

san  **edil**
FONDO SANITARIO LAVORATORI EDILI

INTRODUCE OURSELVES



Sanedil is the Supplementary Healthcare Fund for construction workers, established in application of the following Renewal Agreements of the CCNL of the construction sector:

- CCNL for employees of construction and related companies INDUSTRIA E COOPERATIVE, stipulated by the employers' associations ANCE, Legacoop Produzione e Servizi, Confcooperative Lavoro e Servizi, Agci-Produzione e Lavoro together with the workers' unions FENEALUIL, FILLEA-CGIL, FILCA-CISL on 18 July 2018;
- CCNL for employees of Craft and Small and Medium Enterprises in the construction and related sectors stipulated by Anaepa-Confartigianato Edilizia, CNA Costruzioni, Fiae-Casartigiani, CLAAI Edilizia and the trade unions FENEALUIL, FILLEA-CGIL, FILCA-CISL on 31 January 2019;
- CCNL for workers in small and medium-sized construction and related industries stipulated by CONFAPI ANIEM and the trade unions FENEALUIL, FILLEACGIL, FILCA-CISL on 12 March 2019.

Formally, the establishment of the Fund took place by notarial deed dated 15 November 2018, registered in Rome on 5 December 2018.

WHO OUR MEMBERS ARE



Sanedil, for accidents occurring after 1 October 2020, grants health benefits to blue-collar and white-collar employees to whom one of the national collective labour agreements for the construction sector applies.

Based on the data held by the Sanedil Fund, to date, they are:



444.960

the average number of registered
blue-collar workers



54.044

registered employees



16.340

member companies in the
construction sector

HOW REGISTRATION TAKES PLACE



The registration of the WORKER is automatic, by virtue of the contractual obligation that requires his employer, who applies the CCNL of Construction (Industry, COOP, SME, Craftsmen), to pay, through the Cassa Edile/EdilCassa territorially competent, a contribution established at the rate of 0.60%, on a minimum of 120 hours to be calculated on the following wage items:

MINIMUM • CONTINGENCY • EDR • ITS

The registration of the EMPLOYEE is automatic, under the contractual obligation that requires his employer, who applies the CCNL of Construction (Industry, COOP, SME, Craftsmen), to contribute directly to the Fund or also through the system of Casse Edili/EdilCasse territorially competent, established at the rate of 0.26% to be calculated on the following salary items:

MINIMUM • CONTINGENCY • EDR • PRODUCTION • BONUS

CONTRIBUTION OBLIGATIONS



Payments are made:

- for all types of employment relationships;
- for workers on sick leave, on maternity leave, or suspension following the activation of social shock absorbers and, in any case, for all those declared through;
- the Uniemens form;
- for blue collars, even part-time, the payment must be made on a minimum of 120 hours;
- for part-time office workers, the contribution is repropotioned based on the shorter working hours.

FAILURE TO PAY THE CONTRIBUTION BY THE COMPANY GIVES A CONTRIBUTION IRREGULARITY.

HOW AND WHEN TO PAY CONTRIBUTIONS



For blue-collar and white-collar workers, only if they are registered through the Mut system or other equivalent system, the companies are obliged to pay the contribution in the manner and within the timeframe envisaged by the Casse Edili/EdilCasse.

For white-collar workers, if they are registered directly with the Fund, including through employment consultants, companies are required to send the standard form (contribution report) to the email address serviceservice@fondosanedil.it by the end of the month following the month in question. Also by the end of the month following the month in question, the relevant health contribution must be paid by bank transfer to the following bank account:

Sanedil NATIONAL HEALTH ASSISTANCE FUND - CREDIT AGRICOLE
IBAN: IT94 C 06230 03203 000036181659.



WHO CAN BE ENROLLED AND WHO IS ELIGIBLE FOR BENEFITS IN ADDITION TO CONSTRUCTION WORKERS

Based on specific agreements between the founding parties on the determination of the monthly contribution to be paid and the starting date of the health cover:

- MAY be enrolled in the Fund:
- employees of joint bodies and employers'/trade union associations/organisations that do not apply the CCNL for the construction sector;
- self-employed workers in the construction sector;
- owners of sole proprietorships and family members participating in companies applying the CCNL for the construction sector;
- owners, directors, and partners of companies applying the CCNLs of the construction sector.

MAY benefit from health services if provided for by the nomenclature:

- members of the member's family;
- workers in the construction sector who have retired without interruption.



TAX AND CONTRIBUTIONS SCHEME

Registration with the Register of Health Funds is expected to take place in the time window between 1 January and 31 July 2021.

- The registration in the Register of Funds is a necessary condition to benefit from the tax benefits provided by law. Cf. *Contributions paid by the employee and/or the employer up to € 3,615.20 per year to bodies or funds with an exclusive welfare purpose are not included in the employee's income.*
- The employer, in his capacity as a withholding agent, will then deduct the employee's contributions to the Sanedil Fund within the limit of € 3,615.20 per year.
- Medical expenses reimbursed to the member are not deductible! Non-reimbursed medical expenses, i.e. those that remain the member's responsibility, are deductible at the rate of 19% for the portion exceeding € 129.11 per year.

Contribution scheme

- The contributions paid by employers to the Sanedil Health Fund, in the period starting from 2019, are subject to the Inps solidarity contribution of 10 percent, according to Article 9-bis of Decree-Law no. 103, and therefore also in the phase preceding the completion by the Fund of the registration with the Register.

WHEN IS THE HEALTH COVERAGE ACTIVE



For members, under the contractual obligation to enroll, health cover and related benefits are payable from **1 October 2020**, for claims incurred and reported after that date. In the event of a new member joining after 1 October 2020, i.e. after the start date of the Health Plan:

- for workers with blue-collar or white-collar qualifications who are registered with the Fund through Mut or another equivalent system, health cover and related benefits start from the day the worker is hired;
- for white-collar workers from companies that pay contributions directly to the Fund, the health cover and the related benefits start from the day after the day of receipt of the communication of the names of the newly enrolled workers and the verification of the payment of the related contributions.

In the latter case, companies, also through their labour consultants, are required to:

- Send the standard layout (contribution report) updated with the new names to the mailbox serviceservice@fondosanedil.it.
- Send a copy of the payment slip of the transfer made to the email address contribuzioni@fondosanedil.it.

OUR OPERATIONAL AND INSURANCE PARTNERS



CASSE EDILI ED EDILCASSE

The Fund operates through the Casse Edili and EdilCasse, which have an exclusive role in managing members' requests for health benefits.

To give effect to the cooperation relationship between the Fund and the Casse Edili/EdilCasse, a special agreement was signed:

- gives the Casse Edili and EdilCasse a mandate to collect the contributions and dues paid by the companies to the Fund;
- allows the Casse Edili and EdilCasse, for their activities, to retain a share of the contributions collected on behalf of the Fund, as a contribution to management costs.

INSURANCE COMPANIES

The Fund guarantees its members supplementary health care through two specific agreements signed with UNISALUTE and UNIPOLSAI, which won the tender, respectively for health and accident guarantees and guarantees following professional and extra-professional accidents.

There are 8,051 affiliated healthcare facilities throughout the country.

FAMILY MEMBER COVER AND SELF-MANAGEMENT BENEFITS



As of 1st June 2021, Fondo Sanedil's health plans include the following new provisions:

1. Certain policies (lenses, dental/orthodontic treatment and specialist visits) contained in UniSalute health plans are being extended, resulting in an increase in the relevant maximum limits shared per household, to spouses who are tax dependent and recorded on the family status certificate, and to children who are tax dependent;
2. Insurance cover is being extended to two new covers (spectacle frames and medical aids). Self-managed covers are paid out on a reimbursement basis only and are guaranteed for the period from 1st June to 30th September 2021, unless extended, subject to a budget agreed by the Fund's governing bodies of EUR 1,000,000.00 for each cover.

The extension of insurance cover to include the family unit, whether attributable to UniSalute or self-managed by the Fund, is subject to the employed member submitting a self-certification form confirming the composition of the insurable unit.

OUR HEALTH PLANS



HEALTH AND ACCIDENT COVER (UNISALUTE) IN TWO HEALTH PLANS

BASIC HEALTH PLAN

The guarantees are addressed:

- To workers with blue-collar qualifications who **HAVE NOT** received the APE benefit by the end of September of the year in which each insurance year begins (1 October - 30 September).
- To workers with clerical qualification when 24 months of contributions paid to Fondo Sanedil **ARE NOT** verifiable.

HEALTH PLAN PLUS

The guarantees are aimed at:

- Workers with blue-collar qualifications who have received the APE benefit by the end of September of the year in which each insurance year begins (1 October - 30 September).
- Workers with a clerical qualification when 24 months of contributions to the Sanedil Fund **CAN BE** verified.

UNIPOL OCCUPATIONAL AND NON-OCCUPATIONAL ACCIDENT COVER IN A SINGLE HEALTH PLAN

The member is only entitled to the payment of benefits in the event of the regularity of contributions.

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OTHER INSURANCE



The existence of other policies covering the same insured risk, even if they are linked to the Sanedil Fund (UniSalute and UnipolSai), will be managed by both companies per the contractual reimbursement limits.

An insured worker who has already been reimbursed by another company for the same insured risk will only be paid the amount he/she has to pay, subject to the deductibles and maximum limits and net of the amount already reimbursed.

CLAIMING HEALTH OR ACCIDENT BENEFITS IS SIMPLE



- Enrolled employees must apply to their relevant Cassa Edile/EdilCassa.
- **It is not possible for the registered worker to submit the request directly to the insurance company.**
- The Casse Edili and the EdilCasse have an exclusive role of interface with the insurance companies.

A HEALTH BENEFIT CAN ONLY BE CLAIMED FROM THE CASSA EDILE/EDILCASSA IN ONE OF THE FOLLOWING WAYS



COUNTER

1114 CASSE EDILI AND EDILCASSE
OPERATING ON THE NATIONAL
TERRITORY 326 EMPLOYEES OF
THE SOCIETIES



DELEGATED PERSON (FACILITATOR)

1,080 FACILITATORS SUPPORTING
MEMBERS AND COMPANIES



E-MAIL OR REGISTERED MAIL

CLAIMING HEALTH OR ACCIDENT BENEFITS IS SIMPLE



DOCUMENTATION REQUIRED FOR A MEDICAL SERVICE:

IN DIRECT AGREEMENT

- Benefit request form
- Copy of prescription/medical prescription

IN CASE OF A CLAIM FOR REIMBURSEMENT OF HEALTH CARE COSTS INCURRED (ALSO WITH THE SSN)

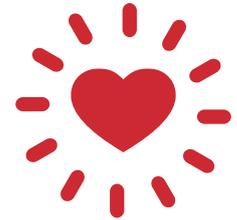
- Benefit request form
- Copy of the medical prescription/obligation
- Copy of invoices/receipts for expenses

DOCUMENTATION REQUIRED FOR AN ACCIDENT BENEFIT:

- Accident report form
- Medical documentation already available

In all cases, to be eligible for a medical benefit, the member must present a COPY OF THE SERVICE CERTIFICATE issued by his/her employer

DID YOU KNOW THE FUND



DONATED



1.5 million surgical masks to its members



1 ambulance to the Italian Red Cross

HAS ALLOCATED



720,000.00 euros to support students with scholarships to partially cover the costs of attending university courses related to health subjects.



PORTALE

www.fondosanedit.it

FACEBOOK

[@fondosanedit.it](https://www.facebook.com/fondosanedit)

POSTA ELETTRONICA

info@fondosanedit.it