

FasiOpen



Piano Sanitario **CORAL** *Guida easy*

V2.26

Guide for clients

A useful tool to make the best use of the **Coral Plan**



Dear Client, with this **Easy Coral operational handbook**, your Health Fund aims to provide you with a simple and intuitive tool containing all the information you need to avoid obstacles or delays in the normal processing of your refund requests.

In the Easy Coral manual, you'll find an **overview** of the refunds available under the FasiOpen **Coral Health Plan**, as well as a description of all the additional documents you need to send to the Fund along with your expenses invoice.

This is another important step in ensuring that all processes are as transparent and simple as possible, a fundamental approach that has distinguished the Fund in its growth since 2009.

Please note that, in the interests of brevity, some information will inevitably be omitted from the Easy Coral manual. We therefore remind you to always consider as binding all the introductions, provisions, obligations and instructions contained in the FasiOpen Regulation, the Client Guide and the Basic Nomenclature, all of which can be consulted on the Fund's website.

Thank you for your attention and we hope that you find the manual useful!



“Coral” Health Plan

Easy operational handbook

Covers	Conditions of refund		Documents required to receive refunds
MAJOR SURGICAL OPERATIONS COVER 1	Refund Percentage	100%	Indirect: full copy of the medical record, invoices with details of the services carried out and relevant individual amounts issued by the healthcare facility and the medical-surgical team. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
	Maximum per event	€ 100,000	
	Minimum non-refundable	none	
	Annual ceiling per individual client	€ 100,000	
OTHER HOSPITALISATIONS (WITH OR WITHOUT SURGERY) COVER 1.2	Refund Percentage	100%	Indirect: full copy of the medical record, invoices with details of the services carried out and individual amounts for the healthcare facility and the medical-surgical team. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
	Minimum non-refundable	DIR € 1,700 IND € 2,000	
	Maximum per event	DIR € 100,000 IND € 8,000	
	Annual limit per individual client	€ 100,000	
PRE-HOSPITALISATION (only major surgery 160 days prior to operation) COVER 2	Annual ceiling per individual client	€ 1,200	Indirect only: invoices with details of the services carried out and relevant individual amounts, request of the specialist specifying the intervention made
POST-HOSPITALISATION (only major surgery 160 days following operation) COVER 3	Annual ceiling per individual client	€ 1,500	Indirect only: invoices with details of the services carried out and relevant individual amounts, request of the specialist with diagnosis, copy of medical record
ULTRASOUND DIAGNOSTICS (NOT PREGNANCY) COVER 4	Refund Percentage	DIR 40% IND 40%	Indirect: invoice with details of services carried out and relevant individual amounts, prescription with certain or presumed diagnosis and reports on tests carried out. Direct: medical prescription with certain or presumed diagnosis
	Annual limit per individual client	€ 200	
HIGHLY SPECIALIST DIAGNOSTICS AND THERAPIES COVER 5	Refund Percentage	75%	Indirect: invoice with details of services carried out and relevant individual amounts, prescription with certain or presumed diagnosis and reports on tests carried out. Direct: medical prescription with certain or presumed diagnosis
	Minimum non-refundable	€ 60	
	Annual limit per individual client	€ 10,000	

Covers	Conditions of refund		Documents required to receive refunds
SPECIALIST OUTPATIENT CONSULTATIONS COVER 6	Refund Percentage	DIR 100% IND 70%	Indirect: invoice with details of services carried out and relevant individual amounts, specialisation qualification of the physician carrying out the consultation.
	Minimum non-refundable	DIR Not provided for IND € 50	
	Maximum per event	DIR € 180 IND € 150	Direct: nil. The administrative procedures are chargeable to the healthcare facility.
	Annual ceiling per individual client	€ 750	
CHARGES FOR HEALTHCARE SERVICES RECEIVED THROUGH THE ITALIAN NATIONAL HEALTH SERVICE COVER 7 FasiOpen does not refund the additional public healthcare charges introduced by Law no. 111 of 15.7.2011 regarding contributions towards healthcare costs	Refund Percentage	100%	Indirect: invoice with details of services relating to healthcare charges and medical prescription with certain or presumed diagnosis.
	Max per prescription	€ 36.15	
	Annual ceiling per individual client	€ 500	Direct: medical prescription with certain or presumed diagnosis
MATERNITY PACKAGE COVER 8	Ultrasounds in pregnancy	Max 5/preg DIR 100% IND Max €75/ultra	Indirect: invoice with details of services carried out and relevant individual amounts, medical prescription with up-to-date evidence of state of pregnancy. Direct: medical prescription with up-to-date evidence of state of pregnancy.
	Clinical Analyses (alternative to ultrasounds)	DIR 100% IND 80% Max € 200/pregnancy - or - Non-invasive Prenatal Diagnostics (Bi-Test etc.) Max € 150 if positive + Amniocentesis or Chorionic villus Max € 150	Indirect: invoice with details of services carried out and relevant individual amounts, medical prescription with up-to-date evidence of state of pregnancy. Direct: medical prescription with up-to-date evidence of state of pregnancy.
	Childbirth hospitalisation allowance in the S.S.N.	€ 90 per night Max 10 nights	Indirect only: full copy of the medical record.
	Psychological support 150 days after childbirth	Max 5 consultations Max € 60/consultation	Indirect: invoice showing the academic qualification and registration number of the professional, a copy of the medical record and the chronological order of the sessions. Direct: copy of the medical record and details of the sessions
	Eutocic childbirth (natural)	Max €4,000 Minimum non-refundable: € 500	Indirect: invoices with details of the services carried out and individual amounts, full copy of medical record.
	Caesarian childbirth	Max €5,000 Minimum non-refundable € 1,000	
	Therapeutic abortion	Max €3,000 Minimum non-refundable € 500	Direct: nil. The administrative procedures are chargeable to the healthcare facility.

Covers	Conditions of refund		Documents required to receive refunds
CARDIOVASCULAR PREVENTION PACKAGE COVER 9	1 package/year not repeatable before another 2 years have elapsed with the exception of "Oncology Prevention Packages for Men/Women" which can be repeated once a year until the age of 65, after which they revert to the standard frequency of once every 2 years.	DIR 100% IND Max €90	Indirect: invoice with details of services carried out and individual amounts referring only to the services included in the package chosen, confirming that these were carried out in one single solution.
		Age >40 years	
ONCOLOGICAL PREVENTION PACKAGE COVER 9	1 package/year not repeatable before another 2 years have elapsed	DIR 100% IND Max €150 men - Max €200 women	Direct: nil. The administrative procedures are chargeable to the healthcare facility.
Age >40 years			
OPHTHALMIC PREVENTION COVER 9	1 package/year not repeatable before another 2 years have elapsed	Age >40 years DIR 100% IND Max €120	Indirect: invoice with details of services carried out and individual amounts referring only to the services included in the package chosen, confirming that these were carried out in one single solution. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
THYROID PREVENTION COVER 9		Age >40 years DIR 100% IND Max €50	
PREVENTION OF MELANOMA COVER 9		Age >40 years DIR 100% IND Max €70	
DYSMETABOLIC PREVENTION COVER 9		Age >40 years DIR 100% IND Max €30	
DENTISTRY COVER 10	Specialist consultation with treatment plan once a year (direct only)	Contribution from client € 0	DIRECT PROVISION CARE only
	Oral hygiene: debridement Max twice a year	DIR charged to Client € 10 IND max refund € 35	Indirect: invoices with details of services carried out and relevant individual amounts, completed unified form or, if applicable, preventive Care Plan and obligations. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
	Prevention of oral cavity cancer 1/year	Only DIR 100%	Only DIRECT: none - the administrative procedures are chargeable to the healthcare facility.
	Fillings of any class	DIR charged to Client € 40 IND max refund € 20	Indirect: invoices with details of services carried out and relevant individual amounts, completed unified form or, if applicable, preventive Care Plan and obligations. Direct: nil. The administrative procedures are chargeable to the healthcare facility.

DENTISTRY
COVER 10

Simple or complex extractions	DIR charged to the client € 20 IND refund Max €30	Indirect: invoices with details of services carried out and relevant individual amounts, completed unified form or, if applicable, preventive Care Plan and obligations. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
Extractions of bone-impacted teeth	DIR charged to Client € 40 IND max refund € 80	Indirect - PRE-TREATMENT: preventive treatment plan with pre-extraction endoral x-ray/bite wings POST-TREATMENT refund stage: invoices with details of the services carried out and relevant individual amounts, completed refund request form.
Extractions of third molar in dysodontiasis	DIR charged to Client € 40 IND max refund € 70	
Germectomy (including all surgical stages and activities including mucogingival flap and/or osteotomy and/or odontotomy - sutures and sedation– excluding sedation with nitrous oxide) up to 16 years of age	DIR charged to Client € 40 IND max refund € 80	Direct: PRE-TREATMENT: preventive treatment plan with pre-extraction endoral x-ray/bite wings POST-TREATMENT refund stage: invoices with details of the services carried out and relevant individual amounts, completed refund request form.
Endoral x-rays	DIR charged to the client € 10 IND refund Max €10	Indirect: invoices with details of services carried out and relevant individual amounts, completed unified form or, if applicable, preventive Care Plan and obligations. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
Orthodontic appliance (clients aged < 18 years)	Max refund € 170/year	Indirect - PRE-TREATMENT: ANNUAL preventive treatment plan with pre-treatment obligations POST-TREATMENT refund stage: invoices with details of the services carried out, completed refund request form. Intraoral photo with appliance positioned in the arch. Direct: none - the administrative procedures are chargeable to the healthcare facility.
Implants and associated crowns	Max refund per Implant and crown € 600	Indirect - PRE-TREATMENT: ANNUAL preventive treatment plan with pre-treatment obligations POST-TREATMENT refund stage: invoices with details of the services carried out, completed refund request form, post-treatment obligations. Direct: none - the administrative procedures are chargeable to the healthcare facility
	Sub-ceiling per implant € 400 Sub-ceiling per crown € 200	
Annual refund ceiling dentistry	€ 2,200	

Covers	Conditions of refund		Documents required to receive refunds
ALLOWANCE/DAILY ALLOWANCE IN LIEU FOR HOSPITALISATIONS FOLLOWING MAJOR SURGICAL OPERATIONS WITH OVERNIGHT STAY COVER 11	Refund Percentage	Max 150 nights/year € 80 first 30 nights € 100 31st-150th night (MAJOR SURGERY)	Indirect only: full copy of the medical record.
NEWBORN PROTECTION COVER 12	Annual limit (up to 2 years of age)	€ 40,000	Indirect: full copy of medical record, invoices with details of services carried out and relevant individual amounts. Direct: nil. The administrative procedures are chargeable to the healthcare facility.
TRANSPORTATION BY AMBULANCE COVER 13	Refund Percentage	100%	Indirect only: invoice or receipt issued by the ambulance service with evidence of medical certification with clinical picture, details of transport with date and place of departure and arrival. Valid only within Italy.
	Minimum non-refundable	Not available	
	Annual ceiling per individual client	€ 1,800	
LENSES AND NON-DISPOSABLE CONTACT LENSES FOLLOWING CHANGE IN EYESIGHT COVER 14	Refund Percentage	100%	Indirect only: invoice with details of individual amounts, ophthalmologist's prescription with eyesight specifications and certification of conformity with EU regulations for the lenses purchased.
	Minimum non-refundable	€ 55	
	Annual limit	€ 125	
PHYSIOKINESIS THERAPY following injury within 120 days after the day of the documented injury COVER 15	Refund Percentage	DIR 100% IND see Details of Cover	Indirect: invoice with details of services carried out and relevant individual amounts, specialist prescription with certain diagnosis and date of injury, any first aid report or copy of medical record if hospitalisation needed following injury.
	Annual ceiling per individual client	€ 780	Direct: specialist prescription with certain diagnosis and date of injury, any first aid report or copy of medical record if hospitalisation needed following injury.



Please note that these must be submitted within and no later than 3 months after the issue date of the balance expenditure documents for which the refund is requested (for allowance/daily allowance within 3 months after the date of discharge).

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