



# Frequently Asked Questions ONLINE SUBSCRIPTION TO THE HEALTH PLANS 2022-2023

Uni.C.A./People Services

Milan, November 2021

*Putting health first.*

This document summarises our answers to the main questions asked by members during the renewal of the two-year subscription to the Supplementary Health Plan.

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 2022-23 Subscription Regulations, accessible in the news section of the Uni.C.A. website (<https://unica.unicredit.it/it.html>).

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

Retirees can contact us by emailing [POLSANPEN@unicredit.eu](mailto:POLSANPEN@unicredit.eu).

Excluded retirees may email us at [UCIPOLSAN@unicredit.eu](mailto:UCIPOLSAN@unicredit.eu)



*Uni.C.A.*

*Uni.C.A. People Services*

## FOR ALL UNI.C.A. MEMBERS

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## *How do I sign up to the Health plans 2022-2023?*

To subscribe online:

- **employees with access to My UniCredit:** via My Workspace > People Focus > Other documents > Supplementary health insurance > Insurance year 2022;
- **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

### *When can I sign up to the new Health Plans 2022-2023?*

Membership is open from **08.11.2021 to 03.12.2021** via the online subscription page.

### *How long is my subscription to the health plans valid??*

Membership is valid and irrevocable for the entire 2022-2023 period and must be taken out by the deadline (03.12.2021), 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 UniCredit Welfare > Health > Health Insurance.

*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](mailto:hxunicoddattivazio-italia@unicredit.eu)) to request 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](mailto: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 UniCredit Welfare > Health > Health Insurance

These documents will also be available on the Uni.C.A. website

(<https://unica.unicredit.it/it.html>) in the following sections:

- > **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 2022-2023?*

**Subscription contributions** for employees/excluded retirees and retirees/survivors can be viewed in the “**Subscription contribution**” tables published at <https://unica.unicredit.it/it/news.html> and at 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 excluded 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 2021 will be covered. The aforementioned terms also apply to excluded retirees;

- **Excluded 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 2021 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 2021 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 2022.**

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

*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 **01/01/2022** and ends in **April 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 on 01/01/2022 I have a new employment category or, if I'm a manager, a different Global Band Title?*

**Changes to employment category or, for managers, to Global Band Title** are determined by the wage calculation in **January 2022**.

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 2022**, 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” of the Subscription Regulations published at <https://unica.unicredit.it/it/news.html> and at UniCredit Welfare > Health > Health Insurance.

*Who should I contact if I have problems 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 > Benefits > Health plan;
- if you are an **employee without access to My UniCredit Group** (e.g. long-term absence), via your HRBP (who will submit an HR Ticket > Benefits > Health plan);
- if you are an **employee of a company outside of the Group**, via your HRBP;
- if you are an **excluded retiree**, via the email address [ucipolsan@unicredit.eu](mailto:ucipolsan@unicredit.eu);
- if you are a **retiree**, via the email address [polsanpen@unicredit.eu](mailto: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 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), via your HRBP;
- if you are an **employee of a company outside of the Group**, via your HRBP;
- if you are an **excluded retiree**, via the email address [ucipolsan@unicredit.eu](mailto: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](mailto: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;