Fondo Tutela

Supplementary health fund of the Italian National Health Service

fondotutela.com

What is Fondo Tutela?

It is a free non-profit association (art. 36 of the Italian Civil Code), authorised and enrolled in the Italian Register of Health Funds at the Italian Ministry of Health, in accordance with Decree 27.10.2009.

Fondo Tutela is available to all Companies that wish to provide their employees, collaborators, and Directors with welfare services while benefiting from tax and contribution incentives.

It was created in order to obtain welfare services, within the context of mutuality, and favourable economic conditions for its members in relation to their needs, as indicated in the specific Agreements or Rules stipulated by its member Companies.

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Why become a member of Fondo Tutela?

Three good reasons

The current Italian Consolidated Income Tax Act (T.U.I.R) provides for tax advantages for healthcare contributions paid to Bodies and Funds with an exclusive welfare purpose, in accordance with collective agreements or corporate rules.

Welfare contributions in general, if provided for by institutional sources, are subject to a reduced social security deduction.

The greater barganining power resulting from the adhesion of a variety of Companies to a homogeneous coverage plan offered by Fondo Tutela allows the individual member company to obtain very advantageous economic and regulatory conditions and greater protection in the event of a negative performance of its plan.

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Advantages for Fondo Tutela associates

Corporate benefits are part of the negotiation between the employer and its employees and are considered as an important pillar to protect the employee’s well-being and household.

Health plans are a tool for motivating, retaining and belonging to employees, managers and directors.

For the employer, contributions paid to Fondo Tutela are an employee cost which is fully deductible from the business income. These contributions, instead of the ordinary social security contribution, are subject to a 10% solidarity contribution.

Advantages for employees

Healthcare contributions are deductible and do not constitute an income for the employee, up to the amount of € 3,615.20.

When the employee is reimbursed by Fondo Tutela for the healthcare expenses incurred, they – when filing their individual income tax return – will be able to take advantage of the 19% income or tax deduction on the amount exceeding € 129.11, limited to the portion of the expense actually incurred and not reimbursed by Fondo Tutela.

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Services offered by Fondo Tutela

Fondo Tutela has negotiated in full and/or supplementary form exclusive coverages with the primary insurance market in order to meet the needs arising from the Italian National Labour Contract and corporate agreements or rules for its members. Its services are:

Long Term Care

It provides an indemnity or an annuity following the insured's personal non-self-sufficiency.

Permanent disability following illness

It provides an indemnity in the event of permanent disability following illness.

Term life policy

It provides an indemnity in the event of the insured's death.

Accidents

It provides an indemnity in the event of death and permanent disability following accidents.

Reimbursement of medical expenses

It guarantees the reimbursement of healthcare expenses incurred for treatments and hospitalisations due to illness or injury, through numerous insurance options offered under the programme. It also guarantees the reimbursement of specialist visits, diagnostic examinations and dental care.

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How to join Fondo Tutela...

The employer, following an obligation deriving from the Italian National Labour Contract, implements a supplementary welfare plan in favour of executives, employees, collaborators or Directors, for all or for homogeneous categories of them, extendable to familiy members, whether tax dependent or not, or it has no contractual obligations but decides to implement one to activate a benefit system.

...in 5 easy steps

1) The employer defines rules and agreements to set up the programme regarding insurance programmes which define terms and conditions and includes specific beneficiary data.

2) The employer applies for membership in Fondo Tutela, enclosing a copy of the CCIAA (Italian Chamber of Commerce, Industry, Handicraft and Agriculture) registration certificate.

3) The employer becomes an ordinary Fondo Tutela member and pays the annual membership fee.

4) The employer requests Fondo Tutela, as an ordinary member, to implement the welfare plan, under the conditions agreed in advance, through conventions and/or insurance agreements with Fondo Tutela.

5) The employer pays the contribution for welfare services.

Fondo Tutela can operate **only under and in the presence of Italian National Collective Labor Agreements, Company Agreements and Company Regulations**. In the absence of these preconditions, membership in the Fondo Tutela is ineligible.

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Why activate a corporate welfare plan?

What is corporate welfare

Corporate welfare refers to a system of nonmonetary benefits provided to employees, which enable them to improve their purchasing power, enhancing their well-being and motivation, and also reducing the employer's labour cost.

A tool to increase effectiveness and engagement

The goals of corporate welfare include: retaining, motivating and attracting human resources, optimizing compensation by benefiting from tax and contribution relief, building a solid and lasting corporate identity, and improving one's internal and external reputation.

An effective welfare plan meets both the employer and the employee’s needs. A one-size-fits-all plan can substantially nullify its effectiveness. In fact, benefits are not homogeneous to all, depending on the lifecycle of the employee, gender, income, and family members

How to implement an effective welfare plan

Through flexible benefits, an effective corporate welfare plan can be built. The company assigns each employee a “welfare credit,” with which each person can freely choose the benefits that best reflect their needs.

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