

HEALTH PLANS 2020-2021

FAQ

This document provides answers to our members' most frequently asked questions.

When can I sign up to the new Health Plans 2020-2021?



Membership is open from **11.11.2019 to 29.11.2019** via the online subscription page.

To subscribe online:

- for employees with access to the UniCredit Group Intranet, via People Focus > Other documents > Supplementary health plan > Insurance year 2020
- for all other members (e.g. excluded retirees, retirees, employees of third party companies) visit the Secure Area of the Uni.C.A. website <https://unica.unicredit.it/it.html>

From this year, the online subscription service for the new two-year health plans is available before the effective date of the policies: consequently, members who sign up online will benefit from continuous health cover and will be able to access all of the services directly from January 2020, avoiding the so-called transition period (see next question).

For more information visit the section "THE SUBSCRIPTION PERIOD" of the Consolidated Document published at <https://unica.unicredit.it/it/informativa.html>

What is the transition period?



During this period, direct access is only available for admissions and cancer treatment, through submission of the relevant form (available on the Uni C.A. website). It is not possible to access the other health services directly. The transition period starts on 01/01/2020 and ends in April at the latest (unless membership was taken out after the deadlines indicated). **the transition period can be avoided by using the online subscription service.**

What happens if I don't sign up online?



Employees and excluded retirees who do not subscribe online will be automatically assigned the level of cover that corresponds to the employment category applicable in November 2019. Only legally dependent members of the household (spouse and/or children) who were already insured in 2019 will be included in the cover.

Subsequently, excluded retirees and employees absent for long periods who have not subscribed online will nonetheless receive the membership documentation by recorded mail, to enable any changes to the level of cover assigned. In this event, in the case of failure to subscribe before the end of 2019 the transition period will inevitably apply to family members not included in the automatically assigned cover.

Retirees who have not used the online service will receive the membership documentation by recorded mail once the online subscription deadline has closed. In this event, in the case of failure to subscribe before the end of 2019 the transition period will inevitably apply to all members of the household to be insured (including the policyholder); however, this transition period shall be shorter than in previous years.

For more information visit the section "THE SUBSCRIPTION PERIOD" of the Consolidated Document at <https://unica.unicredit.it/it/informativa.html>

How long is my subscription to the health plans valid?



Subscription is valid and irrevocable for the entire 2020-2021 period of the Health Plans and must be taken out within the deadlines indicated, except for the exceptions provided for in the section "Additions/cancellations/changes" of the Consolidated Document. <https://unica.unicredit.it/it/informativa.html>

Which family members can I include in the cover?



To find out which family members are eligible for cover and under what conditions, visit the section “Eligible family members” of the Consolidated Document.

NB: The inclusion of a family member in the cover provided is irrevocable during the two-year validity of the Health plans, except for the exceptions provided for in the section “Additions/cancellations/changes” of the Consolidated Document. <https://unica.unicredit.it/it/informativa.html>

Where can I find the new Health Plan documents?



The documents are available on the Uni.C.A. website with the news items published on the Info (Informativa) section <https://unica.unicredit.it/it/informativa.html>

The documents will be made available on the Services section at a later date: <https://unica.unicredit.it/it/prestazioni.html>
 > Health cover (regulations and policies)
 > Members’ service (user guide and forms)

Where can I view the subscription costs for the Health Plans 2020-2021?



The membership costs for the health plans (e.g. policyholder contributions) for employees/excluded retirees and retirees/survivors can be viewed in the “Membership Costs” table published at <https://unica.unicredit.it/it/informativa.html>

Remember that all contributions paid to Uni.C.A. (by the company or the policyholder) are deductible from the taxable income up to the annual limit of € 3,615.20, in accordance with current tax regulations.

Who should I inform of any issues with my online subscription form?



Any problems or issues should be notified to HR Operations Italy for Uni C.A.:

- if you are an employee with access to the Group Intranet, via People Focus > Self Service > HR Ticket > Benefits > Health plan;
- if you are an employee without access to the Group Intranet (e.g. long-term absence), via your HRBP (who will submit an HR Ticket > Benefit > Health plan);
- if you are an employee of a company outside of the Group, via your HRBP;
- if you are an excluded retiree, via the email address ucipolsan@unicredit.eu;
- if you are a retiree, via the email address polsanpen@unicredit.eu

I am an employee, what happens if on 01/01/2020 I have a new employment category or, if I'm a manager, a different Global Band Title?



Changes to employment category or, for managers, to Global Band Title as determined by the wage calculation in January 2020.

In this case, if this change results in the application of a different health plan, you will be able to change your selections based on the newly assigned cover (insured family members, dental plan, etc.) until February 2020, with the subsequent adjustment of contributions (borne by the employer and the employee).

Employees who are not able to make such changes will be automatically assigned the new cover with the same selections made previously.

For more information visit the section “ THE SUBSCRIPTION PERIOD” of the Consolidated Document at <https://unica.unicredit.it/it/informativa.html>

Who can use the Secure Area of the Uni.C.A. site?

The Secure Area of the Uni.C.A. website <https://unica.unicredit.it/it.html> enables policyholders who do not have access to the Group Intranet (e.g. excluded retirees and retirees, employees of third party companies) to access the form for their membership category in order to:

- subscribe to the health plan during the subscription period;
- view their subscription status (policy, insured family members, annual contributions due).

Access to the site is enabled by an Activation Code which will be sent by post to the excluded retiree or retiree by the end of the year of retirement, or via HRBP for employees of third party companies.

If you experience problems in accessing the Secure Area, consult the User Manual available in the "Secure Area" box. If the problem persists, use the channels available to report problems or issues with the online subscription form.

I am a Group employee: how can I view my subscription status?

Remember that employees with access to the Group Intranet can access the form relative to their insurance status (policy, insured family members, annual contributions due) via People Focus > Other documents > Supplementary health plan.

How do I add a newly born child or new spouse to the policy?

To add a newly born child or a new spouse to the insurance plan, please notify Uni.C.A. within 90 days of the event, via:

- if you have access to the UniCredit Group Intranet: People Focus > HR Ticket > Benefits > health policy (after having notified your employee via People Focus > Self Service > Personal Information > Family);
- if you do not have access to the UniCredit Group Intranet (e.g. long-term absence), via your HRBP who will submit an HR ticket;
- if you are an employee of a company outside of the Group, via your HRBP.

For more information, visit the "Additions/cancellations/changes" section of the Consolidated Document. <https://unica.unicredit.it/it/informativa.html>

Where can I find the contact details of Uni.C.A., Previmedical and Pronto Care?

The contact details are available on the Uni.C.A. website at <https://unica.unicredit.it/it/contatti.html>

What is the Previmedical Secure Area?

At the the Secure Area of the Previmedical Site (Members' Area) users can:

- use the self-service feature to submit **authorisation requests to the Previmedical Operating Centre for direct access to health services** at affiliated providers with greater speed than by phone (Previmedical freephone number);
- use the self-service feature to submit **requests for reimbursement of medical expenses incurred indirectly** (e.g. without prior authorisation from the Operating Centre).

All members can access the Members' Area via the link <http://www.unica.previmedical.it/>

Employees with access to the UniCredit Group Intranet can access the Members' Area via the section "Employee services" > your health plan

What is the Easy UniCA app (RBM/Previmedical)?



The Easy UniCA smartphone app enables users to:

- use the self-service feature to submit **authorisation requests to the Operating Centre for direct access to health services** at affiliated providers with greater speed than by phone (Previmedical freephone number);
- use the self-service feature to submit **requests for reimbursement of medical expenses incurred indirectly** (e.g. without prior authorisation from the Operating Centre).

Login details are the same as those used to access the Members' Area of the Previmedical website

What is the Pronto Care Secure Area?



The Secure Area of the Pronto Care site (Members' Area) enables users to:

- use the self-service feature to submit **authorisation requests to the Operating Centre for direct access to dental treatment** at affiliated providers with greater speed than by phone (Pronto Care freephone number);
- use the self-service feature to submit **requests for reimbursement of dental treatment costs incurred indirectly** (e.g. without prior authorisation from the Operating Centre).

All members can access the Members' Area via the link <https://www.pronto-careperunica.com/>

Employees with access to the UniCredit Group Intranet can access the Members' Area of the Pronto Care website via the section "Employee services" > supplementary health plan > UniCA > Pronto Care

How do I submit a complaint?



- A. For **Previmedical** services, complaints should be submitted to Ufficio.Reclami.Unica@previmedical.it and cc'ed to Unicaufficioreclami@unicredit.eu

View the "Complaints procedure" manual available on the Uni.C.A. website in the Services > Member Services section

- B. For Pronto Care services, complaints should be submitted to reclamiperunica@pronto-care.com
- C. Complaints regarding your policy with Uni.C.A. (e.g. insured family members, current policy) should be submitted to:
- for employees with access to the Group Intranet, via People Focus > HR Ticket > Benefits > Health plan;
 - for excluded retirees, by email to ucipolsan@unicredit.eu
 - for retirees, by email to polsanpen@unicredit.eu

For the cases described above, in the event of failure to respond within 15 days of the complaint submission or in the case of an unsatisfactory response, it is possible to submit a second level complaint by email to unicaufficioreclami@unicredit.eu

How do I update my personal information?



Changes to your personal information (e.g. address, mobile number, IBAN) should be notified to Uni.C.A.

- via People Focus > Self Service > Personal Info, for employees with access to the Group Intranet;
- via your HRBP (who will submit an HR ticket), for employees without access to the Group Intranet (e.g. long-term absence)
- via your HRBP for employees of companies outside the Group;
- by email to ucipolsan@unicredit.eu for excluded retirees, attaching a copy of both sides of a valid identity document;
- by email to polsanpen@unicredit.eu for retirees, attaching a copy of both sides of a valid identity document;

Visit the section "Additions/cancellations/changes - Warnings" of the Consolidated Document. <https://unica.unicredit.it/it/informativa.html>

If I go abroad, how do I access my statement of insurance?



The insurance policy provides **worldwide cover**.

In the “Members’ Area” of the Previmedical site it is possible to access the **Certificate of Insurance** for the services provided through Previmedical by the insurer RBM Assicurazione Salute.

The “Statement of Insurance” service enables users to download proof of insurance in order to access cover when travelling abroad.

NB: This document has no legal value and does not exonerate the policyholder from the obligation to consult the legal documentation published on the Uni.C.A. website <https://unica.unicredit.it/it.html> (including the Consolidated Document - Subscription Regulations for the Health Plans 2020-2021 and policy documents).