



STUDENT HEALTH: **Health Insurance and Medical Assistance**

For medical emergencies, dial 112.

DISCLAIMER: The University is not responsible for ensuring the absolute veracity of this document. Rather, it is the student's responsibility to verify the information provided directly with the relevant authorities.

(1.) SCHENGEN, EU, Non-ITA students with their primary legal residence inside the SCHENGEN/EU/EEA area:

IMPORTANT: According to EU law, European Union students can use their own European Health Insurance Card (EHIC) from their home countries for the whole duration of their studies in Italy.

Students staying in Italy to attend a course of study for a period longer than three months have the right/duty to protect their health through the health care system, according to the procedures set forth by EU legislation in the field of urgent care and medical assistance in the host country during the course of study. **The Registrar Office must receive a digital copy of the student's EHIC health card or equivalent insurance policy via email prior to the start of studies.**

Before leaving for Italy, students must apply to the relevant health authority in their home country to obtain:

-The release of the EHIC card (European Health Insurance Card, "*Tessera TEAM*" in Italian, or equivalent) that allows access to services provided by the Italian public healthcare system, paying a co-pay where required, with free visits to National Health Service doctors. That said, no primary care physician may be assigned.

OR

-The release of the S1 form, allows access to services provided by the Italian public healthcare system, paying a co-pay where required, with free visits to National Health Service doctors. In addition, students will be assigned a primary care physician.

Both the TEAM/EHIC card and S1 form allow access to National Health System services (general practitioners or assigned primary care physicians respectively, emergency room, hospitalization etc.) as well as basic and urgent medical care - as long as it is medically necessary - for the student's entire period of stay in Italy.

In the event such students do not possess either of the aforementioned documents, they are nonetheless responsible for independently obtaining and financing coverage prior to their enrollment.

That is, students must take out private health insurance coverage or enroll in the Italian National Health Service by applying at the local health authority (ASL) at the Bra "*Santo Spirito*" Hospital in via Vittorio Emanuele II, 3 (8 A.M./1 P.M., 1.30 P.M./4.30 P.M.), paying the annual registration fee of:



- from €700 of the student's annual income from the preceding calendar year, gives students the option of choosing their primary care physician, as long as they have declared their temporary address in Italy while maintaining their legal address in their country of origin.

(2.) **Undergraduate, Postgraduate and 1 year Master < Non EU students and dual citizen students (EU/EEA/SCHENGEN, Non-ITA + Non-EU) with their primary legal residence outside the SCHENGEN/EU/EEA area** will receive health coverage through a private health insurance policy provided by the University as described below:

General information:

It is acknowledged that the insurance is valid only following an accident or sudden illness, meaning the acute onset of an illness of which the insured party had no previous awareness. Private insurance policy valid for the following services and maximum amounts. Consequences deriving from illnesses and accidents preceding the start of the policy will not be covered:

A. Hospitalization: €52.000 per person and insurance year for expenses incurred outside of Italy, with regards to the full reimbursement of the following expenses **incurred in the 60 days following hospitalization** (including day hospital or outpatients), provided such expenses are directly related to the urgent care event:

- fees for the surgeon, registrar, assistant, anesthetist and any other individual participating in the procedure;
- fees for the operating room and material used during the procedure, including any prosthetics applied during the procedure;
- medical assistance and nursing, treatments, physiotherapy and rehabilitation, medicines and tests, as long as they relate to the period of hospitalization and the pathology that led to hospitalization;

B. Urgent Care: €3.000 per person and insurance year in regards to the full reimbursement of expenses relating to emergency healthcare or relating to an outpatient surgical procedure. In the case of an outpatient surgical procedure, a fixed deductible of **€100** will be applied to each claim;

C. Death Overseas: Repatriation of remains up to **€1.100**;

D. Auxiliary Services: If, following hospitalization, the attending physicians deem it necessary for the insured party to return to their country of origin, the insurance company will reimburse the expenses for the journey, undertaken using the means recommended as most suitable by the attending physicians. These could be as follows:

- Scheduled flight in economy class, if necessary with a stretcher place;
- First-class train and, if necessary, a sleeper car;
- Ambulance.

The insurance company will reimburse the expenses incurred, including any medical assistance and nursing required during the journey, up to the amount of **€5.000 per claim**.

IMPORTANT: coverage outside of Italy only applies when students are engaged in curricular study trips or approved internships.



Submit all documented reimbursement requests to Riccardo Allocco (r.allocco@unisg.it, tesoreria@unisg.it, amministrazione@unisg.it) in the accounting department, located in the Agenzia di Pollenzo, at the end of the corridor to the right as you enter the ground floor from the spiral stairwell.

In addition to the urgent care health policy described above, the university has finalized an important healthcare agreement with the *Sirio Medica* medical group in Bra, **intended for Non-EU/Non-EEA students or dual citizen students (SCHENGEN/EU/EEA, Non-ITA + Non-EU) with their primary legal residence outside the SCHENGEN/EU/EEA area.** The *Sirio Medica* group, located in via Montegrappa 15, is composed of 6 general practitioners. You can find their opening times and contact details on the final page of this document. **Each of them is available to provide you with primary, non-urgent medical care. Medical benefits covered by this service include primary care doctor visits, prescription slips and medical certifications (for excusing absences). All other services, including medication, bloodwork, specialized examinations, etc. are at the student's expense.**

This service is designed to supplement your current private insurance policy, which only covers urgent, unexpected healthcare emergencies. We remind you that in case of emergency, call 1-1-2 or go to the Emergency Room at the new hospital in Verduno, located in via Tanaro 7 and accessible via the Bra/Pollenzo No. 1 bus line.

Should students wish to enroll in the Italian National Health Service, they may do so by applying independently at the local health authority (ASL) at the Bra “Santo Spirito” Hospital in via Vittorio Emanuele II, 3 (8 A.M./1 P.M., 1.30 P.M./4.30 P.M.), paying the annual registration fee of:

- from €700 from the preceding calendar year, gives students the option of choosing their primary care physician, as long as they have declared their temporary address in Italy while maintaining their legal address in their country of origin;
- **free of charge** for up to 12 months for non-EU students with residency in Italy who have a valid permit of stay card or a postal receipt “to look for work / in attesa occupazione” only, along with an Italian ID card.

IMPORTANT NOTE: The private health coverage described above is guaranteed only to regularly enrolled students. Students who continue their studies beyond the standard end of the program, and whose status therefore changes from “regularly enrolled” to “*fuori corso*”, will no longer benefit from the aforementioned coverage.

(3.) Italian Citizens (including dual citizens):

Italian National Health Service (*servizio sanitario nazionale - SSN*)

The University assumes that Italian citizen students enrolled in the List of Italians Residing Abroad (A.I.R.E) will declare legal residency in Bra and enroll in the Italian National Health Service, which for them is free of charge. In doing so, they will be automatically de-registered from A.I.R.E.



Students can enroll in the **Italian National Health Service (*Servizio Sanitario Nazionale - SSN*)** by applying at the local health authority (ASL) at the Bra “Santo Spirito” Hospital in via Vittorio Emanuele II, 3 (8 A.M./1 P.M., 1.30 P.M./4.30 P.M.).

For more information on A.I.R.E, please consult [this page](#) of Ministry of Foreign Affairs website: https://www.esteri.it/en/servizi-consolari-e-visti/italiani-all-estero/aire_0/

Italian citizens who are enrolled in the Italian National Health Service but do not reside in Bra but rather another Italian municipality and need to visit a doctor employed by the National Health Service (*Servizio Sanitaria Nazionale - SSN*), or who need to access hospital facilities may do so by following these steps:

- register their domicile at the Bra Hall of Records (Ufficio Anagrafe);
- register with the Choice and Revocation Office (l'Ufficio Scelta e Revoca) located in the administrative offices of the health authority, (currently found in the decommissioned Bra "Santo Spirito" hospital in Via Vittorio Emanuele II, 3);
- choose a primary care physician at the local health authority (ASL CN2), thereby revoking the one assigned at the ASL to which they were registered previously;
- return to the Hall of Records (Ufficio Anagrafe) to present the following documentation:
 1. health card (*tessera sanitaria*) issued by the ASL at their place of residence;
 2. fiscal code (*codice fiscale*);
 3. certificate of cancellation (*certificato di cancellazione*) for their primary care physician, issued by their ASL of residence (only for non-Piedmont residents);
 4. certificate of enrollment (*certificato di iscrizione*) issued by UNISG indicating the duration of their program;
 5. if the transfer is motivated by specific health reasons: doctor's certificate detailing the situation.



**Sirio Medical Group - “Sirio Medica”
General Information**

(for EU/EEA, Non-ITA or Non-EU students with their primary legal residence outside of the
SCHENGEN/EU/EEA area)

General Information: 0172-431644 / fax 01721910305 amministrazione@siriomedica.org

English-speaking physicians: *Sirio Medica* indicates that all doctors have some working knowledge of English. That said, we encourage you to prepare for your visit by familiarizing yourself in advance with the relevant Italian medical vocabulary, when and if possible.

Clinic location and opening hours: Via Monte Grappa, 15, Bra; Monday through Friday, 9.00 A.M. to 7 P.M.

Scheduled visits must be booked exclusively through the doctor visit reservation hotline.

Prescriptions / Specialized Visits: Students can request prescriptions from their physician during the visit. Refills can be requested at the reception desk, which are usually filled within 24/48 hours. Specialized visits require a doctor’s referral, after which they can be booked through the Specialized Visit Reservation Hotline – *Centro Unico Prenotazioni “CUP”* (see following page for details). Both prescribed medicines as well as specialized visits must be paid out-of-pocket.

For urgent medical assistance, contact your primary care doctor on his mobile phone.

Physician Contact Information:

Primary Care Physicians	Doctor Visit Reservation Hotline (for scheduled visits)	Mobile Phone (for urgent visits or house calls)
Dr.ssa Dallorto Mariella	0172 – 1915 184	336 – 581 026
Dr.ssa Di Benedetto Marta	0172 – 1915 182	333– 414 1107
Dr. Milanese Mauro	0172 – 1915 186	329 – 422 7212
Dr.ssa Olivero Sara	0172 – 1916 303	366 – 719 0769
Dr. Piselli Attilio	0172 – 1916 300	388 – 691 6758
Dr. Tibaldi Livio	0172 – 1915 185	338 – 913 1760



Office Hours:

Doctor	Monday	Tuesday	Wednesday	Thursday	Friday
Dallorto	10.00 - 13.00	15.00 - 18.00	15.00 - 18.00	10.00 - 13.00	10.00 - 13.00
Di Benedetto	18.00 – 20.00	9.30 – 12.30	12.00 – 14.00	9.30 – 12.30	17.30 – 19.00
Olivero	15.30 – 19.00	9.30 – 12.30	15.30 – 19.00	9.30 – 12.30	12.00 – 14.30
Milanesio	9.30 – 12.30	9.00 - 12.00	15.30 - 19.00	9.00 -12.00	15.30 - 19.00
Piselli	15.30 – 18.30	16.00 - 19.00	9.30 - 12.30	15.30 - 18.30	9.30 - 12.30
Tibaldi	16.00 - 19.00	10.00 - 13.00	10.00 - 13.00	16.00 - 19.00	10.00 - 13.00

Urgent Care Clinic - Servizio di Continuità Assistenziale ("Guardia Medica")

The urgent care clinic, officially known as the *Servizio di Continuità Assistenziale* or colloquially as the *Guardia Medica*, is a free service offered to those enrolled in the Italian National Health Service (SSN). For those who are not enrolled, the cost of the service is €15 at the clinic, or €25 for a house call.

The goal of the *Guardia Medica* is to provide urgent medical assistance in moments when those health services provided by weekday healthcare providers are suspended, such as during the night, on weekends, and over the holidays.

Specifically, the *Guardia Medica* physicians:

- provide urgent medical care at the clinic or at home
- prescribe medication for urgent therapies lasting for a maximum of 3 days
- propose hospitalization, should the situation necessitate it
- provide medical certificates, should they be necessary, for a maximum of 3 days.

The *Guardia Medica* is located at the Bra “*Santo Spirito*” Hospital in via Vittorio Emanuele II, 3. Their phone number is 0172420377.

IMPORTANT: due to the ongoing health emergency, it may be necessary to call the aforementioned number prior to arriving at the hospital.

The **Emergency Room (*pronto soccorso*)**, which is open 24 hours, is located at the new hospital in Verduno in via Tanaro 7 and is accessible via the Bra/Pollenzo No. 1 bus line. Their non-emergency number is 0173 316856. **For medical emergencies, dial 112.**

Pharmacies open at night and on holidays: Bra, as well as virtually all Italian municipalities, have one designated “*farmacia di turno*” open nights and weekends. Simply consult the calendar displayed in front of any pharmacy in town to know which one will be open after hours on that particular evening or holiday.

Drugstores or “*parafarmacie*” on the other hand sell medical accessories, such as wheelchairs and crutches, as well as some non-prescription only medications.

Local Health Authority – Azienda Sanitaria Locale “ASL”



The local health authority, or “ASL”, located in Via Vittorio Emanuele II, 3 *Ospedale Santo Spirito*, 12042 Bra (CN), provides certain additional health services, including gynecological check-ups. To have access to these services, first go to *Sirio Medica*, ask for a referral, and then call the CUP (see below) to make an appointment. As these are considered specialized visits, they must all be paid out-of-pocket.

Specialized Visit Reservation Hotline – Centro Unico Prenotazioni “CUP”

800.000.500 (landline and cell), 8 A.M. – 8 P.M., Monday through Sunday.
<https://www.aslcn2.it/prenotazioni-e-pagamenti/prenotare-al-telefono/>

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