



CAS.SA.COLF: ABOUT US

CAS.SA.COLF (The Domestic Workers' Health Register) is a fund that was set up by the National Collective Agreement of Domestic Work so as to provide services in favour of registered employees and employers, including health and insurance treatments, to supplement public services in order to improve socio-medical protection.

Mandatory contribution

Applying the National Collective Agreement on Domestic Work means that employees and employers must be registered with CAS.SA.COLF. (The Domestic Workers Health Register)

ARE YOU ALREADY REGISTERED WITH CAS.SA.COLF? LEARN HOW TO BE ENTITLED TO SERVICES

- To be entitled to services you need to reach the minimum threshold of € 25,00 through one year of contractual contributions. This threshold can be reached either by adding up the four quarters before the event for which you are seeking reimbursement or by totalling the three previous quarters and the quarter during which the event took place.
- You can also reach the minimum threshold by combining different employment relations for which the contractual contribution has been regularly paid.
- CAS.SA.COLF offers employers the possibility of recovering lost contractual payments up to a maximum of two quarters with the quarter subsequent to the one where non-payment of contributions started occurring. This possibility is restricted if at least the previous quarter to the one from which recovery should take place has been paid, even if carried out by a different employer.
- The services are calculated from the first day of the second quarter and only by prior registration. For example: for registration from 1 January 2016, services will take place from 1 April 2016.
- Missing quarters due to illness, accidents, maternity and unemployment do not interrupt the regular contributions for a maximum of two quarters, duly documented.

DISCOVER ALL THE HEALTH SERVICES MANAGED DIRECTLY BY CAS.SA.COLF

SERVICES FOR EMPLOYEES

HOSPITAL ADMISSION, RECOVERY PERIOD AND HOSPITAL USER FEES

- Daily allowance of € 30,00 in case of hospital admission for a maximum of 20 days per year, including admission to day-hospitals, but not first aid.
- Daily allowance of € 30,00 for a maximum of 15 days per year for the recovery period determined by the hospital admission, certified by the attending doctor or provided for in the medical records of hospital discharge.
- Reimbursement of € 300,00 per person and per calendar year, for prescription charges incurred at the National Health Service facilities or facilities accredited by it, excluding general visits, laboratory tests, blood tests and medications.

CANCER TREATMENTS

- Daily allowance of € 30,00 for hospitalisation of a maximum of 30 days per year, this allowance includes day-care hospitals but not first aid.
- Daily allowance of € 30,00 for a maximum of 30 days per year for the recovery period determined by hospital admission, certified by the attending doctor or provided for in the medical records of hospital discharge.
- Reimbursement of € 500,00 for person and per calendar year, for prescription charges made at National Health Service facilities or facilities accredited by them, excluding general visits, laboratory tests, blood tests and medications.

REIMBURSEMENT FOR MAJOR OPERATIONS IN PUBLIC HEALTH FACILITIES

- In the event of major surgery or serious illness in public or public-affiliated health structures, CAS.SA.COLF activates a yearly compensation guarantee of € 1.000,00 per operation that goes towards covering the registration costs. The list of major surgery and serious illnesses is available on the website www.cassacolf.it.

REIMBURSEMENT FOR COSTS DURING PREGNANCY

CAS.SA.COLF shall arrange for reimbursement of health costs incurred by enrolled employees during pregnancy for the entire period acknowledged at the maximum annual limit of € 1.000,00

ENROLLED EMPLOYEES' INFANTS

CAS.SA.COLF shall arrange for payment of costs for surgery carried out during the infant's first year of life, as well as for bed and board of the child's parent/guardian during the hospitalisation period. The annual availability for this guarantee is € 5.000,00 per infant.

ORTHOPEDIC IMPLANTS AND ORTHOPEDIC MEDICAL AIDS

CAS.SA.COLF will arrange for reimbursement of the rehabilitation equipment, bought or rented, by the employee following a medical prescription, for a value of € 1.000,00 per year, with an excess of 20% to be paid on the total of every claim submitted.

REIMBURSEMENT FOR PHYSIOTHERAPY TREATMENT COSTS

CAS.SA.COLF will arrange for reimbursement of expenses for physiotherapy treatments. CAS.SA.COLF will arrange this following a first-aid certified injury or following special pathologies and cures attested by an appropriate doctor's prescription. The services should take place at National Health Service or National Health Service accredited facilities. The annual availability for this guarantee is € 250,00 per registration, with an excess of 25% for each event.

SERVICES FOR EMPLOYERS

SERVICE ON CIVIL LIABILITY IN CASE OF REIMBURSEMENT FOR "INAIL"

(National Institute for the Prevention of Accidents at Work)

In the event of reimbursement for accidents at work, or employee accidents, CAS.SA.COLF will reimburse costs incurred by the employer, for compensation for which the employer is liable, to the extent of € 25.000,00 for each event per calendar year.

THIRD PARTY LIABILITY

In the event of damages unwillingly caused by employees registered with the fund, to third parties for death, personal injury or damages to property, for the civil liability arising from the fault or negligence for which the registered employer must legislate, CAS.SA.COLF will reimburse the costs incurred to a maximum of € 25.000,00 per claim and per calendar year.

HOW TO REQUEST REIMBURSEMENT FOR SERVICES MANAGED BY CAS.SA. COLF

The employee or the employer may submit an application for services to CAS.SA.COLF either by registered mail to the address of Via Tagliamento, 29 - 00198 Rome, or via email at info@cassacolf.it or by addressing a trade union office.

The application must include the following documentation:

- Forms for the employee / employer (MRP-D / MRI-DL, MRD-D / MRD-DL, MIC-D / MIC-DL) downloadable from the 'forms' section of the website www.cassacolf.it.
- Copy of a valid identity document.
- Copy of the 4 quarters prior to the quarter during which the event took place, or of the 3 quarters and the quarter during which the event took place, for which reimbursement is sought. These documents will prove that contractual contributions have been paid regularly and continuously and the threshold of € 25,00 per year has been reached.
- Copy of medical certificates (prescription fees, hospital and recovery certificates, etc.) for which reimbursement is being sought.

SERVICES MANAGED BY UNISALUTE

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IMPLANTOLOGY BENEFITS

CAS.SA.COLF through UniSalute provides for the payment of benefits for osseo-integrated implants and the relevant fixed crowns. This cover works in the case of application of a 1, 2, 3 or more implants, as provided for in the same Care plan. Full coverage includes implant placement, any avulsion, the final element, temporary element and the stump pin, relative to the implant/s. This guarantee is given only in the event that the member makes use of health facilities and personnel agreement. The annual availability for this guarantee is:

- € 2.100,00 in case of application of 3 or more implants;
- € 1.200,00 in case of application of two implants;
- € 600,00 in case of application of one implant.

ADVANCED

Through UniSalute CAS.SA.COLF arranges for payment of a series of diagnostic and highly-specialised extra-hospital admission therapeutic services (including CAT scans and X-Rays, see detailed list at the website www.cassacolf.it) at health facilities agreed with UniSalute.

Costs are paid directly at the facilities themselves by UniSalute at no expense whatsoever to the registered party.

The annual availability for this cover is € 300,00 per registered party.

REFERRALS

Through UniSalute CAS.SA.COLF arranges for payment of referrals excluding paediatric visits for growth control and orthodontic and dental visits. An initial psychiatric visit is covered so as to ascertain the presence of any illnesses. Costs will be paid for directly by UniSalute at the health facilities agreed with UniSalute at no expense whatsoever to the registered party. Maximum number of 4 annual visits per person.

SPECIAL DENTAL BENEFITS

Through UniSalute CAS.SA.COLF arranges for payment of one dental examination and for debridement once a year at the health facilities agreed with UniSalute. If the Doctor ascertains the need to carry out a second hygiene session during the same year, UniSalute will arrange for authorisation and payment within the limits indicated above.

REDUCED TARIFFS

If a service is not covered because it is not provided for by the health plan or due to the maximum available sum being surpassed, or because it is less than the sum borne by the registered party, the health plan will provide for the possibility of making use of UniSalute reduced tariffs with savings compared to the normal tariff.

ADVICE SERVICES

The following telephone advice services are provided by the Central Office by calling the dedicated toll-free helpline on 800-009638 Monday to Friday from 8.30 am to 7.30 pm: for medical advice, booking of health services in accommodation facilities and health information by telephone.



UniSalute is a Unipol Group company specialised in healthcare, and in agreement with CAS.SA.COLF it provides healthcare services for registered parties in addition to those provided by CAS.SA.COLF

WHAT TO DO WHEN YOU REQUIRE A UNISALUTE HEALTH SERVICE?

UniSalute has prepared a system of operator agreements with private health facilities throughout Italy that guarantee an excellent service in terms of medical professionalism, technology, comfort and hospitality.

By using the agreed facilities, the registered party enjoys significant advantages:

- They will not incur any sort of expense because payment for services is made directly between UniSalute and the agreed facilities.
- The registered party can book the services in the customers only area on the website at www.unisalute.it. or via the UniSalute App. Alternatively, the registered party can contact the UniSalute helpline at the toll-free number **800-009638**, which is also available on the website www.cassacolf.it or www.unisalute.it.

- Upon completion of the service (which must be previously authorised by UniSalute), the registered party must present a document at the agreed facility, proving their identity and prescription from the Doctor, containing the nature of the illness found and the required diagnostic and/or therapeutic services.
- The list, which is constantly updated by agreed UniSalute facilities, is available at www.unisalute.it in the customers area or by telephoning the helpline.

NOT YET REGISTERED WITH CAS.SA.COLF? FIND OUT MORE. IT'S EASY AND FAST

- The employer is responsible for payments to CAS.SA.COLF
- The contribution is equal to € 0,03 of which € 0,02 is borne by the employer and € 0.01 by the employee. This should be multiplied by the number of hours paid in during the quarter. The employer is always responsible for the payment service.
- Payment of the contractual contributions takes place in conjunction with quarterly payments of INPS social security contributions.
- Registration is authenticated by showing a copy of the INPS quarterly payments where the F2 code is displayed along with the corresponding financial contribution.
- INPS provides for 4 payment procedures, in each of them data should be inserted for payment of the allowances. You will have to insert the F2 code in the field called "c.org" and next to it insert the value from multiplying € 0.03 by the number of hours paid in during the quarter. The hourly social security contribution DOES NOT INCLUDE the CAS.SA.COLF contribution (c.org. F2), therefore, through the INPS website, the MAV should be modified by including it with the CAS.SA.COLF c.org. F2 contribution. On the screen where the MAV is modified, the code and amount should be manually inserted in the appropriate fields provided.

For more information visit the website www.cassacolf.it or write to info@cassacolf.it

This guide has been prepared as a useful explanatory tool; in no way may it replace the policy, of which it displays only the main features.