

## About "Implied Consent"

Under the Act on the Protection of Personal Information, personal information shall not be provided to a third party without the consent of the person in advance. However, among the purposes of use within the scope normally necessary for insurance benefits to the insured, etc., the scope of use of those that are beneficial to the insured, etc., or those that are burdensome to the health insurance society, such as medical expense notification, and for which it is not necessarily reasonable for the insured, etc., to obtain explicit consent shall be made clear by posting on the website, etc., and if the insured, etc., does not clearly express their intention to oppose or withhold personal information, it can be interpreted that "comprehensive consent with implied consent" has been obtained.

If the insured, etc., is unable to consent to any of the purposes of use indicated by the health insurance society, the insured, etc., may request the health insurance society to obtain the clear consent of the person in advance.

If the insured, etc., does not express this intention, it shall be deemed that the consent of the insured, etc. has been obtained for the purposes of use disclosed.

In addition, the consent and the withholding may be changed at any time at the request of the insured, etc.

### ◆Matters to be implemented with implied consent

1. "Notice of Qualification Information" shall be sent to the insured in a package for each household.
2. "Notice of Medical Expenses (on paper)" shall be sent to the insured in a package for each household.
3. "Generic Notice" shall be sent to the insured.
4. "High Medical Expenses, Co-payment Refunds, Additional Benefits for Family Medical Expenses, etc." shall be paid through the employer.

< Contact Office >

Nomura Securities Health Insurance Association Personal Information Consultation Office

TEL 03-6741-6200

Reception hours 9:00~17:00 (excluding weekends, holidays, and year-end and New Year holidays)