR to obtain confirmation as to whether personal data concerning you is being processed: In particular, you may obtain information about the purposes of processing, the category of personal data, the categories of recipients to whom your data have been or will be disclosed, the envisaged storage period, the existence of a right of rectification, erasure, restriction of processing or objection, the existence

of a right to object, information concerning the origin of the data if it was not collected by us, as well as about the existence of automated decision-making including profiling and, if applicable, meaningful information about its details.

- according to Art. 16 GDPR to obtain without delay the rectification of incorrect or incomplete personal data stored by us.
- according to Art. 17 GDPR to obtain the erasure of your personal data stored by us, unless processing is necessary for the exercise of the right to freedom of expression and information, for compliance with a legal obligation, for reasons of public interest or for the establishment, exercise or defence of legal claims.
- according to Art. 18 GDPR to obtain the restriction of processing of your personal data, insofar as the accuracy of the data is disputed by you, processing is unlawful, but you object to its erasure and we no longer require the data, but it is needed by you for the establishment, exercise or defence of legal claims or you have objected to processing pursuant to Art. 21 GDPR.
- according to Art. 20 GDPR to receive your personal data that you have provided to us in a structured, commonly-used and machine-readable format or to request its transfer to another controller.

• according to Art. 7 para. 3 GDPE to withdraw the consent you have given us at any time. In this case will no longer be permitted to continue the processing based on this consent with effect for the future.

#### 5.2 Right to object

Where your personal data is processed on the basis of legitimate interests pursuant to Art. 6 para. 1 point f) GDPR, you may object to the processing of your personal data pursuant to Art. 21 GDPR, provided there are grounds for doing so which arise from your particular situation or the objection refers to direct marketing. In the latter case, you have a genera right to object which we will comply with regardless of your particular situation.

Should you wish to exercise your right to object, it is sufficient to send an email to datenschutzbeauftragter(at)bkk-vbu.de.

5.3 Lodging complaints with a supervisory authority for data protection

In addition, you have a general right to lodge a complaint with the supervisory authority for data protection responsible for BKK VBU:

The Federal Commissioner for Data Protection and Freedom of Information Graurheindorfer Straße 131
53117 Bonn
poststelle(at)bfdi.bund.de

Version: 11 August 2020

## Privacy Policy for the online office of BKK VBU

We will upload the privacy policy for the online office here as soon as we make the online office available to you.

## 2. Information about how your data is processed

### Controller

The contact details for BKK VBU in its capacity as controller are

BKK VBU Lindenstraße 67 D-10969 Berlin

Phone: 0800 165 66 16 (freephone in Germany)

Fax: 0800 165 66 17 Email: info@bkk-vbu.de

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## **Data protection officer**

Use the following details to contact the BKK VBU data protection officer:

## By post:

BKK VBU
- Data Protection Lindenstraße 67
D-10969 Berlin

### By email:

datenschutzbeauftragter@bkk-vbu.de

#### What is personal data?

Data is considered personal if it can be clearly assigned to a specific natural person. This includes, for example, information such as your name, date of birth, address, postal address, personalised email address, health insurance number and telephone number.

The European legislator has defined this in a slightly more complicated way as follows (Art. 4 no. 1 GDPR):

"Personal data in the meaning of this regulation means any information relating to an identified or identifiable natural person ("data subject"); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person."

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#### What is social data?

Social data means personal data that is processed by, for example, a statutory health insurance fund (including BKK VBU) in regards to the tasks enshrined in the Social Code. Hence, the data mentioned above is also classified as social data. Trade and business secrets are treated in the same way. This includes all data concerning companies and businesses – also legal entities – which is confidential in nature.

This was defined by the legislator in the Social Code (Section 67 para. 2 SGB X) as follows:

"Social data means personal data (Art. 4 no. 1 GDPR) that is processed by a body referred to in Section 35 of Book One with regard to its tasks under this Code. Trade and business secrets include all data concerning a company or business – including legal entities – which is confidential in nature."

## What does data processing mean?

When we process personal and social data, this means that we collect, store, use, transmit or erase it, among other things.

This is defined as follows in the European General Data Protection Regulation (Art 4 no. 2 GDPR):

"Processing" means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

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# Which bases for data processing exist and for what purpose do we process your data?

We process personal and social data in accordance with the provisions of the European Data Protection Regulation (GDPR), the Federal Data Protection Act (BDSG) and the Social Code (SGB).

The purpose of data processing in each case is derived from the following list of legal bases.

Where we process data on the basis of consent, we will notify you of the purpose prior to obtaining consent.

## **Changes in purpose**

Notwithstanding the purposes and legal bases set out above, we may use your data for other purposes (changes in purpose) without any prior obligation to notify you if the following conditions are met:

- 1. The change refers to a measure pursuant to Section 82 (2) SGB X.
- 2. Another legal basis also permits the change in purpose without mandatory notification:
- 3. You have given your explicit consent.
- 4. The data is pseudonymised.

## Which data concerning you do we process?

Specifically, we process data on the following legal bases:

## **BKK VBU (health insurance fund)**

- 1. Preservation, restoration and improvement of the insured persons' state of health (Section 1 Fifth Book of the Social Code SGB V)
- 2. Financing of benefits and other expenses by levying contributions on employers and members (Section 3 SGB V)
- 3. Determination of the insurance relationship and membership including the data required for the initiation of an insurance relationship (Section 284 (1) no. 1 SGB V)
- 4. Issue of the entitlement certificate and the electronic health card (Section 284 (1) no. 2 SGB V)
- 5. Determination of the obligation to pay contributions and the contribution amount, the payer and payment (Section 284 (1) no. 3 SGB V)
- 6. Review of the obligation to provide benefits and the provision of benefits to insured persons, including the conditions for the restriction of benefits, determination of the co-payment status and implementation of the procedures for cost reimbursement, contribution repayment and determination of the contribution ceiling (Section 284 (1) no. 4 SGB V).
- 7. Support for insured persons in the event of malpractice (Section 284 (1) no. 5 SGB V)
- 8. Acceptance of the treatment costs in the cases set out in Section 264 SGB V (Section 284 (1) no. 6 SGB V)
- 9. Participation by the health insurer's medical service (Section 284 (1) no. 7 SGB V)
- 10. Settlement with service providers including review of the legality and plausibility of billing (Section 284 (1) no. 8 SGB V)
- 11. Monitoring of economic efficiency in the provision of benefits (Section 284 (1) no. 9 SGB V)
- 12. Settlement with other service providers (Section 284 (1) no. 10 SGB V)
- 13. Implementation of reimbursement and compensation claims (Section 284 (1) no. 11 SGB V)
- 14. Preparation, agreement and execution of remuneration agreements according to Section 87a SGB V (Section 284 (1) no. 12 SGB V)
- 15. Preparation and execution of model projects, implementation of care management according to Section 11 (4) SGB V, performance of contracts for GP-centred care, special forms of care and outpatient provision of highly specialised services, including the implementation of efficiency and quality audits where contracts were concluded without the involvement of the Association of Statutory Health Insurance Physicians (KAV) (Section 284 (1) no. 13 SGB V)
- 16. Implementation of risk structure equalisation and for the preparation and implementation of structured treatment programmes, including the recruitment of insured persons to participate in them (Section 284 (1) no. 14 SGB V)
- 17. Performance of discharge management in accordance with Section 39 (1a) SGB V
- 18. The selection of insured persons for measures according to Section 44 (4) sentence 1 SGB V and according to Section 39b SGB V as well as their implementation (Section 284 (1) no. 16 SGB V)
- 19. Monitoring of compliance with the contractual and legal obligations by service providers for medical aids according to Section 127 (5a) SGB V (Section 284 (1) no. 16a SGB V)

- 20. Fulfilment of tasks entrusted to health insurance funds as rehabilitation providers according to SGB IX (Section 284 (1) no. 17 SGB V)
- 21. Recruitment of members (Section 284 (4) SGB V)

## **BKK VBU (nursing care insurance fund)**

- 1. Support for persons in need of care who are dependent on assistance due to the severity of their condition (Section 1 (4) SGB XI)
- 2. Financing of benefits and other expenses by levying contributions on employers and members (Section 1 (6) SGB XI)
- 3. Determination of the insurance relationship and membership (Section 94 (1) no. 1 SGB XI)
- 4. Determination of the obligation to pay contributions and the contribution amount (Section 94 (1) no. 2 SGB XI)
- 5. Review of the obligation to provide benefits and the provision of benefits to insured persons and the implementation of reimbursement and compensation claims (Section 94 (1) no. 3 SGB XI).
- 6. Participation by the medical service (Section 94 (1) no. 4 SGB XI)
- 7. Settlement with service providers and corresponding cost reimbursements (Section 94 (1) no. 5 SGB XI)
- 8. Monitoring of economic efficiency, settlement and reimbursement of care services provided (Section 94 (1) no. 6 SGB XI)
- 9. Conclusion and execution of care rate agreements, remuneration agreements and service and quality agreements (Section 94 (1) no. 7 SGB XI)
- 10. Counselling on participation as well as benefits and assistance for care (Section 94 (1) no. 8 SGB XI)
- 11. Coordination of long-term care assistance, long-term care counselling and performance of tasks in the long-term care support centres (Section 94 (1) no. 9 SGB XI)
- 12. Statistical purposes (Section 94 (1) no. 10 SGB XI)
- 13. Support in the pursuit of claims for damages (Section 94 (1) no. 11 SGB XI)

Kindly take note of the duties to cooperate according to Section 60 et seq. SGB to ensure that BKK VBU is able to perform all of its duties assigned by law. This means that you are obliged to provide BKK VBU with certain data about yourself that is necessary for performance of the legal tasks concerning you. The benefits you claim may be delayed or even denied if you fail to provide this cooperation. In addition, we also refer to your obligations to provide information and report to BKK VBU in accordance with Section 28a SGB IV, Section 198 et seq. SGB V and Sections 50 and 100 SGB XI.

Voluntary information such as telephone numbers or email addresses is explicitly excluded from this data. A failure on your part to data shall not constitute a breach of any duty to provide information, to notify or to cooperate and you will not suffer any disadvantage as a result.

The social data concerning you that is processed by BKK VBU is subject to the provisions on data protection enshrined in SGB I, X, the Federal Data Protection Act (BDSG) and, from 25 May 2018, the General Data Protection Regulation (GDPR). BKK VBU shall ensure that social secrecy is maintained in accordance with Section 35 SGB I.

#### **Consent:**

In addition, BKK VBU is also entitled to process data on the basis of explicit declarations of consent pursuant to Art. 6 para. 1a GDPR in conjunction with Section 67b (2) SGB X and the relevant legal provisions enshrined in the special books of law in the Social Code (Sections 39 (1a), 39a, 44 (4) SGB V and SGB XI).

We will, for example, request your consent to processing if we wish to offer you even better support and advice in a particular case. To do so, we require your prior and document consent. We will approach you in these individual cases, explain the purpose of the necessary data processing and request your consent.

Consent may also be given in a wide variety of scenarios in which we make contact with you (e.g. participation in customer satisfaction surveys or competitions etc.). In each case you will be notified in detail of the data for processing and its use.

You issue consent voluntarily in all of these cases. This means that you do not have to fear any disadvantages if you are reluctant to give your consent. Furthermore: You are entitled to withdraw each consent. To learn more in this regard, please refer to the section "Right of withdrawal"

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# Which data concerning you do we process? (Categories of stored data)

We collect your personal and social data when you contact us, e.g. as an interested party, insured person, employer or business partner. This means: Especially when you are interested in our products, submit applications, visit our website, register for our online services or contact us by email or telephone, or when you receive our benefits or pay contributions as part of your insurance with BKK VBU. This refers specifically to the following data:

## Social data of the insured person

#### Data concerning members and their families

The following data concerning the insured person is stored:

- Surname, first name
- Date of birth
- Address
- Phone number
- Email
- Descriptors (for example, health insurance number)
- Photograph
- Place of birth
- Designation of family members
- Bank details
- Marital status

- Gender
- Nationality
- Pension insurance number
- Consents granted

## Membership data

The following social data concerning membership is stored:

- Prior insurance periods
- Start and end
- Competent office
- Indicators for granting benefits (for example, reimbursement of costs, participation in special forms of care)
- Information about additional insurance policies

## Insurance relationship data

The following social data concerning the insurance relationship is stored:

- Type of insurance
- Start and end
- Registration reasons
- Professional details
- Tariff group/class
- Salary/income/pension benefits
- Data concerning exemption from contributions/insurance
- Data concerning pension application/pension claim
- Employer/payer

## **Contribution data (only for self-payers)**

The following social data concerning contributions is stored:

- Assessed contribution
- Actual contribution
- Payer
- Contribution collection data
- Data for dunning procedures
- Data for insolvency procedures

#### **Benefits data**

The following social data concerning benefits is stored:

- Type of benefit
- Diagnosis

- Descriptors for inpatient treatment
- Descriptors for medicines
- Descriptors for medical aids
- Attending physician
- Service provider
- Period/benefit claim
- Costs
- Data concerning the suspension, interruption, withdrawal and discontinuation of benefits
- Data concerning other service providers
- Data concerning contract services
- Data concerning compensation claims
- Data concerning reimbursement claims
- Data concerning benefit claims
- Co-payments/deductibles
- Data concerning structured treatment programmes, integrated care, care management
- Data concerning bonus programmes
- Data concerning elective tariffs
- Where income replacement benefits are received and contributions to health and nursing care insurance reimbursed: Tax identification number
- Care level and additional data concerning nursing care insurance benefits

## **Caregiver data**

The following social data concerning the caregiver is stored:

Master data

Surname, first name

Date of birth

Pension insurance number

Address

Phone number

**Email** 

- Start and end of care
- Registration reasons, periods
- Details concerning the review of obligatory pension insurance
- Details concerning the collection and transfer of contributions to the pension insurance provider
- Qualification details
- Data for statistical reports according to Section 109 SGB XI

## Data concerning the legal representative/guardian

The following social data concerning the legal representative is stored:

- Surname, first name
- Address
- Phone/mobile phone number
- Email
- Power of attorney/authorisation to provide care and the scope of its content and term

### **Data concerning business partners**

#### Data concerning employers and payers

The following data concerning employers and payers is stored:

- Name
- Address
- Phone number
- Email
- Descriptors (for example, employer number, company number)
- Bank details
- Assessed contribution
- Actual contribution
- Payer
- Contribution collection data
- Data for dunning/insolvency procedures
- Competent offices
- Data for company audits
- Data for billing types
- Data concerning implementation of the Act on the Compensation of Expenses of the Employer (AAG)

### Service provider data

The following data concerning service providers is stored:

- Name
- Address
- Phone number
- Email
- Descriptors (for example, doctor's number)
- Data concerning professional qualifications

### Data concerning contractual partners and suppliers

The following data concerning contractual partners and suppliers is stored:

Name

- Address
- Phone number
- Email
- Descriptors (for example, supplier number, institution code)
- Bank details
- Data concerning billing correspondence

## Social data concerning other persons

Data concerning publication recipients (for example, newsletters, member journals)

The following data is stored if publications are received:

- Surname, first name
- Address, i.e.
- email address if sent electronically
- Descriptors (for example, type and scope of the publications)
- Consents granted

## **Data concerning interested persons**

The following data concerning interested persons is stored:

- Surname, first name
- Address
- Date of birth
- Phone number
- Email
- Employer
- Consents granted

### Data concerning visitors to our website

The following data concerning website visitors is stored:

• IP addresses (truncated)

## Automated decision-making (Art. 22 GDPR)

BKK VBU does not use fully automated decision-making to establish and implement the insurance.

## Who receives your data?

The offices within BKK VBU that require your data for the fulfilment of their tasks are given access. We guarantee this, for example, by using state of the art software to manage your data. This software satisfies the requirements of the GDPR. Included in this, for example, is the requirement that software must be configurable in such a way that only the data necessary for specific areas of responsibility is shown to the BKK VBU employees.

BKK VBU routinely transmits social data to the following recipients on the basis of statutory provisions of the SGB or other legal regulations:

- Deutsche Rentenversicherung, the Federal Employment Agency,
- the statutory accident insurance provider in individual cases,
- within the framework of correspondence with financial institutions,
- the Federal Office for Social Security, Health Fund,
- the tax office responsible for you via the ZfA (Zentrale Zulagenstelle für Altersvermögen) if notifications are to be submitted in accordance with the provisions of the Income Tax Act (EStG),
- the medical service at the health insurance company within the framework of medical assessments,
- employers and payers,
- service providers,
- agencies to combat benefits fraud, undeclared work and illegal employment,
- police authorities, public prosecutor's offices, courts and security authorities for their tasks or to prevent planned criminal offences or to conduct criminal proceedings,
- Office for the Protection of the Constitution, Federal Intelligence Service and Military Counter-Intelligence Service for the protection of internal and external security,
- authorities in matters relating to requests for information in the event of a breach of maintenance obligations and in the event of pension rights adjustments

#### External contractors according to Art. 28 GDPR, Section 80 SGB X:

• IT service providers

Your data is stored in specially secured environments of a certified data centre.

The BKK VBU data centre is itsc GmbH (<u>www.itsc.de</u>) and, for extended data centre services, BITMARCK Service GmbH (<u>www.bitmarck.de</u>).

- Document and data carrier shredders
   Disposal of files and data carriers
- Service providers for advertising and market analyses
  - Customer satisfaction survey
  - Market research
  - Marketing campaigns

- Letter shops, postal and parcel services, print shops
  - Preparation and dispatch of informational documents
  - Printing services
  - Email newsletters
- Digitalisation providers
  - BKK VBU home remedy app = IKS Mittelrhein Software GmbH Koblenz (http://mittelrhein-software.de/)
- Card producer and trust centre
  - eGK
- Account services provider
  - Review of invoices from service providers, including pharmacies and medical aid providers

#### Note:

All named service providers/categories of service provider (contract processors) are contractually obliged to comply with the strict data protection standard to which BKK VBU is also subject. BKK VBU regularly audits compliance with the data protection standard.

## Processing in a third country

BKK VBU processes your personal and social data in Germany. This applies as a rule to all service providers as well. The transfer of data to other EU or EEA states is possible and legally permitted in justified individual cases.

Data is not transferred to countries outside the European Union (EU) or the European Economic Area including Switzerland (EEA) – so to third countries.

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## **Duration of storage**

The social data is stored and erased in accordance with the requirements of Sections 110a SGB IV, 304 SGB V, 107 SGB XI and the General Administrative Regulation on Accounting in Social Insurance (SRVwV).

At most, assuming no other requirements apply, social data is only stored for as long as it is needed to fulfil the purposes for which it was collected.

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## 3. What are your rights (rights of the data subject)?

We demonstrably protect and ensure your rights as a matter of course due to our commitment to transparency.

#### Each data subject has the

- right of access (Art. 15 GDPR),
- right to rectification (Art. 16 GDPR),
- right to erasure (Art. 17 GDPR),
- right to restriction of processing (Art. 18 GDPR)
- right to data portability (Art. 20 GDPR),
- right to object (Art. 21 GDPR) and the
- right to lodge a complaint with the supervisory authority responsible for data protection (Art. 77 GDPR).

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## **Right of access**

#### You have the right to obtain information from us at any time

- concerning the purpose of our data processing,
- the categories of personal data we process,
- the recipients or categories of recipients to whom the personal data has been or will be disclosed, in particular concerning recipients in third countries or international organisations,

- if possible, the envisaged period for which the personal data will be stored or, if this is not possible, the criteria for determining this period,
- the existence of a right to obtain the rectification or erasure of personal data concerning
  you or to obtain the restriction of processing by the controller or a right to object to such
  processing,
- the existence of a right to lodge a complaint with a supervisory authority,
- any available information on the origin of the personal data if it is not collected from the data subject,
- the existence of automated decision-making, including profiling, pursuant to Article 22 (1) and (4) and, at least in those cases, meaningful information about the logic involved and the scope and intended effects of such processing for the data subject.

The right of access is restricted if the information concerned would infringe on the rights and freedoms of other persons.

We are required to process a wide variety of data for the fulfilment of your insurance policy, so we ask you to specify this as precisely as possible when requesting information and to state which information or which processing operations your request for access relates to.

Where you wish to access information, we are obliged to verify and establish the identity of a data subject seeking information. Please understand that we can only accept written requests for access (with handwritten signature).

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## Right to rectification

You have the right to obtain the rectification or completion of data concerning you that is incorrect or incomplete.

To do so, please contact your personal customer advisor and provide us with documentation that supports your claim and enables us to review your request.

We will check your request as promptly as possible and notify you of the results and any additional steps that may be necessary.

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### Right to be forgotten (erasure)

We are required by law to store your social data for compliance with our legal obligations.

You have the right to obtain the erasure of this data without delay if:

- the social data is no longer needed for the purpose for which it was collected or otherwise processed;
- the statutory retention periods have expired (cf. the section on "Duration of storage")
- the social data was unlawfully processed; or

• you withdraw your consent to the use of specific data and no other legal basis (e.g. retention periods) for processing applies. To learn more about erasure, click <a href="here">here</a>.

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## Right to restriction of processing

You have the right to obtain restriction of processing from BKK VBU if:

- you contest the accuracy of your social data. The restriction applies for the period required by BKK VBU to check the accuracy of the social data;
- processing is unlawful and you refuse erasure of the social data and request instead restriction of its processing;
- BKK VBU no longer requires the social data for the purposes of processing, but it is required by you for the establishment, exercise or defence of legal claims and have exercised this before expiry of the erasure periods;
- erasure of the social data is not possible or would require unreasonable effort due to the special nature of its storage.

The restriction of processing for social data can be managed, for example, by blocking the data, which would deny access to BKK VBU employees.

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## Right of withdrawal

If you have given us consent to use personal data, you may withdraw this consent at any time. The withdrawal applies with effect for the future. We will erase your personal data in compliance with the legal erasure periods. Your data will no longer be used once you have withdrawn your consent.

Withdrawals can be addressed in writing to BKK VBU, Lindenstraße 67, 10969 Berlin or by email to <a href="mailto:info@bkk-vbu.de">info@bkk-vbu.de</a> with effect for the future.

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## Right to data portability

You have the right to obtain personal and social data that you have entrusted to us in a transferable format.

In the event that you change your health insurance fund, the health insurance funds shall exchange with each other the data required for continuation of insurance cover on the basis of the statutory regulations set out in Section 304 (2) SGB V. You are not required to do anything in this case.

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### Right to lodge a complaint

You have the right to lodge a complaint with the supervisory authority responsible for BKK VBU if you believe that the processing of personal data concerning you violates the GDPR.

The competent supervisory authority is:

• The Federal Commissioner for Data Protection and Freedom of Information

Graurheindorfer Straße 131

53117 Bonn

poststelle@bfdi.bund.de

or by web form at

https://www.bfdi.bund.de/DE/Service/Kontakt/kontakt\_node.html

Federal Office for Social Security

Friedrich-Ebert-Allee 38

53113 Bonn

poststelle@bvamt.bund.de or poststelle@bvamt.de-mail.de or

or by web form at

https://www.bundesversicherungsamt.de/kontakt.html

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