

Milan, November 2021

Dear Members,

As you know, the current Health Plans valid for the 2020-2021 period are due to expire on 31 December. More so than ever before, these last two years have been characterised by the significant challenges caused by the national health emergency surrounding Covid-19.

While encouraging signs of recovery can now be seen, the effects of the pandemic continue to impact 2021 and will be felt in the years to come, resulting, among other things, in rising costs, particularly in certain sectors such as raw materials and energy.

The health industry is no different and has been hard-hit by the impact of Covid-19: following the “forced” roll-back of health services during the initial emergency both in the public and private health sectors, there are strong indications that the use of such services will rebound, resulting in a slight increase in related costs.

This is the current economic and social context in which Uni.C.A. has been operating during the formulation of the renewal package for members for 2022-2023. Furthermore, the current health plans are experiencing an unfortunate negative ratio between the claims paid out by the company and the insurance premiums paid by Uni.C.A.

Therefore, it was inevitable that, in order to ensure the long-term sustainability of the health plans in general, certain targeted changes would need to be made to remedy this negative ratio without reducing the level of cover and/or increasing contributions.

This process, carried out in collaboration with specialist consultants in the industry, has involved the leading competitors on the insurance market and has enabled us to be able to offer the best possible policies in terms of cover, service levels, suitability of the affiliated network and, of course, overall cost.

Therefore, in line with the two-year period that is currently drawing to a close, the new Health Plans for 2022-2023 have been renewed without any increase in fees for Members, 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.

With regard to the dental cover, which is self-insured by Uni.C.A., we have also been able to make improvements in terms of the maximum limits and reimbursement percentages.

For more details on the launch of the new two-year plans, please read the Letter from the Director which contains the key points.

Even in this difficult period for the health sector, we remain committed to meeting your needs and providing the highest possible levels of service.

Best regards,

The President
Luisa Livatino

The Vice President
Ignazio Stefano Farina