

**NATIONAL INTEGRATED ASSISTANCE FUND FOR MARITIME WORKERS  
(F.A.N.I.MAR.)  
SCHEDULE OF GUARANTEED HEALTHCARE BENEFITS –  
YEAR 2026**

**1. Introduction**

This Schedule governs the supplementary, complementary and/or substitute social and healthcare benefits provided directly and/or indirectly by the F.A.N.I.MAR. Fund to its Members, in accordance with the Fund's By-Laws, governing regulations and available resources.

This document has been approved by the decision-making bodies provided for in the Deed of Incorporation and the By-Laws of the Fund.

**2. Types of Benefits**

Benefits are divided into:

- Benefits reimbursed indirectly through insurance coverage.
- Benefits provided directly (financial grants), on a welfare-based and discretionary basis.

**3. Benefits Reimbursed Indirectly**

**3.1 Hospitalization Due to Illness or Injury**

The following expenses are reimbursed:

- Fees charged by the medical team.
- Operating theatre charges and medical supplies.
- Medical assistance, treatments, therapies and medications during hospitalization.
- Post-operative examinations.
- Inpatient accommodation costs.
- Medical transportation (ambulance and/or air ambulance).

Rehabilitation treatments are also covered in the event of orthopedic or neurosurgical hospitalization.

**3.2 Day Hospital**

Expenses relating to surgical and healthcare services performed on a day-hospital basis are reimbursed.

**3.3 Caesarean Delivery**

Medical expenses, hospitalization costs and medical transportation expenses connected with the procedure are reimbursed.

**3.4 Services Provided Through the Italian National Health Service (SSN)**

Reimbursement of expenses that remain payable by the member for healthcare services provided through the Italian National Health Service (Servizio Sanitario Nazionale – SSN).

### **3.5 Specialist Consultations and Diagnostic Tests**

The following are reimbursed:

- Fees for specialist medical consultations (excluding dental and orthodontic consultations).
- Expenses for prescription eyeglasses and/or contact lenses.
- Diagnostic tests and laboratory analyses related to illness or injury.

### **3.6 Dental Prostheses Following an Accident**

Reimbursement of dental prostheses made necessary as a result of an accident.

## **4. Benefits Provided Directly (Financial Grants)**

The benefits referred to in this section are granted at the discretion of the Fanimar Fund, within the limits of available resources and the maximum amounts established each year.

### **4.1 Aids and Devices for Temporary Disabilities**

Reimbursement of orthopedic devices prescribed by a specialist, including braces, orthopedic supports, crutches and mobility aids.

### **4.2 Rehabilitative Physiotherapy**

Reimbursement of rehabilitation treatments carried out by duly qualified healthcare professionals following illness or injury.

Non-medical or non-recognized treatments are excluded, including holistic practices, cosmetic treatments and similar services.

The following are also reimbursed when prescribed by a specialist:

- Thermal spa treatments.
- Laser therapy, Tecar therapy and pain-relief ultrasound therapy.

### **4.3 Dental Care**

Reimbursement of dental treatments and services, including dental prostheses.

### **4.4 Childbirth Benefit**

The Fund provides a financial contribution upon the birth of a child, within the annual limits established by the Fund (currently up to €1,000.00 per event, limited to one event per year), exclusively in favor of the member holding the policy/membership.

This benefit is granted at the discretion of the Fanimar Fund and is subject to the submission of the child's birth certificate.

Applications must be submitted within 30 to 60 days from the date of the event.

### **4.5 Other Welfare Benefits**

The following are reimbursed:

- Neurological and psychiatric consultations.

- Injectable medications prescribed by a specialist.
- Psychotherapy and speech therapy services for beneficiaries up to 18 years of age.

#### **5. Main Exclusions**

The following, among others, are not reimbursable:

- Medico-legal examinations, sports medical examinations and fitness certificates.
- Congenital diseases and conditions.
- Vaccinations.
- Cosmetic surgery and aesthetic treatments.
- Dermatological treatments and sclerotherapy.
- Psychotherapy and speech therapy services for individuals over 18 years of age.
- Preventive healthcare services, including screening programs and check-ups.
- Medications, except where expressly provided for.
- Services provided by pharmacies.

#### **6. Final Provisions**

For all matters not expressly regulated by this Schedule, the general and specific terms and conditions of the insurance policy shall apply.

This document is valid for the year 2026.