



EBM Salute

REGULATIONS

2021

Approved by the EBM General Meeting of 22 December 2020

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GENERAL PROVISIONS

These regulations govern the operation of EBM Salute, the Supplementary Health Care Fund for workers in the Small and Medium Metalworking Enterprises sector, established by public deed on 2 May 2018, in implementation of the provisions of the National Collective Labour Agreement 3 July 2017 and the subsequent Agreement of 4 October 2018.

These regulations, which apply Article 51 of the National Collective Labour Agreement for workers employed in the small and medium-sized metalworking, goldsmith and plant installation industry of 3 July 2017 and the Statute of EBM Salute and subsequent agreements between the founding parties of the Unionmeccanica Fund and FIM-CISL, FIOM- CGIL and UILM-UIL are adopted pursuant to Article 20 of the Articles of Association.

For all matters not expressly provided for in these regulations, the contents of the Memorandum of Association, the Articles of Association, the provisions contained in the National Collective Labour Agreement for workers in the small and medium-sized metalworking and jewellery industry and in the installation of equipment and in the agreements signed by the founding parties shall apply.

ART. 1 – EMPLOYEE REGISTRATION

As of 1 July 2018, companies applying the National Collective Labour Agreement (CCNL) referred to in the general provisions are required to join the EBM Salute Fund by paying the required contributions for their workers. Payments must be made for all employees, who have passed the trial period, to whom the following contractual forms are applied:

- permanent contract including part-time and home workers;
- apprenticeship;
- fixed-term contract of not less than 5 months;

It is the employee's right to waiver membership of EBM Salute in writing, which must be communicated to his/her company.

The following may also join EBM Salute:

- employees of the parties stipulating the National Collective Labour Agreement (CCNL) for the engineering and plant installation industry, even if they are seconded under Law No. 300 of 1970;
- workers who, following the transfer of a company pursuant to Article 47, Law no. 428/1990, or as a result of a change in the company's activities, have lost the requirements set out in the points of the first paragraph of this Article and the companies they work for, may continue to be members of the Fund if this choice is made through a company agreement;
- the members of the statutory bodies of EBM and EBM Salute.

ART.2 – FAMILY UNIT

The Fund's benefits are intended for the following family members in addition to the registered employees referred to in Article 1:

2.1 – TAX DEPENDENT FAMILY MEMBERS

A registered employee's tax-dependent family unit is understood to be the subjects referred to in letters a) and c) of Art. 12 of Presidential Decree no. 917/1986 and subsequent amendments and additions:

- the worker's spouse (with reference also to civil unions under Law 76/2016) who is not legally and effectively separated;
- de facto cohabitants referred to in Law 76/2016 (Art. 1, paragraphs 36-65);
- children (including recognised natural, adopted, foster or affiliated children).

Such persons must not have a total annual income (i.e. taxable income) in excess of a limit of € 2,840.51 (of Article 12 point 2 of Presidential Decree no. 917/1986) or the pro tempore limit in force. For children up to the age of 24, the limit is € 4,000.00.

2.2 – NON TAX-DEPENDENT FAMILY MEMBERS

A non tax-dependent family unit of the registered employee is defined as:

- the worker's spouse (with reference also to civil unions under Law 76/2016) who is not legally and effectively separated;
- de facto cohabitants referred to in Law 76/2016 (Art. 1, paragraphs 36-65);
- children (including recognised natural, adopted, foster or affiliated children),

with a total annual income (i.e. taxable income) in excess of € 2,840.51 Presidential Decree no. 917/1986, point 2) or the pro tempore limit in force.

The right to membership of family members and de facto cohabitants remains as long as the employee is a member.

ART. 3 – HOW TO APPLY

Membership to the EBM Salute fund follows payment of the monthly contribution by the companies, as provided for in the National Collective Labour Agreement.

The payment of the monthly contribution due for each worker registered in the Fund shall be made by means of a unified payment model F24 and transmission of the UNIEMENS flow on a monthly basis, as better specified in Article 7.

Workers, for whom monthly contributions have been paid, must register on the Fund's portal, from the 1st day of the 5th month following the month in which the first contribution to the EBM Salute fund is made (Art. 6.1), by accessing the "Reserved Area Access" section on the home page of the website www.ebmsalute.it.

Membership of the Fund presupposes the knowledge and acceptance by the person concerned of the provisions of the Articles of Association and these Regulations, as well as the other collective rules governing the activities of the Fund.

3.1 – FREE APPLICATION OF FAMILY MEMBERS AND DE FACTO COHABITANTS

Free membership of the Fund is also allowed for the year 2021:

- to members of the family unit who are tax dependent and to de facto cohabitants as per Article 2.1;

Free registration entails the inclusion in the health plan of the registered worker and the sharing of health guarantees and ceilings as provided for in the Health Plan Guide.

The worker may register family members and de facto cohabitants who are tax dependent by accessing the EBM Salute Reserved Area, according to the procedures described in the manual in the *Documents section* of the website www.ebmsalute.it.

Free membership is possible at any time of the year.

Please refer to Art. 6 for the starting date of the health cover.

3.2 – PAID APPLICATION FOR FAMILY MEMBERS AND DE FACTO COHABITANTS WHO ARE NOT TAX DEPENDENT

The following members of the family unit who are NOT tax dependant:

- the worker's spouse (with reference also to civil unions under Law 76/2016) who is not legally and effectively separated;
- de facto cohabitants referred to in Law 76/2016 (Art. 1, paragraphs 36-65);
- non-tax dependent and non-cohabiting children of a registered employee entrusted by a separation/divorce ruling to the ex-spouse;

membership of the fund is allowed with the employee paying the annual premium for the individual health plans.

The cost of the Health Plan is € 150 per year per registered family member.

Paid membership for the year 2021 can be made in the window from 4 January 2021 to 7 February 2021 (unless extended), and notice will be given on the EBM Salute website on how to join.

Workers can register family members and de facto cohabitants who are NOT tax dependent by accessing the website of UNISALUTE directly, according to the procedures that will be indicated in the News section of the website www.ebmsalute.it.

The health plan will run from 1 January to 31 December, subject to validation by the EBM Salute Fund with verification of payment of the relevant fee.

3.3 – ACCESS TO THE RESERVED AREA

The Companies adhering to the Fund, the Employees in force and the Consultants appointed/authorised by the Company can access their respective Reserved Areas of the [New EBM Salute Platform](#) on the home page of the website www.ebmsalute.it.

The Reserved Area allows companies and their consultants to check their monthly contribution position and the list of workers for whom contributions have been paid and the relative Uniemens communication.

Workers may check the monthly coverage of the Health Policy, as resulting from the payments made and the Uniemens flows sent by the Company and may directly access the UniSalute platform to take advantage of the benefits provided by the Health Plan.

Registration procedures are available on the website in the *Documents* section.

ART. 4 – DOCUMENTATION REQUIRED FOR FAMILY REGISTRATION AND PROVISIONS ON SELF-CERTIFICATION

For the purposes of recognising the right to assistance in favour of family members and cohabitants, the Fund may request from the member any documentation attesting to the status and conditions set out in Article 2 of the Regulations.

EBM Salute can check self-certified information at any time by requesting appropriate certification from the member.

Failure to do so will result in forfeiture of the right to health care for the family member/partner concerned.

A false declaration also incurs the civil and criminal penalties provided for by law.

ART.5 – APPLICATION OF WORKERS IN METALWORKING COMPANIES WITH EXISTING SUPPLEMENTARY HEALTHCARE SCHEMES TO EBM SALUTE

Companies with employer-recognised forms of supplementary healthcare with an amount equal to or greater than € 60 (annual cost of EBM Salute membership) are not required to pay into EBM Salute.

Companies with corporate forms of supplementary healthcare are required to join the EBM Salute Fund in order to register employees who do not have any supplementary healthcare coverage.

Companies wishing to replace their supplementary health plan with EBM Salute may join according to the membership procedures indicated in Article 3 of these Regulations.

Workers will therefore become covered without interruption from the day following the expiry of their existing insurance cover without, therefore, incurring incoming gap periods.

In order to guarantee the continuity of the health cover, it is necessary to notify the territorial trade unions or, where provided for, to sign a trade union agreement, accompanied by the list of workers in force, which must be sent to EBM Salute.

ART. 6 – COMMENCEMENT OF HEALTH BENEFITS

6.1 – EMPLOYEES

The starting date of the right to health benefits is the 1st day of the 5th month following the month in which the first contribution to the EBM Salute fund is made, defined as the "waiting period".

The right to health benefits continues after the termination of employment for a period of time corresponding to the months of contributions paid by the company up to the time when the above-mentioned health cover takes effect (4 months).

6.2 – FAMILY MEMBERS WHO ARE TAX DEPENDENT

Health benefits for an employee's family unit/partner start on the 1st day of the month following registration provided the employee is covered on that date. If the family member/civil partner is added during the employee's "waiting period", the family member's medical benefits will commence on the same date as the registered employee.

6.3 – FAMILY MEMBERS WHO ARE NOT TAX DEPENDENT

The starting date of the right to healthcare services for family members and de facto cohabitants is specified in Article 3.2 of these Regulations.

ART.7 – METHOD OF PAYMENT, STARTING DATE AND TERMINATION OF THE CONTRIBUTION.

7.1 - EMPLOYEES

The full monthly contribution (€ 5) is also due in the case of:

- fixed-term contract of not less than 5 months from registration;
- part-time;
- sick leave;
- parental leave;
- suspension during which pay and/or allowances are paid by the social security institution;

- CIG in all its types;
- workers posted abroad if the worker and/or his/her family members who are tax dependent do not have a health insurance policy provided by the company;
- NASPI following collective dismissal procedures under Law 223/1991 or under Article 7 of Law 604/1966. In this case, the contribution will be due for a period of 12 months and must be paid in a single instalment upon termination of the employment relationship through the payment procedures indicated by the Fund. The procedures are described on the EBM Salute website in the *Documents* section.

Companies pay the monthly contribution fee of € 5 for each registered employee (including the family unit and de facto cohabitants as specified in Article 3.1 of these Regulations) as provided for in the National Collective Labour Agreement of 3 July 2017.

The registered workers, for whom the contribution is due, are those notified to the Fund according to the provisions of these Regulations.

As of 1 July 2018, the payment of the monthly contribution due for each worker registered in the Fund must be made by the company, by the 16th of the month following the reference month, by means of a unified payment model F24 indicating the tax code EBMC and by the end of the same month it must submit the Uniemens flow in which it will indicate the sub-code EBMQ.

Until 31 October 2018, companies had the option to pay the expected contributions, from January 2018, and not be considered new members with employee coverage from 1 July 2018, thereafter they must be considered new members.

Therefore, as of 1 November 2018, it is no longer possible to pay back dues. If the company pays contributions in arrears, EBM Salute will reimburse the amount paid, except for the amount due for the month of payment, and consequently, the workers will be covered as provided for in Article 6.1 of these Regulations.

In the event of dismissal, the worker will be entitled to the benefits provided by the Fund until the fourth month following the last payment made by the companies.

7.2 - FAMILY UNIT AND DE FACTO COHABITANTS WITH FREE INCLUSION

The contribution for family members and de facto cohabitants referred to in Article 3.1 of these Regulations is included in the annual contribution provided for by the health plan applied to the employee.

7.3 - FAMILY UNIT AND DE FACTO COHABITANTS WITH PAID MEMBERSHIP

The contribution for family members and de facto cohabitants is governed by Article 3.2 of these Regulations.

The payment of the contribution is made annually in advance and is fully borne by the registered employee. The payment must be made by the registered employee using the payment procedures provided by the Fund, which are published on the website.

The renewal of membership is made by paying the contribution.

ART. 8 – SHARE ALLOCATED TO ADMINISTRATIVE MANAGEMENT

No provision has been made for the administrative management of the fund.

ART. 9 – DELAYED AND NON-PAYMENT

Partial or total failure to pay the contributions owed by the company for registered workers results in the suspension of health benefits.

ART. 10 – FORFEITURE OF THE RIGHT TO BENEFITS

The right to benefits for employees and their family members/partners shall lapse in accordance with the terms and conditions set out in these Regulations in the following cases.

10.1 - EMPLOYEE AND FAMILY MEMBERS AND DE FACTO COHABITANTS WITH FREE INCLUSION

Family members and de facto cohabitants, as defined in Art. 3.1, are no longer entitled to health care services for the following reasons:

- a) death of the employee and/or family members and de facto partners;
- b) termination of the employee's employment relationship or application of a National Collective Labour Agreement (CCNL) other than that of the metalworking and plant installation industry, except in the case referred to in Article 1;
- c) exclusion in the event of failure to pay contributions;
- d) unpaid and uncompensated leave;
- e) exclusion ordered by the Board of Directors in the event of wilful misconduct or gross negligence by the member;
- f) waiver;
- g) dissolution, liquidation or termination, for whatever reason, of the EBM Salute Fund.

In the case of d) above, medical benefits will be reactivated from the first day of the month following notification of the end of the leave.

10.2 - FAMILY MEMBERS AND DE FACTO COHABITANTS WITH PAID INCLUSION

Family members and de facto cohabitants, as defined in Art. 3.2, are no longer entitled to health care services for the following reasons:

- a) death;

- b) expiry of the coverage offered by the EBM Salute fund (12 months from the start of benefits);
- c) dissolution, liquidation or termination, for whatever reason, of the EBM Salute Fund.

ART. 11 – BENEFITS

The Executive Committee of EBM Salute approves and updates the Nomenclator of healthcare benefits by means of a specific resolution, which is promptly brought to the attention of members.

ART. 12 – REGISTER AND MANAGEMENT OF PERSONAL DATA

A register of companies/employees applying for benefits is established at EBM Salute. All relevant personal data will be processed by the Fund, as autonomous Data Controller, in full compliance with the EU Regulation 2016/679 ("GDPR") and the National Privacy Legislation and, in any case, to an adequate and relevant extent in relation to the purposes of processing, maintaining the integrity, confidentiality and correctness thereof.

ART. 13 – COMMENCEMENT AND DURATION

This Regulation shall enter into force on 1 January 2021 and shall be valid for 1 (one) year. It is tacitly renewed, unless amended by the General Meeting, on the proposal of the Executive Committee.

ART. 14 – PUBLICATION

These regulations are communicated to all companies that are members of the EBM Salute fund by e-mail/PEC and published on the EBM Salute website.

With the indicated publication on the EBM Salute institutional website, these Regulations shall be deemed to be known.

Rome, 22 December 2020