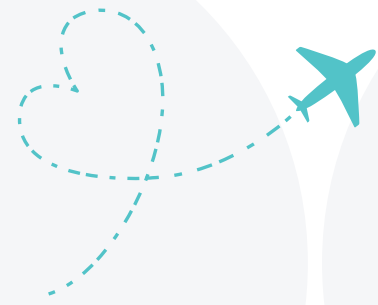


WELLBEING

Care for Employees Wherever Business Takes You.



French Employee Benefits Market Overview

- Medical insurance is mandatory for all employees and the level of benefits is governed by legal minimums and maximums.
- National agreements are set per activity branches to offer better coverage than the legal requirements.
- Life & Disability benefits are always combined in one single contract. In most cases, medical schemes and Life & Disability schemes are implemented with a bundled approach.
- The benefits insured for disability and medical are always expressed in complement of social security refunds.
- Benefits level and pricing are no longer the main parameters taken into account but more and more EB services and data are key diferenciator on the market.
- Administration of medical and short term disability is most of the time, outsourced by TPAs that provide complementary information and services to clients.

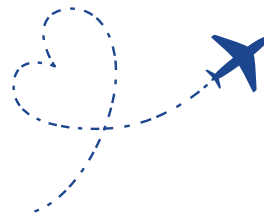


Risk covered

- | | | | |
|---------|------------|--------------------|---------------------------------|
| ✓ Death | ✓ Accident | ✓ LTD | ✓ Retirement |
| ✓ TPD | ✓ Health | ✓ Critical illness | ✓ Employer sponsor saving plans |

Approach Standard for clients under 100 lives and tailor-made approach above 100 lives





Local Services

Our services are managed by our dedicated subsidiary **“Welii”**. We help companies to improve the quality of life of their employees to gain commitment, productivity and performance. *“With Welii, let’s respond together simply and efficiently to the needs of your employees in all their moments of life, even the most difficult. In a spirit of listening, proximity and transparency, we are committed partners to companies and actors of a sustainable well-being.”*

Our local approach is structured to offer services to 2 main actors:

- **Corporate HR**
 - ✓ **Data:** absenteeism analysis (pathologies, benchmark), medical statistics
 - ✓ **Financial:** pooling Insurope, social fund
 - ✓ **To support employees critical situation:** Back to work support, crisis unit, medical check-ups, secondary medical opinion
- **Employees and their family per life stages**
 - ✓ **Daily life:** telemedicine, optical offer, wellness webinars, well-being survey, supporting retirement / parenthood, on-site prevention actions, including conference, osteopaths etc.
 - ✓ **Difficult times:** second medical opinion, help for carers, assistance for critical diseases, psychological assistance, Funeral and administrative support in the event of death

[More information](#)

[Service Platform - Welii Home](#)



Customer-focused data and reporting

- **Claims & renewal management process:** analysis per staff category, per contract, 5 years past experience, projections, claims list
- **Absenteeism analysis for companies > 200 employees:** the client benefits from a personal analysis of its absenteeism each month

This analysis is available on a secure extranet and offers around thirty indicators dedicated to have a global and detailed overview on corporate absenteeism, customisable according to dynamic filters: companies, establishments, periods, type of absence (sickness, occupational injury, maternity, paternity, etc.).

Thanks to this report, the company can challenge its own situation, compared to its industry sector.

We help you understand, analyse and develop a personalised action plan.

- **Medical pathologies analysis can only be provided to large groups for confidential and credibility reasons**