



## **REGULATIONS**

**approved by the General Meeting of Members of 16  
July 2025**

### **Article 1 - Object of the Regulations**

1.1 These Regulations, approved in accordance with Article 16(e) of the Articles of Association, by the General Meeting of Members, have the purpose, as set forth in Article 22 of the Articles of Association of

- defining the operation of the CASSA;
- the procedures for admission to the CASSA, as well as the rights and obligations of Members, Beneficiaries and Legal Claimants;
- defining the characteristics of the Services provided by the CASSA to which Beneficiaries and Legal Claimants are entitled under Articles 6 and 7 of the Articles of Association;
- collecting together the operational procedures concerning:
  - i. the admission of members and the registration of Beneficiaries and Legal Claimants;
  - ii. payment of membership fees and contributions;
  - iii. the provision of Services.

1.2. The CASSA's activities are regulated in line with annual financial years coinciding with the calendar year.

1.3 As provided for in Article 3 of the Articles of Association, the CASSA provides, in favour of the Beneficiaries and Legal Claimants, as better identified in Articles 6 and 7 of the Articles of Association, life and healthcare assistance services such as, by way of example

but not limited thereto: medical expense reimbursement services; injuries and illness services; death and permanent disability due to illness; healthcare and welfare assistance services to dependent persons; healthcare and welfare services (all defined with the term "**Services**").

1.4 These Regulations, together with the Articles of Association, can be viewed and downloaded on the website of the Cassa (hereinafter referred to as the "**Website**").

## **Article 2 – Admission of members and the registration of Beneficiaries and Legal Claimants**

2.1 The application for admission as a Member must be made by means of an IT procedure made available by the CASSA. Following this procedure, Members will be provided, within the Cassa's portal (hereinafter referred to as the "**Portal**"), their own reserved area (hereinafter referred to as the "**Members' Reserved Area**"), in which they will find all the documents concerning them and governing their membership relationship. Admission is subject to payment of the membership fee and contribution as provided for in Articles 4 and 5 below.

2.2 Beneficiaries are enrolled by being registered with the CASSA by the Members, as provided for in Article 9 of the Articles of Association, with the submission of the Beneficiaries' master data by means of a master data file made available by the CASSA. Following registration, Members can communicate, in a reserved area made available by CASSA, any changes in Beneficiaries' personal data, the inclusion of new Beneficiaries or the termination of Beneficiaries' employment contracts.

2.3 Legal Claimants are enrolled by being registered with the CASSA by the Members and/or Beneficiaries (head of household) by filling in the special forms made available by the CASSA or through the special reserved area made available by the CASSA. Enrolment is subject to the payment of the contribution as set out in Article 4 below.

## **Article 3 Withdrawal and Exclusion as a Member**

3.1 The acquisition of status as a Member cannot be for a fixed term; therefore, the status as Member ceases only in the following cases:

- a) withdrawal by the Member, which must be notified in writing to the CASSA, by registered letter with acknowledgement of receipt or by certified e-mail, by 30 September of each year. In this case, the withdrawal will take effect at the end of the

current business year;

- b) exclusion decided by the General Meeting of Members for serious non-compliance with statutory and regulatory provisions as a Member such as non-payment of membership fees and contributions;
- c) upon the occurrence of an event extinguishing the Member;

3.2 Full reference should be made to the provisions in Articles 9 and 10 of the Articles of Association for the loss of the status as Beneficiary and Legal Claimant.

#### **Article 4 - Membership Fee**

4.1 The Members indicated in Article 5 of the Articles of Association pay a membership fee as provided for in Articles 11 and 12 of the Articles of Association, upon application for admission and for each year of membership with the CASSA.

4.2 The amount of the membership fee is determined by resolution of the Management Board by 30 September each year.

4.3. The terms of payment of the membership fee are sent by the CASSA to the Member upon admission.

4.4 Failure to pay the membership fee at the time of application for admission or, in the case of renewal, by 31 March of the year of renewal shall result in the suspension of the Services in favour of the Beneficiaries and Legal Claimants.

#### **Article 5 - Contributions**

5.1 The amount of contributions that Members or Beneficiaries must pay to the CASSA, are those stipulated for the Services contained in the Welfare Programme(s), or in the insurance contract(s) referred to in Article 6 below.

5.2 Contributions are to be paid annually by the Member by the date indicated in the Welfare Programme(s) and/or in the insurance contract, except in the event of withdrawal pursuant to Article 3 of the Regulations and Article 8 of the Articles of Association.

5.3 Contributions for services that the Cassa provides directly pursuant to Article 4(i) of the Articles of Association are requested within the framework of the Welfare Programme.

5.4 Contributions due for the Services that the Cassa provides indirectly, pursuant to Article 4(ii) of the Articles of Association, are determined on the basis of the conditions laid down in the insurance contracts and notified to the Members by the CASSA.

5.5 The aforesaid contributions may be increased over the course of the years of membership

in the CASSA and are obligatorily due to the CASSA provided that the increase in the contribution referred to in paragraphs 5.3 and/or 5.4 above, due to changes in market conditions, is no greater than 15% compared to the previous year - **unless the Member has exercised withdrawal from the individual Welfare Programme or insurance contract by 30 September of the current year in accordance with the procedures set out in Article 3 of the Regulations and Article 8 of the Articles of Association. The Member intending to withdraw must give notice of their intention no later than 31 December of the current year if the notice concerning changes in market conditions is sent after 30 September and includes a request for an increase of more than 15%.**

#### **Article 6 - Services**

6.1 The CASSA provides the Services in accordance with the procedures, terms and conditions indicated in the Welfare Programme that has been chosen by the Member and/or the Beneficiary or in accordance with the procedures, terms and conditions indicated in the insurance contract that has been chosen by the Member and/or the Beneficiary.

6.2 Pursuant to Article 3 of the Articles of Association, the Cassa offers its Beneficiaries the following Services:

*SECTION A/1) - SERVICES AVAILABLE TO BENEFICIARIES that have an employment contract with the Member under collective agreements, company contracts or company regulations*

Members may apply to subscribe for their Beneficiaries:

1. Cover to ensure the payment of a lump sum in the event of death and permanent disability, whether partial or total, and as a result of illness and/or injury
2. Cover to ensure reimbursement of medical expenses following an injury and/or illness
3. Cover to ensure the payment of a lump sum or an annuity in the event of serious illness
4. Agreements with qualified centres for services of preventive or diagnostic medicine
5. Life assurance cover for the guarantee of an annuity or capitalisation.

Any coverage and welfare services provided directly or indirectly by the CASSA must take effect on 1 January or from the time of admission if later.

It will also be possible to subscribe to covers offered by the CASSA on a different date, but under the specific conditions of the cover itself.

SECTION A/2) - SERVICES RESERVED FOR BENEFICIARIES, not covered by section A/1

Members may apply to subscribe for their Beneficiaries:

1. Cover to ensure the payment of a lump sum in the event of death and permanent disability, whether partial or total, and as a result of illness and/or injury
2. Cover to ensure reimbursement of medical expenses following an injury and/or illness
3. Cover to ensure the payment of a lump sum or an annuity in the event of serious illness
4. Agreements with qualified centres for services of preventive or diagnostic medicine
5. Life assurance cover for the guarantee of an annuity or capitalisation.

Any coverage and welfare services provided directly or indirectly by the CASSA must take effect on 1 January or from the time of admission if later.

It will also be possible to subscribe to covers offered by the CASSA on a different date, but under the specific conditions of the cover itself.

The list of Services and their description, as well as the limits, exclusions and methods of reimbursement and/or settlement, are described in the Welfare Programme and/or in the insurance contract chosen by the Member and/or Beneficiary, to which reference should be made in full.

**Article 7 - Provision of Services**

7.1 The Beneficiaries and their Legal Claimants are entitled to the provision of the Services, as provided for by the existing covers and/or agreements, or provided directly or indirectly by the CASSA, when the conditions occur provided for by the covers or the conditions established by the contracts, arrangements, regulations, and agreements of the Members.

7.2 For the settlement of Services, upon the occurrence of one of the events guaranteed by the covers activated through the CASSA, Members and Beneficiaries and their Legal Claimants must follow the procedures established by the CASSA for each type of cover.

7.3 Claims for reimbursement and/or settlement of Services must follow the procedures set out in the Welfare Programme or insurance contract chosen by the Member and/or Beneficiary. Reimbursement for healthcare services only will be made exclusively by bank transfer to a current account held at an Italian bank, according to the procedures set out in the Welfare Programme.

7.4 Reimbursements by bank or postal cheque or banker's draft are excluded.

**Article 8 - Privacy and data protection**

8.1 The CASSA recognises the right to the protection of personal data as a fundamental right, and is committed to conducting its business in compliance with applicable data protection legislation, in particular Regulation (EU) 2016/679 (GDPR) and applicable national legislation, and taking measures to protect the security of the personal data processed.

8.2 In order to pursue its own purposes and carry out the activities functional or related to them, and to fulfil its obligations, the CASSA needs to acquire and process personal data of Beneficiaries and Legal Claimants, in some cases also belonging to special categories of personal data pursuant to Article 9 of the GDPR (in particular, data relating to health). Processing activities may also include the disclosure of personal data to parties outside the organisation, including the following:

- entities to which the CASSA outsources its activities;
- Insurance Companies (when Services are provided through the insurance market. In such cases, in particular, the names and other data of the Beneficiaries, and in some cases of the Legal Claimants, are communicated by the CASSA to the Insurance Company in order for the latter to activate the required insurance cover);
- Inland Revenue Agency (in some cases, in particular, the CASSA is obliged by law to disclose to the Inland Revenue Agency certain data on reimbursed healthcare expenses).

8.3 Further information regarding the processing of personal data of Beneficiaries and Legal Claimants by the CASSA can be found in the privacy policy made public by the CASSA on its website. The processing of personal data, and the categories of personal data processed, may vary depending on the type of welfare programme and other circumstances of the actual case.

8.4 If the data of the Beneficiaries/Legal Claimants are communicated to the CASSA by the Member to whom they belong, the latter is obliged to provide the CASSA with accurate and up-to-date data in the agreed manner.

8.5 In any case - and without prejudice to the obligation, pursuant to Article 4, to inform its Beneficiaries of the Insurance Company that has the obligatory responsibility for providing the Services - the Member undertakes to inform its Beneficiaries (at the latest within one month of the communication of their data to the CASSA, if the communication is due to the Member):

- that their data (and, if applicable, those of the Legal Claimants) are/will be communicated

to and processed by the CASSA for the pursuit of its statutory purposes;

- that the CASSA, in turn, depending on the cases and the type of Services, may communicate their data (and, if applicable, those of the Legal Claimants) to entities outside its organisation, such as, in particular, the entities listed above;
- of the need for the Beneficiaries, in turn, to inform the members of their registered family (if registered with the CASSA) of the above.

8.6 The Member shall also inform its Beneficiaries of their association with the CASSA and of the need to read the privacy policy published on the CASSA Website, and invite the Beneficiaries to contact the CASSA directly, according to procedures indicated in said policy, to obtain further information regarding the processing of their personal data by the CASSA or to exercise their rights under the GDPR.

8.7 If deemed necessary or appropriate by the CASSA, at its request and without any negative effect for the data subjects concerned, the Member undertakes to cooperate with the CASSA in a reasonable and common-sense manner:

- in the event of any requests to exercise their rights that Beneficiaries or Legal Claimants may send to the CASSA in their capacity as data subjects within the meaning of the GDPR and concerning processing carried out by the CASSA in its capacity as data controller;
- in the event of any personal data breaches (or potential breaches) involving processing carried out by the CASSA as data controller and involving, even if only potentially, the Beneficiaries and Legal Claimants referable to the Member.

#### **Article 9 - Referral Rules**

For anything not expressly provided for in these Regulations, reference should be made to the provisions of the Articles of Association, the resolutions of the General Meeting of Members and the Management Board, the CASSA's Circulars, the Welfare Programme or the insurance contract chosen by the Member and/or Beneficiary.