

Milan, November 2021

Dear Members,

I am pleased to announce the launch of the subscription period for the new Health Plans which will be valid from **01/01/2022 to 31/12/2023**.

This letter is intended to provide you with some useful tips to help you subscribe to and access the new services.

The key details of the new plans are summarised below.

1. The Health Plans 2022-2023

In line with the two-year period currently drawing to a close, the new Health Plans for 2022-2023 have been renewed, confirming Previmedical as the service provider for the management of non-dental insurance and Aon/Pronto Care (Aon Italy Group) as the service provider for dental insurance.

Please note that the health plans provided by Uni.C.A. are reserved for employees, income deprived early retirees (who have accessed the Solidarity Fund), retirees of the UniCredit Group and their respective family members who are under the age of 85 on 01/01/2022 (except in the case of the Over 85 policy; see below).

Employees and income deprived early retirees of external companies not belonging to the UniCredit Group which have retained access to the Fund through trade union agreements may also subscribe to the Health Plans.

Members who turn 85 during the two-year validity of the Plans shall remain insured until 31/12/2023.

Based on the provisions of the Private Insurance Code, only persons who reside in Italy may be insured under the plans. This provision applies to all persons (employees, income deprived early retirees, survivors, family members) and all of the insurance plans.

The existing cover for non-dental care ("basic" cover) will continue under the new plans without any changes to guarantees or costs; certain changes have been made to excesses, in particular with regard to hospitalisations and out-patient services, due to the negative trends of the previous plans and to the increased costs in the health sector caused by the pandemic, with the aim of stabilising the insurance cover in the future.

The details of the policies are provided below:

➤ **for current employees (and income deprived early retirees)**

- **Nuova Plus**, aimed at all Professional and Senior Management employees;
- **Extra**, aimed at Managers.

For Managers with Global Band Title 4 or higher, specific policies are offered which include additional cover compared to the "Extra" cover offered for the Global Band Title.

It is also possible to **upgrade** to a more comprehensive policy; employees who are eligible to subscribe to the Nuova Plus plan can choose to subscribe to the Extra plan, at the same cost as in the 2020-2021 period.

➤ **for retired personnel**

- Basic p, Basic + p, Standard p, Plus p and Extra p;
- Over 85, reserved for employees who turn 85 by 31/12/2021 (born on or before 31/12/1936).

The six optional supplementary policies, which can be accessed exclusively by current employees for an additional fee, have also been renewed without modification, as has the Earthquake policy which is paid for by Uni.C.A.

2. Dental Care

For dental care, which is managed entirely through self-insurance by Uni.C.A., the following improvements have been introduced:

- the annual limit for all plans has been increased to **€1,000**, including the sub-limits for insured family members;
- for the Collective and Extended Collective plans, the amount eligible for direct cover for orthodontics services has been increased to **€600**, while a **€300** limit has been introduced for reimbursements.

Like the basic cover, the Collective Dental care plan (**which is mandatory for all employees**) can be upgraded to a higher level of cover for an additional fee.

All orthodontic care plans are available at the same cost as in the previous insurance period.

The **Denti Treviso** policy has also been renewed for current employees and retirees of Cassa Marca Trevigiana who were subscribed to **Denti Treviso** in the previous period, although the cost has increased due to the negative trend.

3. The new subscription period

The online subscription portal will open on **8 November and close at 5 p.m. on 3 December 2021, with no possibility of extension.**

Unlike in previous years, the subscription period will last for **4 weeks** rather than 3, in order to give members more time to make the selections which will be valid for the entire two-year period (except for any options for modifications explicitly defined in the policy).

To subscribe online:

- **for current UniCredit Group employees** with access to the UniCredit Group Intranet, via People Focus > Other documents > Supplementary health plan > Insurance year 2022:
- **for all other members** (income deprived early retirees, retirees, employees of third party companies, employees on long-term leave), via the Secure Area of the Uni.C.A. website <https://unica.unicredit.it/it.html>. Those who are not yet registered for access to the secure area may request an activation code by writing to the email address Hxunicoddattivazio-italia@unicredit.eu attaching a copy of a valid form of ID (front/back).

Please note that by subscribing in advance via the online portal, you will be able to continue to access all direct services from 01/01/2022, with no break in your health insurance cover.

Employees and income deprived early retirees who do not subscribe online will be automatically assigned the level of cover that corresponds to the employment category applicable in November

2021. Only legally dependent members of the household (spouse and/or children) who were already insured in 2021 will be included in the cover.

Income deprived early retirees, employees on long-term leave and retirees who do not subscribe online will receive the subscription documentation by registered mail in early 2022 in order to make changes to the automatically assigned cover (employees and income deprived early retirees) or to subscribe (retirees): in this case, for income deprived early retirees and employees on long-term leave the "transition period" (the first few months of the year during which only certain services can be accessed directly) will necessarily apply to family members who are not included in the automatically assigned cover, while for retirees the transition period will apply to the entire household, including the policyholder.

Finally, employees whose employment category or, for Managers, Global Band Title will change from 01/01/2022 who wish to make changes to the health cover will be given the option to subscribe to a different plan, changing the selections (or automatically assigned level of cover) made in late 2021.

4. Supporting documentation

It is extremely important to read all of the documentation provided by Uni.C.A. and made available on the website <https://unica.unicredit.it/it/news.html> and on Unicredit Welfare.

In particular, I invite all members to read the "**SUBSCRIPTION REGULATIONS**" document which contains the details of all of the rules that govern the subscription process, and the "**FAQ**" document which aims to provide immediate answers to the most common questions asked during the subscription period.

The following documents are available on the Cassa's website:

- **Health Plan Summary:** this document summarises the health services included in the insurance policies;
- **Table of contributions**¹: this table highlights the contributions for each level of cover and each category of eligible family member;
- **Policy extract with DIP** (Documento Informativo Precontrattuale - Pre-contractual Information Document) **and supplementary DIP**: these contain the conditions of insurance;
- **Orthodontic cover and Regulations:** this document includes all relevant information (cover provided, contributions, access and payment conditions, etc.);

As well as the above documentation, the following manuals and user guides are provided:

- the **Policyholders' Guide (Previmedical)**, containing all information regarding access to direct services and reimbursement;
- the **Operating Manual (Pronto Care)**, containing all information required to request access to orthodontic services through online or offline procedures using the affiliated network of dentists or privately.

¹ According to current taxation law (please read for more details), contributions paid to the Health Fund (by the company and by the employee) are tax-deductible up to an annual limit of €3,615.20.

From 2022, all documentation will be available in the **Services** section of the Uni.C.A. website.

Documentation regarding cover for Managers will be sent to the relevant parties via email.

I hope that the health plans illustrated above, developed amid the challenges faced by the health sector due to the pandemic, are to your satisfaction.

With very best regards,

The Director
Miriam Travaglia