



# MANUAL



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## GLOSSARY



### Claim

the harmful event for which the Insurance is provided.



refers to all health services insured by RBM Assicurazione Salute (Previmedical provider) related to basic cover<sup>1</sup>

### Contribution

the amount paid to Uni.C.A. to participate in the Health Plans



includes the contribution paid by the Company and by the policyholder<sup>2</sup>

### Average claims-to-contributions ratio

the ratio between the total services used over the course of a reference period and the contributions paid for the same period of time.



in the case of the Good Health Bonus the claims-to-contributions ratio must be equal to or lower than 75% taking into account the two-year period of the Health Plans.

<sup>1</sup>Note the following exemptions: the dental services covered by Uni.C.A. through Aon Pronto Care; the services related to the Denti Treviso policy; the services referring to optional cover for a supplementary fee (e.g. aesthetic medicine); the services related to the additional cover contained in the policies reserved for managers

<sup>2</sup> The calculation excludes the contributions paid for cover related to the exempt services indicated in note 1

### *What is it?*



The Health Account is a **cumulative account** for healthcare purposes. The Health Account makes it possible to accumulate the **unused financial benefits** (relating to the basic policy only) in an insurance year and to use them for the years following the first year.

### *Who is it for?*



**Policyholders** and insured **household**

## How does it work?



*The Health Account can be supplied by two independent components.*



**Good Health Bonus**

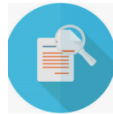


**Health savings**

## How does it work?

### Good Health Bonus

- **Reference period:**
  - **Two-year period** of the Health Plan
- **Requirements:**
  - **Average claims-to-contributions ratio** for the household equal to or less than 75%
  - **Prevention campaign** carried out
- **How it is calculated:**
  - 20% of the amount of the contribution in the previous year.



The amount **accrued** in the **TWO-YEAR PERIOD** of reference can be **spent as of the following year**

### Health savings

- **Reference period:**
  - **Individual** years of the Health Plan
- **Requirements:**
  - over the course of the year, the household **must not have submitted a reimbursement claim for any health benefit** <sup>1</sup>
- **How it is calculated:**
  - 10% of the amount of the contribution for the year.



The amount **accrued** in the **YEAR of reference** can be **spent as of the following year**

<sup>1</sup> With the sole exception of the “Prevention Campaign” for members up to VP directors or the “Prevention” policy guarantee for directors from FVP

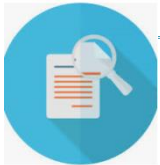
## How to use the funds



To **increase the amount of the reimbursements** requested by the household, up to the limit of the expense.

Example: reimbursement of the Nuova Plus policy “Lenses” guarantee, in addition to the maximum limit of €150, up to the expense indemnifiable, within the limit of the Health Account funds

To **reduce** or **zero** the portion of any **fees to be borne by the insured party** (excesses and deductibles)



The use of the Health Account is **bound by the following terms:**

- for reimbursement, **the activity of reference must be in the “CONCLUDED” status;**
- for direct cover, **the activity of reference must be already RENDERED** (it is necessary to attach the expense document that shows the fee still to be borne by the individual)



## 2020 funds

Since the balance of the Health Account is determined based on the claims-to-contributions ratio related to the previous years (e.g. 2018 and 2019 for the 2020 funds), the acceptance of any amount due related to the Health Account entails the express waiver to submit requests for reimbursement of medical expenses related to the reference period for the same amount due.

When crediting any sums accumulated in the Health Account in 2020, members may, in exceptional cases, also use the funds *for the reimbursement of fees still to be borne by them related to health services<sup>1</sup> rendered in 2019* (the date of the invoice applies).

<sup>1</sup> As regards taxation, the reimbursement of the amount via the Health Account will be communicated to the Italian Revenue Agency with reference to the year of payment. (example: invoice dated 2019: the amount paid via the Health Account in 2020 will be communicated to the Italian Revenue Agency as an expense reimbursed in 2020).



## Useful information 1/2



To check any funds accumulated through the Health Account and to discover how to request the increase in the amount of the reimbursement or the coverage of any fees still to be borne by the policyholder, it is necessary to log in to the reserved area of Previmedical and follow this path:

- from the home page, go to the drop-down menu at the top right (next to the policyholder's name) and click on the new Health Account section.

This section contains this **Manual** and the **Operating Guide** of the Health Account prepared by Previmedical, which describes the operating methods for using the accumulated funds.

## Useful information 2/2



Members who are not yet registered on the Previmedical reserved area must:

- sign up in the Members' Area using the following link <http://www.unica.previmedical.it/>, following the instructions for registration;
- only if it is not possible to register in the Members' Area, will it be possible to send the credit request for any amounts accumulated by filling out the dedicated forms available in the Manuals and Forms section on the Uni.C.A. website.

Note that any requests submitted using the paper form by policyholders already registered will not be processed.



# Examples

**Example 1**  
 Monica is the policyholder of the cover that she has also extended to her legally dependent family members (spouse and child) without any contribution at her expense.

### Good Health Bonus (GHB)

Contributions	1st year	2nd year	Total for two years
Nuova Plus policy contribution	€ 900.00	€ 900.00	
Legally dependent spouse contribution	€ -	€ -	
Legally dependent child contribution	€ -	€ -	
<b>Total</b>	<b>€ 900.00</b>	<b>€ 900.00</b>	<b>€ 1,800.00</b>

Claims settled	1st year	2nd year	Total for two years
	€ -	€ 1,200.00	€ 1,200.00

Claims-to-contributions ratio			67%
Condition met			YES because < 75%

Prevention campaign carried out in the two-year period	YES		
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HEALTH ACCOUNT CREDIT	% due of GHB	2nd year contribution	GHB after the two-year period
YES	20%	€ 900.00	€ 180.00

### Health Savings (HS)

	1st year	2nd year
<b>Claims settled</b>	€ -	€ 1,200.00
HS: condition met	YES	NO
% HS due	10%	0%
Annual contribution	€ 900.00	€ 900.00
<b>HS accrued</b>	<b>€ 90.00</b>	<b>€ -</b>

→ Monica and her insured household will have a total of **€270** (180 + 90) available on the Health Account.

## Example 2

Mario is the policyholder of the cover that he has also extended to his not legally dependent family members (spouse and child) by paying the corresponding contribution.

### Good Health Bonus (GHB)

Contributions	1st year	2nd year	Total for two years
Nuova Plus policy contribution	€ 900.00	€ 900.00	
Not legally dependent spouse contribution	€ 460.00	€ 460.00	
Not legally dependent child contribution	€ 421.00	€ 421.00	
<b>Total</b>	<b>€ 1,781.00</b>	<b>€ 1,781.00</b>	<b>€ 3,562.00</b>
Claims settled	1st year	2nd year	Total for two years
	€ -	€ 2,500.00	€ 2,500.00
<b>Claims-to-contributions ratio</b>			<b>70%</b>
Condition met			YES because < 75%
<b>Prevention campaign carried out in the two-year period</b>			<b>YES</b>
HEALTH ACCOUNT CREDIT	% due of GHB	2nd year contribution	GHB after the two-year period
YES	20%	€ 1,781.00	€ 356.20

### Health Savings (HS)

	1st year	2nd year
<b>Claims settled</b>	€ -	€ 2,500.00
HS: condition met	YES	NO
% HS due	10%	0%
Annual contribution	€ 1,781.00	€ 1,781.00
<b>HS accrued</b>	<b>€ 178.10</b>	<b>€ -</b>

Mario and his insured household will have a total of **€534.2** (356.20+178.10) available on the Health Account

### Example 3

Elena is the policyholder of the cover that she has also extended to her not legally dependent family members (spouse and child) by paying the corresponding contribution.

#### Good Health Bonus

Contributions	1st year	2nd year	Total for two years
Nuova Plus policy contribution	€ 900.00	€ 900.00	
Not legally dependent spouse contribution	€ 460.00	€ 460.00	
Not legally dependent child contribution	€ 421.00	€ 421.00	
<b>Total</b>	<b>€ 1,781.00</b>	<b>€ 1,781.00</b>	<b>€ 3,562.00</b>
Claims settled	1st year	2nd year	Total for two years
	€ -	€ 3,000.00	€ 3,000.00
<b>Claims-to-contributions ratio</b>			<b>84%</b>
Condition met			<b>NO because &gt; 75%</b>
<b>Prevention campaign carried out in the two-year period</b>			<b>YES</b>
HEALTH ACCOUNT CREDIT	% due of GHB	2nd year contribution	GHB after the two-year period
NO	0%	€ -	€ -

The Health Account is not credited because only one of the required conditions was met (in green)

#### Health Savings

	1st year	2nd year
<b>Claims settled</b>	€ -	€ 3,000.00
HS: condition met	YES	NO
% HS due	10%	0%
Annual contribution	€ 1,781.00	€ 1,781.00
<b>HS accrued</b>	<b>€ 178.10</b>	<b>€ -</b>



Elena and her insured household will have **€178.10** available on the Health Account.

## How can Elena, for example, use the funds on the Health Account?

To **increase the amount of the reimbursements** requested by the household, up to the limit of the expense.

Example: reimbursement of the Nuova Plus policy “Lenses” guarantee, in addition to the maximum limit of €150, up to the expense indemnifiable, within the limit of the Health Account funds

Health Account funds	€ 178.10
Expense for glasses	€ 300.00
Nuova Plus policy reimbursement	-€ 150.00
Expense not reimbursed by policy	€ 150.00
Use of Health Account for additional reimbursement	-€ 150.00
Fee still to be borne by insured party	€ -
Health Account residual funds	€ 28.10

To **reduce** or **zero** the portion of any **fees to be borne by the insured party** (excesses and deductibles)

Health Account funds	€ 178.10
Excess borne by insured party for direct admission	€ 200.00
Use of Health Account to reduce excess	-€ 178.10
Excess still to be borne by insured party	€ 21.90
Health Account residual funds	€ -

# Enrich your health cover with the Health Account!

