Health Plan B

The intention is to make the contents of the policy easier to understand; however, this description remains indicative only. In the event of doubtful interpretation, the Operating Guide and the wording of the policy in force shall prevail.

Insured Persons

- Family unit of the personnel of the Italian National Fire and Rescue Service (Corpo Nazionale dei Vigili del Fuoco), including the Trento Provincial Fire Service;
- Employees of the Civil Administration of the Interior at the Department of Fire Services, Public Rescue and Civil Defence and their own family unit;
- Retired personnel of the National Fire and Rescue Service, including the Trento Provincial Fire Service, and of the Civil Administration of the Interior at the Department of Fire Services, Public Rescue and Civil Defence and their own family unit.

Please note that some of the services listed below can be provided only through Facilities Affiliated with Blue Assistance; therefore, to use these services, prior authorisation must be requested from the operations centre.

COVER	AMOUNT OF COVER	CO-PAYMENTS / DEDUCTIBLES
Art. 4 – Hospitalisation Allowance in a Medical Institution		
Art. 4.1 - Hospitalisation with Surgery		
Surgery daily allowance Maximum 60 days per claim		
for hospitalisation in a Medical Institution, public or private, to undergo surgery, the Company pays a	allowance of €60 per day	**5-day deductible**, therefore from the 6th day of hospitalisation.
in the case of caesarean section.	allowance of €60 per day	No deductible
for Day-Surgery/outpatient surgery the daily allowance paid will be	allowance of €40.00 per day	No deductible
for hospitalisation following “Major Surgery”, meaning the procedures listed in attachment No. 1	allowance of €70.00 per day	No deductible
Companion expenses	Companion's daily fee: €50 per day, maximum €2,600	
Specialist consultations and diagnostic tests **prior to hospitalisation with surgery**. Specialist consultations, dressings, aids and medical devices, diagnostic tests, physiotherapy and rehabilitation treatment, including mud, spa, massage and hydrotherapy treatments, palliative care and pain therapy, provided they are administered by a doctor, post-surgery	Limit of €3,750.00 per person/year for pre-surgery expenses incurred in the 45 days before and post-surgery expenses incurred in the 60 days after the surgery. Pre- and post-hospitalisation expenses and Companion expenses are payable only if the daily allowance is paid.	
Art. 4.2 - Hospitalisation without surgery		
Maximum 60 days per claim		
hospitalisation in a Medical Institution, public or private, including as a Day Hospital, without surgery	daily allowance of €20.00	**3-day deductible**, therefore from the 4th day of hospitalisation
Day Hospital	daily allowance of €20.00	No deductible
Companion expenses	€50 per day, max €2,600, payable only if the daily allowance is paid	No deductible

Art. 5 - High Specialisation		
• Chemotherapy • Radiotherapy and radiosurgery for non-physiotherapy purposes • Electroencephalography • Nuclear Magnetic Resonance, including with contrast medium (*) • MR angiography, including with contrast medium (*) • Scintigraphy (*) • Colour Doppler echocardiography (including transoesophageal) (*) • Computerised Axial Tomography with and without contrast medium (*) • Positron emission tomography PET (*) • Computerised bone mineral densitometry (*) • Genetic testing for malformations, Amniocentesis, Chorionic villus sampling and Karyotype analysis • Standard electrocardiogram (*) • Exercise electrocardiogram (*) • Holter electrocardiogram (*) • Transrectal prostate ultrasound (*) • Transvaginal ultrasound (*) • Scrotal ultrasound (*) • Colour Doppler vascular ultrasound of the supra-aortic vessels (*) • Thyroid ultrasound, including colour Doppler (*) • Musculoskeletal ultrasound of the upper and lower limbs, including colour Doppler (*) • Upper and lower abdominal ultrasound, including colour Doppler (*) • Hadron therapy • Quantitative bone ultrasonography • Coronary multislice CT • Angiography of any kind • Laser therapy for non-physiotherapy purposes (as already provided for under the "Physical Therapy" cover) • Complete urodynamic examination • Electromyography • Oesophagogastroduodenoscopy • Rectosigmoidocolonoscopy • Cystoureteroscopy	Limit of €6,700.00 per person/year. A medical prescription is required stating the diagnostic question or the condition that made the service necessary. (*) including the related specialist consultation, provided that the diagnostic test, including imaging, and the consultation are carried out, even if not at the same time, at affiliated facilities. Also including interventional procedures (needle aspiration, needle biopsy, biopsy, Pap test and related cytodiagnostic tests)	**Affiliated Facility** subject to **acceptance of the case by the Operations Centre**: deductible €30 **NON-Affiliated Facility** co-payment of 20%, minimum €80.00 per diagnostic test or per course of therapy **Italian National Health Service (SSN)** full reimbursement of the ticket
Art. 6 - Oncological Diseases		
In the event of a malignant neoplasm affecting any organ, the Company covers the expenses incurred for surgery and related expenses, specialist consultations, diagnostic tests, physiotherapy and rehabilitation treatment, psychotherapy, psychological support prescribed by a specialist oncologist or psychiatrist, drugs, prostheses and other medical services necessary for the treatment of the disease and of all its sequelae, as well as palliative care and pain therapy, provided they are administered by a doctor	Limit of €25,000.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **Hospitalisation in NON-Affiliated Facilities:** 35% co-payment, minimum €1,500.00 **Out-of-hospital expenses in NON-Affiliated Facilities:** 25% co-payment, minimum €90.00.

Companion's daily fee:	€50 per day, maximum €2,600	**Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.

Art. 7 - Cardiovascular Diseases		
Cover is provided for the expenses incurred for surgery and related expenses, specialist consultations, diagnostic tests, physiotherapy and rehabilitation treatment, drugs, prostheses and other medical services necessary for the treatment of cardiovascular disease. In the case of heart disease involving: • myocardial ischaemia in all its anatomical-clinical and pathophysiological variants • open-heart or percutaneous transcatheter thermoablation or cryoablation • coronary artery bypass • percutaneous coronary angioplasty with or without placement of stents, including drug-eluting stents • carotid thromboendarterectomy/surgical treatment of carotid stenosis by carotid thromboendarterectomy or percutaneously with stents, including drug-eluting stents • open-heart or percutaneous cardiac valve surgery • open or percutaneous vascular surgery of the thoracic aorta, abdominal aorta and iliac arteries, including with placement of drug-eluting stents or vascular endoprostheses • implantation of cardiac pacemakers (PMK and CRT) • implantable cardioverter-defibrillators	Limit of €25,000.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **Hospitalisation in NON-Affiliated Facilities:** 35% co-payment, minimum €1,500.00 **Out-of-hospital expenses in NON-Affiliated Facilities:** 25% co-payment, minimum €90.00. **Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.
Companion's daily fee:	€50 per day, maximum €2,600	

Art. 8 – Prevention		
• mammography (conventional and 3D) for female Insured Persons who have reached the age of 35; (a medical prescription is required for this examination) • breast ultrasound (including the associated specialist consultation) • P.S.A. laboratory test, performed once per insurance year, for the Insured Persons who have reached the age of 50; • respiratory endoscopy: - rhinoscopy; - pharyngoscopy; - laryngoscopy; - tracheoscopy; - bronchoscopy; • urinary tract endoscopy; • digestive endoscopy: - oesophagogastroduodenoscopy (endoscopic examinations of the digestive system); - rectosigmoidocolonoscopy (endoscopic examinations of the digestive system); • haemoccult (faecal occult blood test); • urine cytology (3 samples); • spiral CT and HRCT (high-resolution computed tomography). (a medical prescription is required for this examination) Diagnostic imaging and endoscopy also include interventional procedures (needle aspiration, needle biopsy, cytodiagnostic tests with biopsy, excision of sessile or pedunculated lesions, CT- or ultrasound-guided curative treatments).	Once per insurance year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** cover not operative, no reimbursement is provided **Italian National Health Service (SSN):** full reimbursement of tickets

Art. 9 – Corneal refractive surgery with excimer laser or laser in general to restore visual acuity		
Reimbursement is provided for the expenses incurred following corneal refractive surgery with excimer laser or laser in general to restore visual acuity where it is not possible to obtain sufficient visual acuity with the use of suitable lenses (spectacles, contact lenses), to be certified by an ophthalmologist employed by a public healthcare facility, who must state the reason for any intolerance to the use of corrective lenses (spectacles, contact lenses) or the impossibility of correcting the visual defect with the use of suitable corrective lenses (spectacles, contact lenses).	Limit of €1,000.00 per eye per surgery and related expenses	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** Deductible of €600 per event **Italian National Health Service (SSN):** full reimbursement of tickets
Companion's daily fee:	€50 per day, maximum €2,600	
Art. 10 – Transport		
In the event of hospitalisation for "Major surgery", "Oncological disease", "Cardiovascular disease", "Major burns", "Poisoning, intoxication, shock and trauma, including psychological trauma", "Loss of hearing and/or sight, including unilateral", "Nuclear risk", "Hyperbaric therapy"	Limit of €3,500.00 per hospitalisation, increased to €25,000.00 if an air ambulance is used	
The Company reimburses the costs of transport to the Medical Institution by ambulance, by mobile intensive care unit, by scheduled flight, air ambulance, air rescue helicopter, train or sleeping car, of transfer from one Medical Institution to another and of return home, and the documented travel expenses (train or scheduled flight) incurred by any companion.	Included in the limit	

THE FOLLOWING COVERS APPLY ONLY TO RETIRED PERSONNEL OF THE FIRE AND RESCUE SERVICE

The following covers apply to INJURIES SUSTAINED DURING PREVIOUS WORK ACTIVITY relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, documented by an A&E certificate or other equivalent medical certification.

COVER	AMOUNT OF COVER	CO-PAYMENTS / DEDUCTIBLES
Art. 11.1 – Physiotherapy and rehabilitation		
The cover applies to injuries sustained during previous work activity relating to institutional duties, of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, documented by an A&E certificate or other equivalent medical certification, issued by a medical specialist relevant to the event, or by a statement from the head of the Insured Person's office. The necessary rehabilitative physiotherapy services, as specifically indicated by medical certification, carried out within 18 months of the event (date of injury), are covered.	Limit of €2,500.00 per person/year a **medical prescription from a specialist in sports medicine, orthopaedics, physiatry or traumatology** is required, up to 18 months after the injury.	**Only at Affiliated Facilities:** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible
Art. 11.2 - Major Burns following an injury		
Reimbursement of the medical expenses that the Insured Person has to incur as a result of accidents occurring during previous work activity relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, resulting in second- or third-degree burns affecting at least nine per cent of the body surface, with the exception of second- and third-degree burns affecting the face, hands and upper limbs, whatever the extent of the body surface affected. Accordingly, the cover includes reconstructive plastic surgery, medical expenses prior to and following surgery, drugs, prostheses, medical aids and devices, specialist consultations and other medical services necessary for the treatment and functional recovery of the injured part, including physiotherapy, rehabilitation, psychotherapy and mud and spa treatments (in any case excluding accommodation expenses), or even solely for cosmetic repair.	Limit of €17,920.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** no co-payment/deductible **Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.
Companion's daily fee	€50 per day, maximum €2,600	

Art. 11.3 - Poisoning, intoxication, shock and trauma, including psychological, following an injury		
In the event of injuries occurring during previous work activity relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, provided that they occur during the period of validity of the contract, resulting in poisoning, intoxication from fumes, gases and vapours, shock and trauma, including psychological trauma, certified by an A&E department, the expenses incurred for hospitalisation, surgery and related expenses, specialist consultations, diagnostic tests, physiotherapy and rehabilitation treatment, psychotherapy, psychological support prescribed by a specialist psychiatrist, drugs, prostheses, medical aids and devices and other medical services necessary for the treatment of the disorders or to limit the effects of the injury or of any subsequent disease will be reimbursed.	Limit of €22,000.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** co-payment of 20%. **Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.
psychological trauma	Sub-limit of €500.00	
Companion's daily fee	€50 per day, maximum €2,600	
Art. 11.4 - Loss of hearing and/or sight, including unilateral, following an injury		
In the event of injuries occurring during previous work activity relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, provided that they occur during the period of validity of the contract, which cause the loss of hearing, including partial, and/or of sight, including unilateral, certified by an A&E department, the expenses incurred for surgery and related expenses, specialist consultations, diagnostic tests, physiotherapy and rehabilitation treatment, drugs, prostheses, medical aids and devices and other medical services necessary for the treatment of the disorders or to limit the effects of the injury are reimbursed	Limit of €24,000.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** no co-payment/deductible **Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.
Companion's daily fee	€50 per day, maximum €2,600	
Art. 11.5 - Nuclear risk		

Where, during the period of validity of the contract, the Insured Person, in the performance of previous work activity relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, accidentally comes into contact with radioactive substances and requires related treatment, reimbursement is provided for the expenses incurred for specialist consultations, diagnostic tests, physiotherapy and rehabilitation treatment, drugs, medical aids and devices and other medical services necessary for the treatment of the disorders or to limit the effects of the injury and of any related disease.	Limit of €17,920.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** no co-payment/deductible **Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.
Companion's daily fee	€50 per day, maximum €2,600	
Art. 11.6 - Hyperbaric therapy		
Where, during the period of validity of the contract, the Insured Person, in the performance of previous work activity relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, while on duty, is affected, due to accidental causes, by decompression sickness, gas embolism, carbon monoxide poisoning, burns or other related events requiring immediate hospitalisation and/or outpatient treatment, including day hospital, the Company will pay the related expenses for hyperbaric treatment and/or therapy incurred during hospitalisation and for maintenance hyperbaric treatment and/or therapy,	Limit of €12,750.00 per person/year	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** no co-payment/deductible
Art. 11.7 - Dental trauma following an injury		
In the event of injuries occurring during previous work activity relating to the institutional duties of the National Fire and Rescue Service, including the Trento Provincial Fire Service, including commuting risk, certified by an A&E department, provided that they occur during the period of validity of the contract, which require reconstructive dental treatment, including prosthetic applications for single or multiple teeth.	Limit of €10,000.00 per person/year A&E certificate required	**Affiliated Facilities** subject to **acceptance of the case by the Operations Centre**: no co-payment/deductible **NON-Affiliated Facilities** no co-payment/deductible **Italian National Health Service (SSN)** full reimbursement of the ticket, including A&E.

*The **Operations Centre** can be reached on all working days (Monday to Friday) from 9.00 to 18.00 on the following dedicated telephone numbers:*
- if calling from Italy: 800 954454
- if calling from abroad: +39 011 7425522