

» Frequently Asked Questions



Online subscriptions to Health Plans 2024 - 2025

Putting health first.

For your protection and that of your family members, UniCredit Welfare, through Uni.C.A., our Assistance Fund, offers you health care that complements the benefits of the National Health Service. This document contains the main questions and answers relating to the two-year renewal period for Supplementary Health Plan subscription.

The topics are aimed at all members of Uni.C.A.

Please note that the regulations governing the subscription to the Health Plans are contained in the Health Plan 2024-2025 Subscription Regulations, accessible on the Uni.C.A. website.

Employees can also contact us at [People Focus](#) > HR Ticket > Health plan.

For **retirees**, via email POLSANPEN@unicredit.eu

For **excluded retirees** via email UCIPOLSAN@unicredit.eu

Uni.C.A.

People Services for Uni.C.A.

For all Uni.C.A. members

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How do I sign up to the Health Plans 2024-2025?

To subscribe online:

- **employees with access to My UniCredit:** via My Tools > People Focus > Other documents > Supplementary health insurance > Insurance year 2024;
- **all other members** (e.g. excluded retirees, retirees, employees of third party companies, employees on long-term leave): via the Secure Area (login) of the Uni.C.A. website <https://unica.unicredit.it/it.html>.
 - An Activation Code is required for first-time access (for recovery, see the next question).
 - If you experience problems in accessing the Secure Area, consult the User Manual available in the “Secure Area” box ([Login \(unicredit.it\)](#)).

For more information, visit the section “THE SUBSCRIPTION PERIOD” of the Subscription Regulations published at <https://unica.unicredit.it/it/news.html> and at UniCredit Welfare > Health > Health Insurance > Health Plan 2024-2025

When can I sign up to the new Health Plans 2024-2025?

Membership is open from **12/12/2023 to 18/12/2023** via the online subscription page.

How long is my subscription to the health plans valid?

Membership is **valid and irrevocable for the entire 2024-2025 period** and must be taken out by the deadline (18/12/2023), except for the exceptions provided for in the “Additions/ cancellations/changes” section of the Subscription Regulations published at <https://unica.unicredit.it/it/news.html> and at the website UniCredit Welfare > Health > Health Insurance > Health Plan 2024-2025

I've forgotten my activation code and I can't access the Uni.C.A. website. What should I do?

For problems regarding access to the secure area ("Login") of the Uni.C.A. website (only for members without access to My UniCredit), please contact:

- UniCredit - Italy - Uni.C.A. Activation code (hxunicoddattivazio-italia@unicredit.eu) for the release of the activation code - if not already available - for first-time access, attaching a copy of a valid ID document and including your tax code in the body of the email;
- UniCredit - Italy - Uni.C.A. Login registration (hxunilogadesione-italia@unicredit.eu) for access problems not resolved by consulting the User Manual accessible in the secure "Login" area.

Where can I find the new Health Plan documents?

The documents are **available on the Uni.C.A. website** in the news section (<https://unica.unicredit.it/it/news.html>) and at the website UniCredit Welfare > Health > Health Insurance > Health Plan 2024-2025

During January 2024, these documents will be published in the following sections of the Uni.C.A. website <https://unica.unicredit.it/it.html>.

- **Services** (for subscription regulations and policy documentation)
- **Manuals and Forms** (for instruction manuals and forms)

Where can I check the subscription contributions for the Health Plans 2024– 2025?

Subscription contributions for employees/pre-retirees and retirees/survivors can be viewed in the “**Subscription contribution**” tables published at <https://unica.unicredit.it/it/news.html> and at the website UniCredit Welfare > Health > Health Insurance.

Please note 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.

What happens if I don't sign up online?

If you don't sign up online:

For **employees and pre-retirees**, the basic health plan (excluding all options or optional cover subject to additional fees borne by the Policyholder(s)), corresponding to the relative employment category will automatically be applied. In this case, only legally dependent family members (spouse and/or children) insured in 2023 will be covered. The aforementioned terms also apply to excluded retirees;

- **Pre-retirees and employees on long-term leave will receive their subscription documentation regarding changes to the automatically assigned cover by recorded mail.** In this event, in the case of failure to subscribe before the end of 2023 the **transition period** (see next question) will automatically apply to family members not included in the automatically assigned cover;
- **Retirees will receive the subscription offer by recorded mail.** Once again, in the case of failure to subscribe before the end of 2023 the **transition period** (see next question) will automatically apply to the entire household to be covered by the insurance (including the policyholder).

Documents will be sent by recorded mail in February 2024.

For more information, visit the section “THE SUBSCRIPTION PERIOD” of the Subscription Regulations published at <https://unica.unicredit.it/it/news.html> and at UniCredit Welfare > Health > Health Insurance > Health Plan 2024-2025

What is the transition period?

During the transition period, direct access is only available for hospitalisations and cancer treatment, through submission of the relevant form (available on the Uni C.A. website, <https://unica.unicredit.it/it/news.html>); **All other services are only accessible under the reimbursement scheme.**

The transition period starts on **1/1/2024 and ends in June at the latest** (unless membership was taken out after the deadlines indicated). **The transition period can be avoided by using the online subscription service.**

I am an employee, what happens if I have a change of category as from 1/1/2024?

The **change in category** must result from the processing of salaries for the month of **January 2024**.

In this case, if this change results in the application of a different health plan, you will be able **to change your selections** (insured family members, dental plan, etc.) based on the newly assigned cover **until February 2024**, with the subsequent adjustment of contributions (borne by the employer and by 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” published at <https://unica.unicredit.it/it/news.html> and at the website UniCredit Welfare > Health > Health Insurance > Health Plan 2024-2025.

Who should I contact if I have any issues with my online subscription form?

Send a report according to the following procedures:

- if you are an **employee with access to My UniCredit**, via [People Focus \(unicredit.eu\)](https://unicredit.eu) > HR Ticket > Health plan;
- if you are an **employee without access to My UniCredit Group** (e.g., long-term absence), via your P&C Business Partner (who will submit an HR Ticket > Health plan);
- if you are an **employee of a company outside of the Group**, via your P&C Business Partner;

- 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

Which family members can I include in the cover?

To find out which family members can be included in the cover and under what conditions, consult the “Eligible Family Members” section of the Subscription Regulations published at <https://unica.unicredit.it/it/news.html> and at the website UniCredit Welfare > Health > Health Insurance.

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 Subscription Regulations.

What if I need to update my personal details?

Any updates to personal details must be notified according to the following methods:

- If you are an **employee with access to My UniCredit**, via [People Focus \(unicredit.eu\)](#) > Self Service > Personal Information
- if you are an **employee without access to My UniCredit Group** (e.g., long-term absence), P&C Business Partner;
- if you are an **employee of a company outside of the Group**, via your P&C Business Partner;
- if you are an **excluded retiree**, via the email address ucipolsan@unicredit.eu, attaching a copy of the front/back of a valid ID document and including your tax code in the body of the email;
- if you are a **retiree**, via the email address polsanpen@unicredit.eu, attaching a copy of the front/back of a valid ID document and including your tax code in the body of the email;

How do I apply for reimbursement of claims from 2023?

Medical expenses incurred in 2023 can be claimed for reimbursement, if possible within the current year, using Previmedical's current platform accessible through the following channels:

For employees in service:

- Welfare Website > Uni.C.A. > Your Health Plan
- Website: <http://www.unica.previmedical.it/>

For retirees, pre-retirees, survivors and employees on long-term leave:

- Website: <http://www.unica.previmedical.it/>

Notifications regarding the closure of the above-mentioned platform will follow.