Integrated health care for employees of UniCredit Group Health Plan 2018-2019



ANNUAL CONTRIBUTIONS TO THE HEALTH PLANS RESERVED FOR CURRENT EMPLOYEES

	POLICYHOLDER		ELIGIBLE FAMILY MEMBERS					
	The employee and legally dependent family members (spouse and children) (2)			Non-legally				Child under the age of 35, not living at the
OPTION	Policy option assigned based on employee category (or Global Band Title for senior managers), with fees borne by the Company (1)	Upgrade to Option EXTRA		dependant spouse, included in the case of separation, or common-law partner indicated on the Family Status Certificate (4)	Non-legally dependent child indicated on the Family Status Certificate (4)	Other cohabitating family member indicated on the Family Status Certificate (4)	Parent over the age of sixty, not living at the same address, with a maximum income of € 26,000 per year per capita (5)	same address, not legally dependant and with a maximum income of €26 000 per
NUOVA PLUS	Beneficiaries: Professional / Senior Management employee categories	€ 528	up to 60 years	€ 460	€ 421	€ 916		€ 792
			from 61 to 65 years	€ 469		€ 935	€ 1.221	
			from 66 to 85 years (3)	€ 479		€ 952	€ 1.245	
EXTRA	Beneficiaries: Managers		up to 60 years	€ 698	€ 501	€ 1.129		€ 1.300
			from 61 to 65 years	€ 712		€ 1.151	€ 1.483	
			from 66 to 85 years (3)	€ 725		€ 1.173	€ 1.511	

Contributions paid to Uni.C.A. (borne by the company or the employee) are deductible from the taxable income up to the annual limit of € 3,615.20, in accordance with current tax regulations.

(1) Insurance cover is assigned based on the employment category or Global Band Title for Senior Management in effect at the time of the wage calculation in January 2018. Any changes

made following the wage calculation in January 2018 to employee category or Global Band Title for Senior Managers coming into effect on 01.01.2018 or later shall become effective for the 2019 insurance policy.

(2) To establish the legal dependency status of the family members subscribed to the cover, the income of said family member must be considered, in order to determine the right to the family allowance benefits of the Association (the income of the family member must not exceed the threshold provided by pro tempore taxation regulations in force. If requested, proof of legal dependency must be provided in the form of income statements.

(3) Family members aged 85 or over as at 31/12/2017 are not eligible

(4) The family member must be indicated on the Family Status Certificate as at 1 January 2018 which, on request, must be supported by a registry office certificate.

(5) To ascertain the income limit, the total income recorded on the income statements of the year preceding the year of validity of the policy must be considered.

The present document is a translation of the official Italian version. Please note that in case of discrepancies the Italian version will prevail