



## **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, 2-Year Graduate 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:

**RSM Insurance Policy – UNISG**

**Main features:**

- Coverage limit: €52,000 per student (€30,000 for hospitalization)
- Territorial validity: **Italy only**

**Coverage:**

1. **Hospital admission** (up to €30,000)
  - Room and board, surgery, materials and prosthetics
  - Operating room fees
  - Medical and nursing care
  - Treatment, physiotherapy and rehabilitation during hospitalization
  - Medications and diagnostic tests
  - Specialist visits, tests and physiotherapy up to 60 days post-discharge
2. **Public Emergency Room** (up to €1,100 per claim, overall limit €3,000)
  - 15% deductible with minimum €100 non-reimbursable amount per claim
  - Official ER report required
  - Example: if expense is less than €666.67, minimum €100 applies; if equal or higher, 15% applies
3. **Repatriation of remains** (up to €1,100)
  - In case of death following covered hospitalization
4. **Medical repatriation** (up to €1,500 per claim, overall limit €5,000)
  - If deemed necessary by treating physicians after hospitalization
  - Economy class flight (including stretcher accommodation)
  - First class train or sleeping car
  - Ambulance
  - Includes medical and nursing assistance during travel

**Exclusions:**

- Pre-existing or prior conditions (including pregnancy and puerperium)
- Injuries from: war and insurrections, use of underwater or aircraft equipment, state of intoxication, use of drugs/hallucinogens/psychotropic drugs, intentional acts
- Mental illness and brain disorders
- Alcoholism, drug addiction, AIDS and related syndromes (coverage ceases upon manifestation)



- Services provided outside Italy

**In case of claim:**

**Claim date:** corresponds to the day of hospitalization or ER admission

**Required documentation:**

- Medical records (for hospitalization) or ER report
- Medical certificate with diagnosis and prognosis
- Valid invoices and fiscal receipts

**Insured's obligations:**

- Prompt written notification to the agency or Reale Mutua headquarters
- Allow medical assessments by the insurance company
- Release doctors from professional secrecy
- Documentation costs are borne by the insured

**How to proceed:**

1. Contact the agency via email with complete documentation in attachment.
2. Upload the same documentation directly to the Blue Assistance reserved area (<https://www.blueassistance.it/>)

**Required personal data, to include in the email:**

- Tax code (*codice fiscale*)
- Italian Address
- Mobile number
- Email
- IBAN (in the insured's name)

Personal registration in the reserved area is recommended to speed up the process. In case of changes to residence or IBAN, notify the agency and update the data online.

**Settlement:** within 30 days of receiving complete documentation. Payment in Italy. Expenses in foreign currency converted to euros at the ECB weekly average exchange rate.

**Disputes:** arbitration option with Medical Board (3 doctors: one per party plus a third). Binding decision by majority. Each party bears the costs of their own doctor and splits the third doctor's costs.

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

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.

**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](https://www.esteri.it/en/servizi-consolari-e-visti/italiani-all-estero/aire_0/) of Ministry of Foreign Affairs website: [https://www.esteri.it/en/servizi-consolari-e-visti/italiani-all-estero/aire\\_0/](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.

### Final Checklist for Health Enrollment

Before visiting the **ASL office** at the Bra Hospital (Via Vittorio Emanuele II, 3), ensure you have:

- Your **Codice Fiscale**.
- Your **Passport/ID**.
- Proof of **University Enrollment** (Certificate from UNISG Registrar).
- Proof of **Health Insurance** (EHIC card for EU, or your private policy/payment receipt for Non-EU).

## 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](mailto: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.



## ☞ Sirio Medica - Doctor Hours:

Address: Via Monte Grappa 15, Bra | Tel: 0172 431644

Doctor	Monday	Tuesday	Wednesday	Thursday	Friday
Dallorto Mariella	10:00-13:00	15:00-18:00	15:00-18:00	10:00-13:00	10:00-13:00
Di Benedetto Marta	18:00-20:00	09:30-12:30	12:00-14:00	09:30-12:30	17:30-19:00
Milanesio Mauro	09:30-12:30	09:00-12:00	15:30-19:00	09:00-12:00	15:30-19:00
Olivero Sara	15:30-19:00	09:30-12:30	15:30-19:00	09:30-12:30	12:00-14:30
Piselli Attilio	15:30-18:30	16:00-19:00	09:30-12:30	15:30-18:30	09:30-12:30
Tibaldi Livio	16:00-19:00	10:00-13:00	10:00-13:00	16:00-19:00	10:00-13:00

## 📱 Booking Tip: MioDottore App

Most physicians at Sirio Medica (including **Dr. Piselli**, **Dr.ssa Di Benedetto**, and others) use the **MioDottore** platform. We highly recommend downloading the app or visiting [miodottore.it](http://miodottore.it).

### Why use it?

- **Book 24/7:** No need to call during office hours.
- **Language:** The interface is available in English, making it easier to manage appointments if you are not fluent in Italian.
- **Reminders:** You will receive automatic SMS or app notifications for your appointments.

## 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 116 117.



**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/>

#### **QUICK HEALTH GUIDE**

<b>IF YOU HAVE...</b>	<b>WHERE TO GO</b>	<b>CONTACT / NOTES</b>
<b>A Life-Threatening Emergency</b>	<b>ER (Pronto Soccorso) - Verduno</b>	Call <b>112</b> (Emergency) or <b>0173 316856</b>
<b>Flu, Cold, Minor Ailments</b>	<b>Sirio Medica</b> (General Practitioners)	Via Monte Grappa 15, Bra. Book via appt.
<b>Need a Prescription / Certificate</b>	<b>Sirio Medica</b>	Request at the desk or during your visit.
<b>Sudden illness at Night/Weekend</b>	<b>Guardia Medica</b> (Urgent Care)	Call <b>116 117</b> (National Service for Non-Emergencies)
<b>A Specialist Visit</b> (Gyn, Derm, etc.)	<b>CUP (Reservation Hotline)</b>	Call <b>800.000.500</b> (Referral required)

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