



## **INTEGRATED HEALTHCARE ASSISTANCE FOR POLYTECHNIC UNIVERSITY OF MILAN EMPLOYEES**

*The information supplied here is for information purposes only. Before activating coverage please read the [updated Regulations](#) carefully.*

### **2021 PROCEDURES**

Those who have not yet activated the integrated healthcare assistance may do it for themselves, or extend it to their relatives, from 16/12/2020 to 18/01/2021.

#### **PTA (Technical Administrative Personnel)**

The integrated healthcare coverage described below is activated and payable by the University for the benefit of **PTA (Technical Administrative Personnel) employees**.

#### **PD (Teaching Staff)**

**PD employees** (i.e. teaching staff both fixed-term and permanent contract), research fellows and PhD students can activate integrated healthcare coverage as described below at their own expense.

#### **PTA and PD relatives**

PTA and PD employees can extend healthcare coverage to their relatives on payment of the appropriate fees.

**The term “relatives” always refers to:**

- spouse or common-law partner;
- offspring or relatives of the employee or his or her spouse / common-law partner.

#### **FAMILY UNIT**

The employee can activate coverage solely on an individual basis or for their entire family unit living under the same roof.

Where coverage is extended to relatives, partial enrolment of the family unit is not allowed except in the event of family members who are over 65 years of age or relatives already covered by other documented forms of national welfare or health insurance.

(Voluntary) coverage cannot be extended to offspring or relatives not living under the same roof.

#### **AGE LIMITS**

There are no age limits for PTA and PD employees. Relatives up to 65 years of age may enroll.

#### **VALIDITY**

This integrated healthcare assistance plan is active both in Italy and abroad except where otherwise specified. Integrated healthcare assistance CANNOT be considered equivalent to National Healthcare Service (ASL) nor can it be used to obtain residence permits by non-EU citizens

#### **PRE-EXISTING CONDITIONS 2021**

The coverage for illnesses and pregnancies pre-existing the coverage period is always granted for:

- PTA;
- PD if the entire family unit living under the same roof is enrolled.

## SUMMARY OF SERVICES COVERED BY THE PLAN

### 1. OUT-PATIENT SERVICES

**FEES:** 100% compensation of fees paid for out-patient services (specialised medical consultancies, tests, minor operations, day hospital, etc.), dental care, emergency treatment and physiotherapy.

**No limit to cover**

#### **PRIVATE DIAGNOSTICS:**

- direct accredited facility chain assistance costing €35 per test payable by individual beneficiaries;
- repayment of out-of-chain expenses with the exception of 10%, for a minimum of €60 per test.

#### **PRIVATE SPECIALISED CONSULTANCIES:**

- direct accredited facility chain assistance costing €25 per consultancy payable by individual beneficiaries (up to three consultancies per person per year);
- repayment of one consultancy per person per year at a fixed rate of €25 payable by beneficiaries even if consultancies take place outside the accredited facility chain in one of the following specialised fields: neurosurgery, heart surgery, oncology in cancer cases, haematology (max. €100 per invoice).

### 2. HOSPITALISATION

**HOSPITALISATION FOR MAJOR SURGERY** (see list attached to the Complete Regulations):

- free beneficiary hospitalisation, indemnity for each admission;
- hospitalisation payable by beneficiaries: flat rate of €500 per day of hospitalisation.

**OTHER HOSPITAL STAYS:** €30 indemnity for every day of hospitalisation.

**DAY AND NIGHT ASSISTANCE IN HOSPITAL:** care-giving and assistance for hospitalised beneficiaries. Up to 120 hours per person per year payable by Insieme Salute.

**NURSING ASSISTANCE AT HOME AFTER HOSPITAL DISCHARGE AND POST-ACCIDENT CARE:** care-giving and nursing assistance at beneficiaries' homes after recent hospitalisation or accident. Up to 50 hours per person per year payable by Insieme Salute.

### 3. DENTAL CARE AND ORTHODONTICS

#### **ACCESS TO THE FACILITY CHAIN AT LOWER RATES AND FIRST CONSULTANCIES:**

One dental visit per year payable by Insieme Salute and access to the chain at special Insieme Salute beneficiary rates.

**TARTAR REMOVAL:** one tartar removal session per year, free of charge within the chain, or a €30 repayment contribution for non-chain sessions.

**BONE IMPLANT:** assistance up to a maximum of two bone implants per year/person up to €400 /implant.

**FILLINGS:** direct assistance through the chain at a cost of €25, payable by beneficiaries, per tooth filled (no upper limits)

**ORTHODONTIC CARE:** up to €280 assistance per year/person.

**POST – TRAUMA ORTHODONTICS:** up to €2,500 assistance per year/person.

#### **ORTHODONTIC CARE AND BONE IMPLANT APPLICATION PROCEDURES**

To access or request dental or orthodontic care repayment directly request **prior authorization from Insieme Salute**.



#### 4. PEDIATRIC CARE PACKAGE: PAEDODONTIC PREVENTIVE CARE

For all beneficiaries under 14 years of age in the Centro Medico Santagostino dental clinics alone:

- one paedodontic consultancy with home care advice on correct oral hygiene practice;
- one tartar removal session;
- up to 4 groove-sealing sessions per year/child costing €15 per session payable by beneficiaries;
- up to two tooth fillings per year/child free of charge to beneficiaries.

#### 5. ASSISTANCE IN CASES OF PHYSICAL INCAPABILITY FOR WORK

Up to a **€350 monthly indemnity for 12 months in cases of physical incapability to perform one's work well** due to illness or accidents, and that will result in the 0% reduction of one's pay. The reimbursable expenses incurred for the following treatments and services connected to physical impairments are: personal caregiving assistance; nursing services, physiotherapy and rehab treatments; purchase or renting of aids, devices, braces; personal help in carrying out daily activities; family household services; fee for admission to nursing or semi-nursing homes for totally disabled persons; reimbursement for structural adaptation works on houses (removal of architectural barriers, adjustment of domotic systems, etc.); and tele-assistance services.

#### 6. CALL CENTERS

**24 hour, round the clock**, 360 days per year for medical consultation, onsite medical assistance, ambulance cover, medical transfer, medical and pharmaceutical information, information on tropical medicine, Italy-wide nurse search, grocery home deliveries and other services.

#### 7. HEALTH CARD

Personal card entitling beneficiaries to **up to 50% discounts** in over 2000 health facilities throughout Italy.

#### 8. INFORMATION AND SUPPORT SERVICES

**ASSISTANCE SERVICES:** information can be accessed in person, by phone, via e-mail and on web sites. There are no external call centres. The association contacts healthcare service operators directly. 9am-1pm/ 2-6 pm from Monday to Friday on work days.

##### ONLINE SERVICES

**RESERVED WEB AREA:** to book or confirm appointments, submit repayment requests, download and print Health Cards, consult the regulations, check and modify personal data, verify Insieme Salute repayment progress and download, archive and print status documents and emails.

**MOBILE APP:** to view and save Health Cards, submit repayment requests, check and amend personal data and verify Insieme Salute repayment progress on your smartphone.

**TEXTING:** Insieme Salute sends a text message on receipt of an application form and on repayment bank transfer.

**TAX CERTIFICATIONS:** every year Insieme Salute makes the following documents available to its associates in its reserved areas: **contribution payment certification and repayment summaries during the year.**



<b>ANNUAL SUBSCRIPTION RATES</b>
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PTA employees \_\_\_\_\_ (payable by the University)

PD employees \_\_\_\_\_ € 172.90

Spouse or common-law partner \_\_\_\_\_ € 172.90

Offspring or relative \_\_\_\_\_ € 86.45

**ENTIRELY TAX DEDUCTIBLE.**

Enrolment fees are payable by SEPA (direct deposit on current account) alone. Fees are payable in four equal installments on: 31<sup>st</sup> January; 30<sup>th</sup> April; 31<sup>st</sup> July; 31<sup>st</sup> October.