

FONDO ASSISTENZA NAZIONALE INTEGRATIVA MARITTIMI



**Isritto all'Anagrafe dei Fondi Sanitari
presso il Ministero della Salute**

Pensioners

YEAR 2024

NEW CATEGORIES: REIMBURSEMENTS/GRANTS

Expense reimbursements and grants are intended solely and exclusively for the current year and for the members of the Member's household (parents, children, spouse) or for the cohabiting partner. For expense reimbursements, the Member must submit all the documentation required by the Insurance Company. In case of incomplete and/or non-compliant documentation, the Insurance Company reserves the right not to proceed with any reimbursements.

For grants, the Member must submit all the documentation required by the Fund.

This summary scheme, regarding expense reimbursements, should be considered **NOT PREVALENT** over the general and/or specific conditions of the insurance policies signed and currently in force.

CLICKABLE INDEX

[Reimbursements for private hospitalizations with or without surgery](#)

[Childbirth reimbursement and birth grant](#)

[Reimbursement for private hospitalization and grant for prosthetics](#)

[Reimbursements and grants for public hospitalizations with or without surgery](#)

[Reimbursements for physiotherapy services](#)

[Reimbursements for specialized services](#)

[Reimbursements for ocular prosthetics](#)

[Reimbursements for dental services](#)

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

****** the retired member can enroll in bands AD, A, and B up to 80 years old

******* upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

******** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT QUOTAS 2024
Pensioners	AD**	da P a 80	€ 1.050,00
	A**	da P a 80	€ 750,00
	B**	da P a 80	€ 360,00
	B***	da 80 a 85	€ 360,00
	C****	da 85 a 90	€ 360,00

REIMBURSEMENTS FOR PRIVATE HOSPITALIZATIONS
WITH OR WITHOUT SURGERY

AD-A: - B: € 258,00/25% C ⁵ : € 258,00/40%	AD-A: - B: € 258,00/25% C ⁵ : € 258,00/40%	AD-A: -
MAXIMUM COVERAGE FOR HOSPITALIZATIONS IN PRIVATE FACILITIES	DAY HOSPITAL MAXIMUM LIMIT ⁶	MAXIMUM COVERAGE FOR MAJOR SURGERIES IN PRIVATE FACILITIES
€ 52.000,00	€ 3.000,00	€ 104.000,00
€ 52.000,00	€ 3.000,00	€ 104.000,00
€ 31.000,00	€ 2.000,00	no
€ 31.000,00	€ 2.000,00	no
€ 31.000,00	€ 2.000,00	no

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT QUOTAS 2024
Pensioners	AD**	da P a 80	€ 1.050,00
	A**	da P a 80	€ 750,00
	B**	da P a 80	€ 360,00
	B***	da 80 a 85	€ 360,00
	C****	da 85 a 90	€ 360,00

CHILDBIRTH REIMBURSEMENT AND BIRTH GRANT	
NO	NO
NATURAL CHILDBIRTH IN A PRIVATE FACILITY	GRANT
€ 1.550,00	€ 2.000,00
€ 1.550,00	€ 2.000,00
no	€ 2.000,00
no	€ 2.000,00
no	€ 2.000,00

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT QUOTAS 2024
Pensioners	AD**	da P a 80	€ 1.050,00
	A**	da P a 80	€ 750,00
	B**	da P a 80	€ 360,00
	B***	da 80 a 85	€ 360,00
	C****	da 85 a 90	€ 360,00

REIMBURSEMENT FOR PRIVATE HOSPITALIZATION AND GRANT FOR PROSTHESIS		
AD-A: - B: € 258,00/25%	NO	NO
MAXIMUM UP TO 65 YEARS	GRANT UP TO 65 YEARS OF AGE	GRANT AFTER 65 YEARS OF AGE
€ 7.800,00	€ 3.000,00	€ 4.000,00
€ 7.800,00	€ 3.000,00	€ 4.000,00
€ 4.650,00	€ 2.000,00	€ 4.000,00
€ 4.650,00	€ 2.000,00	€ 4.000,00
€ 0,00	€ 0,00	€ 4.000,00

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT QUOTAS 2024
Pensioners	AD**	da P a 80	€ 1.050,00
	A**	da P a 80	€ 750,00
	B**	da P a 80	€ 360,00
	B***	da 80 a 85	€ 360,00
	C****	da 85 a 90	€ 360,00

REIMBURSEMENTS FOR PUBLIC HOSPITALIZATIONS WITH OR WITHOUT SURGERY	
AD-A: giorni 2 B: giorni 3 C: giorni 3	NO
DAILY ALLOWANCE	GRANT
€ 67,00/g ⁹	€ 50,00/g ¹⁰
€ 67,00/g ⁹	€ 50,00/g ¹⁰
€ 46,00/g ⁸	€ 50,00/g ¹⁰
€ 46,00/g ⁸	€ 50,00/g ¹⁰
€ 46,00/g ⁸	€ 50,00/g ¹⁰

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT QUOTAS 2024
Pensioners	AD**	da P a 80	€ 1.050,00
	A**	da P a 80	€ 750,00
	B**	da P a 80	€ 360,00
	B***	da 80 a 85	€ 360,00
	C****	da 85 a 90	€ 360,00

PHYSIOTHERAPY REIMBURSEMENTS POST HOSPITALIZATION ¹	PHYSIO ³	PHYSIO ³
AD-A: - B: 25% C: 40%	NO	NO
MAXIMUM UP TO 65 YEARS	GRANT	ONE-TIME GRANT
€ 5.000,00	€ 850,00	€ 400,00
€ 5.000,00	€ 850,00	€ 400,00
€ 5.000,00	€ 750,00	€ 400,00
€ 5.000,00	€ 750,00	€ 400,00
€ 0,00	€ 600,00	€ 400,00

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT	REIMBURSEMENTS SPECIALIZED SERVICES ²	
			QUOTAS 2024	€ 36,00/20%	MAXIMUM LIMIT
Pensioners	AD**	da P a 80	€ 1.050,00		€ 2.325,00
	A**	da P a 80	€ 750,00		€ 2.325,00
	B**	da P a 80	€ 360,00		€ 1.033,00
	B***	da 80 a 85	€ 360,00		€ 1.033,00
	C****	da 85 a 90	€ 360,00		€ 1.033,00

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT	REIMBURSEMENTS FOR OCULAR PROSTHESES	
			QUOTAS 2024		MAXIMUM LIMIT
Pensioners	AD**	da P a 80	€ 1.050,00	AD-A: € 36,00/- B: € 25,00/20% C: € 25,00/20%	€ 359,00
	A**	da P a 80	€ 750,00		€ 359,00
	B**	da P a 80	€ 360,00		€ 281,00
	B***	da 80 a 85	€ 360,00		€ 281,00
	C****	da 85 a 90	€ 360,00		€ 281,00

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.

	CATEGORY	AGE	DEDUCTIBLE/ CO-PAYMENT	DENTAL ⁴	
			QUOTAS 2024	NO	GRANT
Pensioners	AD**	da P a 80	€ 1.050,00		€ 700,00
	A**	da P a 80	€ 750,00		no
	B**	da P a 80	€ 360,00		no
	B***	da 80 a 85	€ 360,00		no
	C****	da 85 a 90	€ 360,00		no

LEGEND

DEDUCTIBLE: a predetermined amount that, in case of an accident, the Insured bears.

CO-PAYMENT: the share of damage, expressed as a percentage, deducted from the amount of compensation that remains the responsibility of the Insured.

BAND AD: Band A plus grants for dental care

REIMBURSEMENTS: benefits provided indirectly through specific insurance contracts signed

GRANT: social and/or welfare benefits at the exclusive and non-reviewable discretion of Fanimar within the limits of available resources

P: pensioner: a member is considered retired from the moment they start receiving a pension or at the age of 68

** the retired member can enroll in bands AD, A, and B up to 80 years old

*** upon reaching 80 years old, the retired member can only enroll in band B (Band B allows for 2 persons per household)

**** upon reaching 85 years old, the retired member can only enroll in band C. (Band C allows for 2 persons per household)

HONORARY MEMBER: upon reaching 90 years old, the retired member becomes an honorary member fully supported by the Fund without a household dependent.

PHYSIO: Physiotherapy

DENTAL: Dental care

1 Benefits provided directly through specific insurance contracts signed, within 150 days from hospitalization. Only members up to 65 years old are entitled to physiotherapy treatments post-prosthesis surgery.

2 Includes visits, diagnostic assessments, laboratory tests, co-pays, and outpatient procedures.

3 Grant provided for health recovery services for temporarily disabled individuals.

4 Grant provided for dental care services.

5 15% grant as integration

6 The day hospital maximum is subtracted from the maximum for private hospitalizations.

7 Maximum of 90 days per year with a limit of €1,380.00 per hospitalization.

8 Maximum of 90 days per year with a limit of €2,010.00 per hospitalization.

9 Maximum of 90 days per calendar year.

* As provided by the general and/or specific conditions of the insurance policy signed by the Fund.