

Milan, 11 December 2023

Dear Members,

I am pleased to inform you that the new Health Plans have been renewed and will be valid for the period **1/1/2024-31/12/2025**.

Below, you will find details of the main new features of the new Plans and useful information about the subscription period and access to the renewed benefits.

You can get the full detailed information through the documentation published on the Uni.C.A. website to help you make an informed choice about the cover offered. For current employees, documentation can also be accessed through the Welfare site.

1. Health Plans 2024-2025

The Health Plans for the next two-year period have been renewed with **Generali SpA**, a leader in the health insurance sector, which will use the provider **Welion** to manage the service, a service company that is an integral part of the specialist Health&Welfare Business Unit of Generali Italia.

I would like to remind you that Uni.C.A.'s health programmes are available to:

- ✓ employees,
- ✓ pre-retirees (who had access to the sector solidarity fund),
- ✓ UniCredit Group retirees
- ✓ their family members who have not yet reached the age of 85 on 1/1/2024 (subject to the information below on Over 85 cover).

In addition, employees and pre-retirees of companies outside the UniCredit Group who, as a result of trade union agreements, have retained the possibility of joining the Fund are also eligible for the Plans.

Those who turn **85 years old** during the life of the Plans will be able to maintain their cover until 31/12/2025.

Details about the new policies:

- **for staff in service (pre-retirees are considered equivalent):**
 - **Plus**, intended for Professional and Management employees;
 - **Extra**, intended for Senior Management.

These are the two **so-called "basic"** policies that are a simplification of the cover system compared to the past. In fact, depending on the category of employee, a specific policy will be assigned, which, for Senior Management, will be unique compared to the various types in force today.

However, upgrading to a higher policy is not possible.

As a reminder, the policies cover **the employee and their tax-dependent household (spouse and/or children)**, at no cost to themselves as the insurance cost is borne by the company; non-tax-dependent family members may also be included with the policyholder bearing the cost.

Optional supplementary paid cover, reimbursable through the Welfare Account, which can be taken out by serving staff (**excluding pre-retirees**), has been confirmed with no change in cost over the two-year period 2022-2023. Please see the specific documents on the Uni.C.A. website for more details.

- **for retired staff** cover has been rationalised by limiting the number and maintaining the most popular policies, i.e:
- **Base, Base +, Standard;**
 - **Over85**, reserved for retirees who turn 85 by 31/12/2023 (born up to 31/12/1938).

It should be noted that the renewed policies have remained unchanged in their overall structure, providing a wide range of benefits: this was made possible by targeted measures aimed at the future sustainability of health plans, i.e. moderate revisions of deductibles (in particular for hospitalisation) and contributions for the inclusion of non-tax dependent family members, as well as a significant increase in the company contribution for employees.

News: thanks to the actions taken, in the policies reserved for employees in service there is a reduction in the deductible charged for specialist examinations carried out at the contracted network, which is reduced **from €33 to €25 for the entire two-year period of validity of the Health Plans.**

2. Dental care

Aon/Pronto Care (Aon Italia Group) is confirmed for the next two years as the service provider for dental care¹ which, I remind you, is managed in full self-insurance by Uni.C.A.

As for non-dental cover, there are two dental plans:

- **"Collective dental"**, aimed at all Professionals and Management up to level IV;
- **"Complete"**, aimed at Senior Management.

The compulsory contribution to be paid by the employee, based on the employee category held on 1 January of each of the two years, remains unchanged.

In addition, there is the option of requesting the extension of cover to your household, provided that it is already insured for basic cover, with your own contribution of €600 per year in addition to the compulsory contribution. In particular, the following dental plans can be subscribed to:

- **"Extended Collective Dental "**, for all Professional and Management employees up to level IV;
- **"Extended complete"**, for Senior Management

Here are the **main new features** of the dental plans:

- increase of the **annual maximum** for all plans;

¹ Dental services included in the "Treviso Teeth" policy (see section 2 "Dental cover") are an exception and will be managed by Generali.

- increase of the maximum reimbursement limit for dental services in the Collective Dental and Collective Dental coverage extended to **€1,000** for the direct form and to **€700** for the indirect form (the latter to be understood as a sub-limit);

Dental cover can be taken out **optionally by pre-retirees** (the costs are indicated in the appropriate documentation in section 4 below).

The **Denti Treviso** cover (see note 2 on the previous page) was renewed at unchanged costs, reserved for in-service and retired staff from the former Cassa Marca Trevigiana who already had this form of cover for the two-year period 2022-2023.

3. The new subscription period

The subscription period, which will allow family members to be included and choices made regarding the cover offered, will begin, using the special online procedure, on **12 December and will end on 18 December 2023, with no possibility of extension.**

To subscribe online:

- **for current UniCredit Group staff**, with access to the UniCredit Group Intranet, via People Focus > Other Documents > Supplementary Healthcare > Insurance Year 2024;
- **for all other members** (e.g. pre-retirees, employees on long-term leave, retirees, employees of third party companies): via the Secure Area (login) of the Uni.C.A. website <https://unica.unicredit.it/it.html>. Those who are not yet registered for access to the members' area may request an activation code by writing to the email address Hxunicoddattivazione@unicredit.eu attaching a copy of a valid form of ID (front/back).

Employees and pre-retirees who do not join online will be automatically assigned the cover corresponding to the employee category held in November 2023, with the sole inclusion of their tax-dependent household (spouse and/or children) already insured in 2023.

At a later stage, in early 2024, **pre-retirees, employees on long-term leave and retirees** who have not used the online procedure will receive their membership documents by registered mail to allow for any changes to their automatic allocation (employees and pre-retirees) or membership (retirees): In this case, the application of the "transition period" (i.e. the freezing of some direct benefits in the first months of the year) will be unavoidable for pre-retirees and employees on long-term leave for family members not included in the automatically assigned cover, while for retirees the application of the transition period concerns the whole household, including the policyholder.

Finally, employees who will be affected, as of 1/1/2024, by a change in employee category that gives rise to a change in the type of health cover, will have the opportunity to rejoin, amending their choices (or the assignment of cover that occurred automatically) already made at the end of 2023.

Important note: Remember, the choices made when joining the new Plans (basic and dental) will be valid for the entire two-year period 2024-2025, except for the cases of changes indicated in the Subscription regulations in the following paragraph.

4. Supporting documentation

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

In particular, I invite members to consult the "**SUBSCRIPTION REGULATIONS**" which sets out all the rules governing the subscription process in detail, and the "**FAQ**" document aimed at providing immediate answers to the most frequently asked questions in the start-up phase of the Health Plans.

For the sake of completeness, the following documents are published on the Uni.C.A. website and, for employees in service, on the Corporate Welfare portal:

- **Summaries of health plans:** concise summaries of the health benefits provided by the insurance policies to which they are entitled (these are currently being prepared and will be available at the beginning of 2024);
- **Contribution tables ²:** the contributions provided for each cover and, within that, for each type of family member that may be included;
- **Dental care and Regulations:** the dental benefits envisaged for each type of cover with the relevant costs, as well as the rules on access and reimbursability of the benefits, are covered.

As of 2024, all documents will be made available on the Uni.C.A. website, in the **Prestazioni (Benefits)** section.

5. Information on health care costs incurred in 2023

I would ask all members to apply for any reimbursements for **medical expenses related to 2023 within the year**, using Previmedical's current platform accessible via 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/>

Subsequent announcements will follow about the closure of this platform and any remaining balance of the Health Account, which has not been extended for the new two-year period.

Best regards.

Director Miriam Travaglia

² According to current tax legislation, to which we refer you for more details, contributions paid to the health insurance fund (borne by the company and the employee) are deductible from taxable income up to a total limit of €3,615.20 per year.