

AON

Training

**Medical, life &
disability plans**

March 2025



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Aon third-party
administration (TPA)

1

Introduction



Background



1945
CREATION OF
SOCIAL
SECURITY



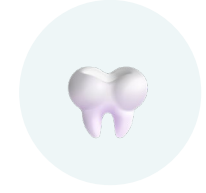
1961
ARRCO



2003
NEW LAW
RELATED TO
ADVANTAGEOUS
FISCAL
TREATMENT FOR
COMPANIES



2016
HEALTH
INSURANCE IS
MANDATORY



2021
CATEGORIES
OBJECTIVES

1898
LAW ON
ACCIDENTS AT
WORK



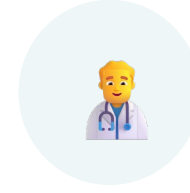
1947
AGIRC



1989
LOI EVIN



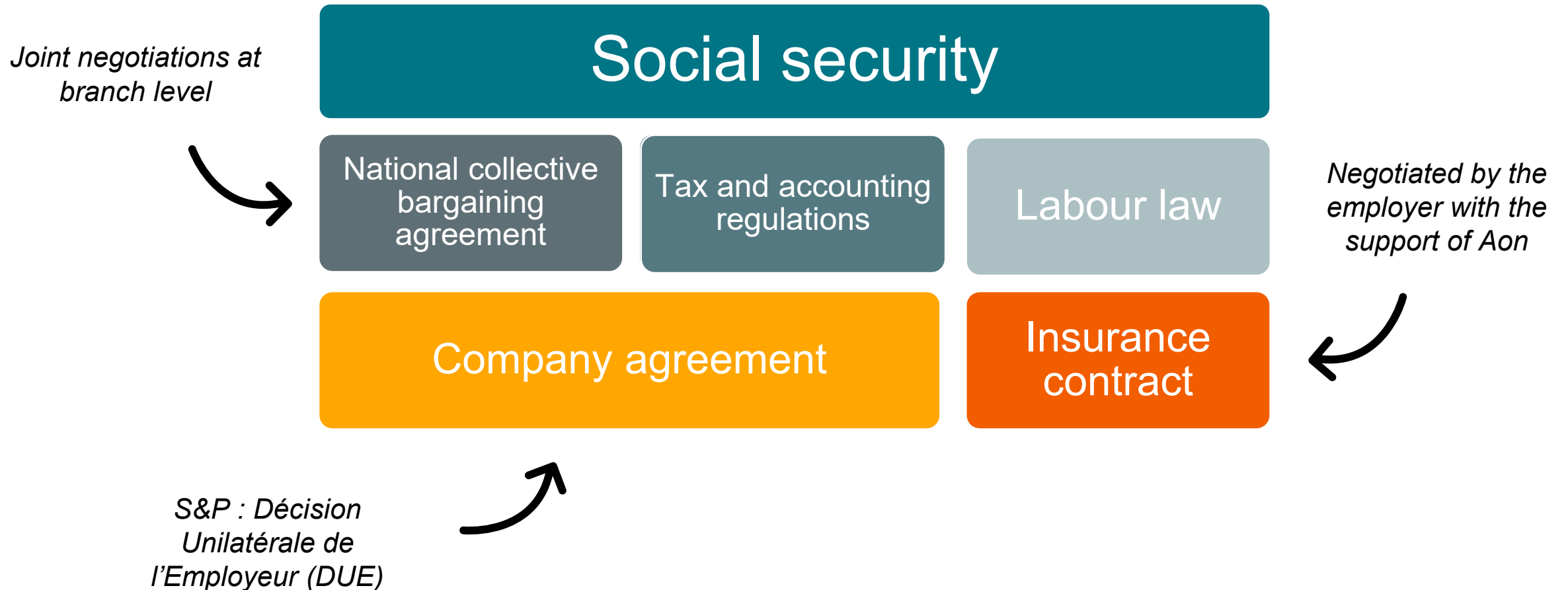
2014
*CONTRAT
RESPONSABLE*



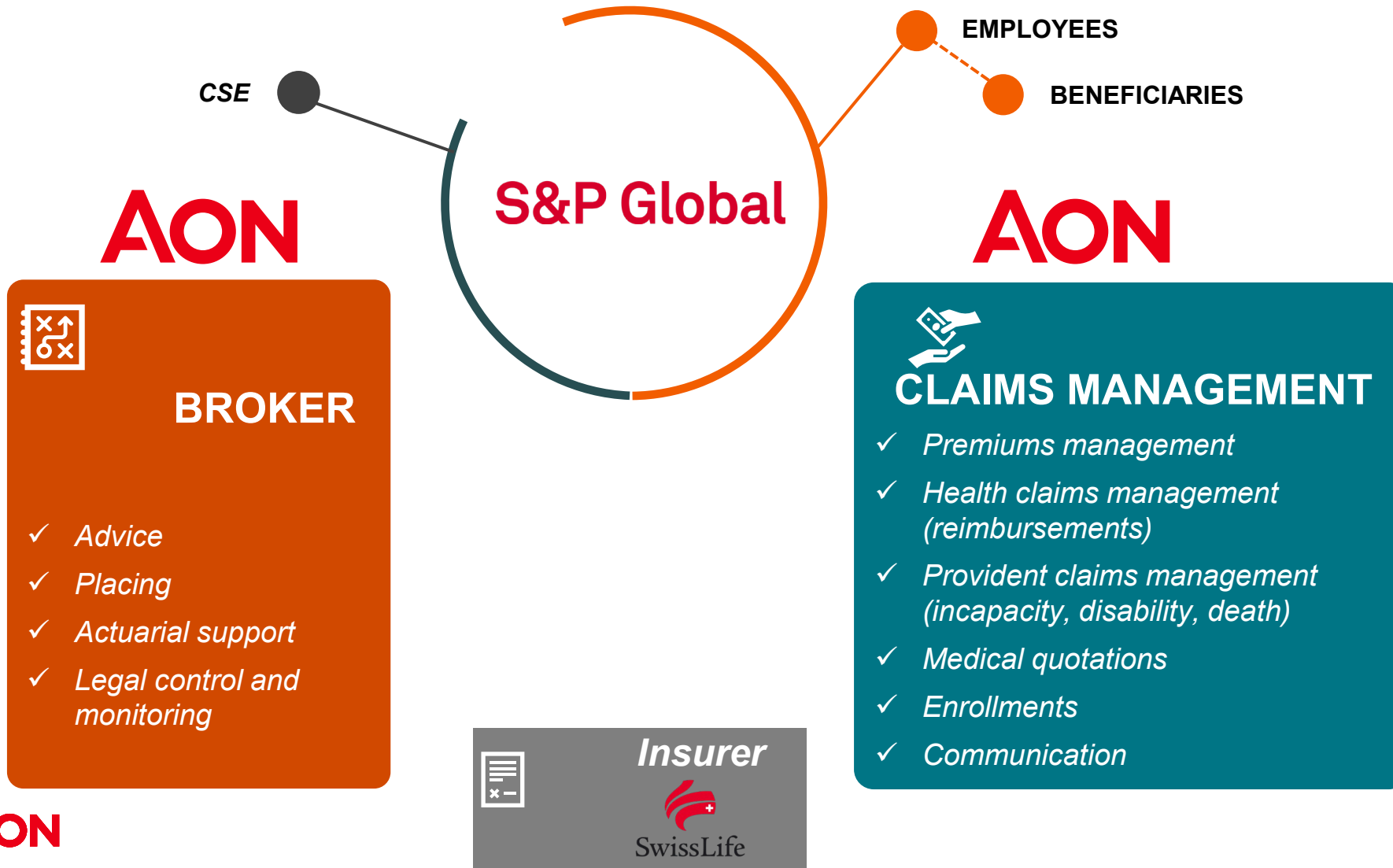
2019
AGIRC-ARRCO
MERGER +
100% SANTE



Hierarchy of norms



Environment around your contracts



2

Life & disability



Life & disability : 3 risks

- Life & disability aim to compensate for loss of salary due to an event in the employee's life.
- Incapacity results from a temporary partial or total inability to carry out a professional activity.
- Invalidity is a permanent partial or total reduction in certain skills.

	Social security benefits	Purpose of the contract
Incapacity (sick leave)	50% SJB* après 3-day waiting period <i>*salary for the last 3 months prior to work stoppage, limited to 1.4 times the minimum wage</i>	Compenser tout ou partie de la baisse du salaire de l'assuré en cas d'arrêt de travail via une prestation mensuelle complémentaire To compensate for all or part of the reduction in the insured's salary during work stoppage, through a supplementary monthly benefit
Work accident	60% SJB** during 28 jours (max : 232,03 € / day in 2025) 80% SJB** from 29 ^{ème} day (max 309,37 € / day en 2025) <i>*salary for the month preceding the period of absence from work / No waiting period</i>	
Invalidity	Between 30% (1 st cat) and 50% (2 nd /3 rd cat) average salary of the 10 best annual salaries over the career (SAM), limited to the annual Social Security ceiling (€47 100 in 2025)	
Death	Lump sum: 3 910 euros in 2025	To give to the rightful claimants a sum of money to cover the loss of income that the policyholder provided to the household and/or the expenses following the death, through: <ul style="list-style-type: none"> - Additional lump sum - Allowancec (e.g. education)

Death risk

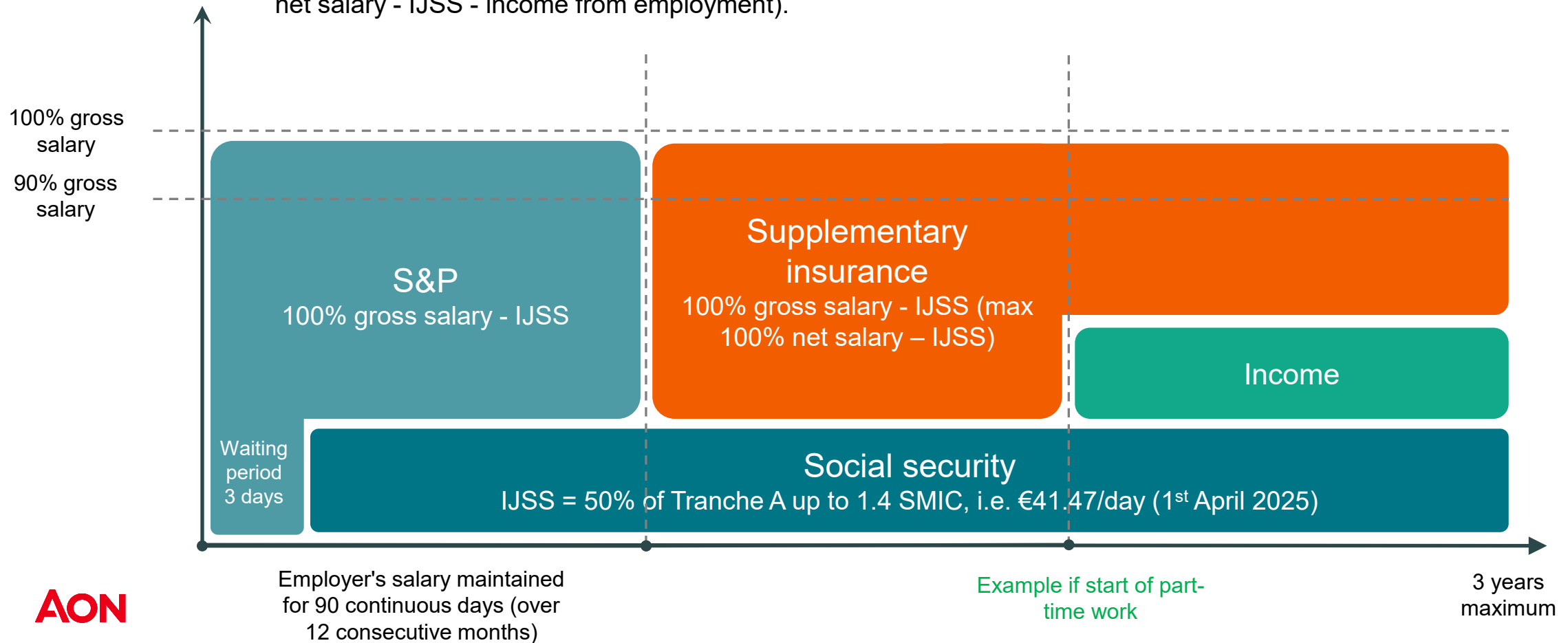
Through lump-sum**	
Death benefit	Death benefit from all causes Between 320%SR* and 400%SR* (depending on family situation)
	Increase per dependent child 100%SR* (depending on family situation)
Other guarantees	Accidental death: between 420%SR* and 720%SR* (depending on marital status)
	Double effect: 170%SR* in the event of simultaneous or subsequent death of the spouse
	Funeral allowance (insured, spouse, dependent children): 100% PMSS
	Early payment in the event of PTIA (Total and Irreversible Loss of Autonomy) also known as IAD (Absolute and Definitive Disability): Invalidity making it impossible to carry out any professional activity and requiring the assistance of a third party to carry out the ordinary acts of life
Through allowance	
Education annuity (per child)	By age bracket: 12%SR* until the 18th birthday / 15%SR* until the 26th birthday (if a student), with minimums set by the Syntec CCN

*RS: Reference salary = sum of gross salaries received by the participant over the last 12 months prior to the death or work stoppage (if a period of illness or disability preceded the death or the state of absolute and definitive disability). The salary is limited to 8 times the annual Social Security ceiling.

** The beneficiaries of the lump-sum death benefit will be those declared by the employee. Otherwise, the beneficiaries will be those stipulated in the contract (SYNTEC CBA).

Incapacity: sick leave and salary maintenance

- The insurer's daily allowances are in addition to those paid by the French social security system in the event of sick leave or accident.
- In the case of S&P, allowances supplements the employer's salary and the IJSS (and, where applicable, income from employment) up to 100% of the gross salary (limited to 100% of the net salary - IJSS - income from employment).



Total or partial permanent disability

- Once the insured person is classified by Social Security in one of the three categories of invalidity, Social Security pays the annuity until the date on which the retirement pension is awarded.
- Supplementary insurance is provided on top of the annuity paid by Social Security. Amounts are defined contractually.

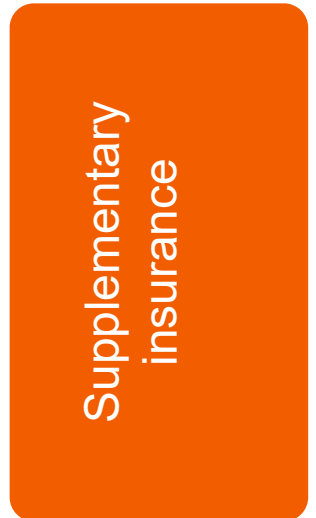


Social Security disability allowance

Benefit in the form of an annuity equal to :

- 1st category: 30% SR*
- 2nd category: 50% SR
- 3rd category: 50% SR* + increase for third party (+40%)

*SR: Reference salary = Average gross annual salary over the best ten years, limited to the Social Security ceiling.



S&P disability benefit is an annuity, generally paid after the period of temporary incapacity. The amount is :

- 1st category: 60% SR** - SS
- 2nd category: 100% SR** - SS
- 3rd category: 100% SR** - SS

OR The amount of the **permanent occupational disability** benefit is :

- Rate of incapacity between 33% and 66%: $\frac{3}{2} N \times 100\% \text{ SR}^{**} \text{ (SS)}$
- Rate of incapacity greater than or equal to 66%: 100% SR** - SS

The total compensation/income (SS + supplementary insurance + other income: employment/unemployment, etc.) received by the insured is always limited to 100% of the net remuneration that the insured would have received if he/she had continued working.

**SR: Reference salary = sum of gross salaries received by the participant over the last 12 months prior to the initial work stoppage. It is limited to 8 times the annual Social Security ceiling.

3

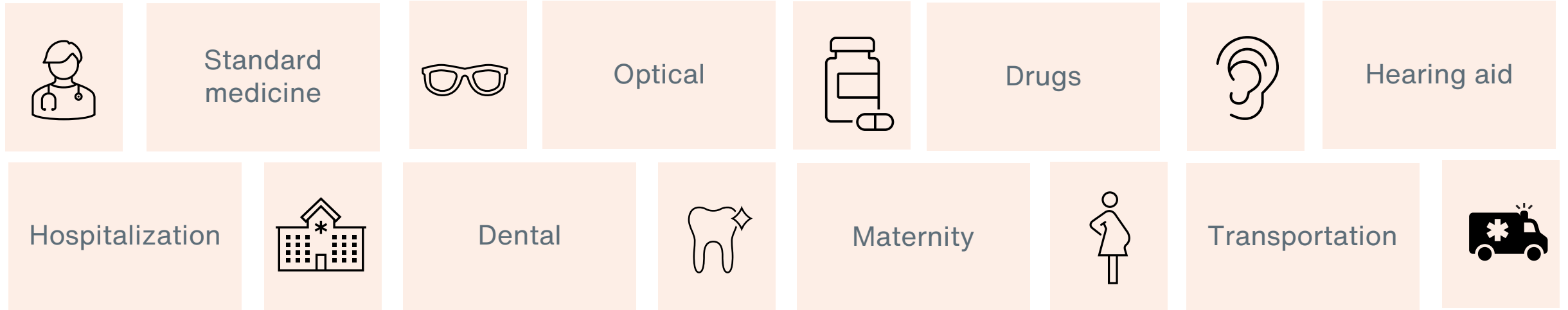
Medical

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The basic Social Security scheme

Procedures reimbursed by Social Security



Social Security reimburses each treatment according to :

- **A reimbursement base (BR)**
- **To which a RATE is applied.**

The basic Social Security scheme

Procedures that are not reimbursed by Social Security but may be covered by a supplementary insurance policy

Companion bed



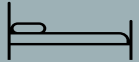
Lenses non-reimbursed by SS



Dental prostheses/orthodontics not reimbursed by SS



Eye surgery



Private room



Dental implants



Alternative medicine / Psychologist



Vaccines not reimbursed by SS

Health expenditure

How are healthcare reimbursements determined?



REGULATIONS

- ✓ The **reimbursement rates** applied by Social Security vary according to the **procedures**.
- ✓ The **reimbursement rates** applied by Social Security differ according to the **scheme** (General/Local)
- ✓ The **reimbursement rates/bases** for certain procedures are set by the **government** and may be subject to **re-evaluation**.



CONTRACT GUARANTEES

- ✓ Each contract has a **compulsory cover base** common to an **objective category of employee**.
- ✓ Some policies offer an **optional extra to top up** the basic cover for an **additional premium**.

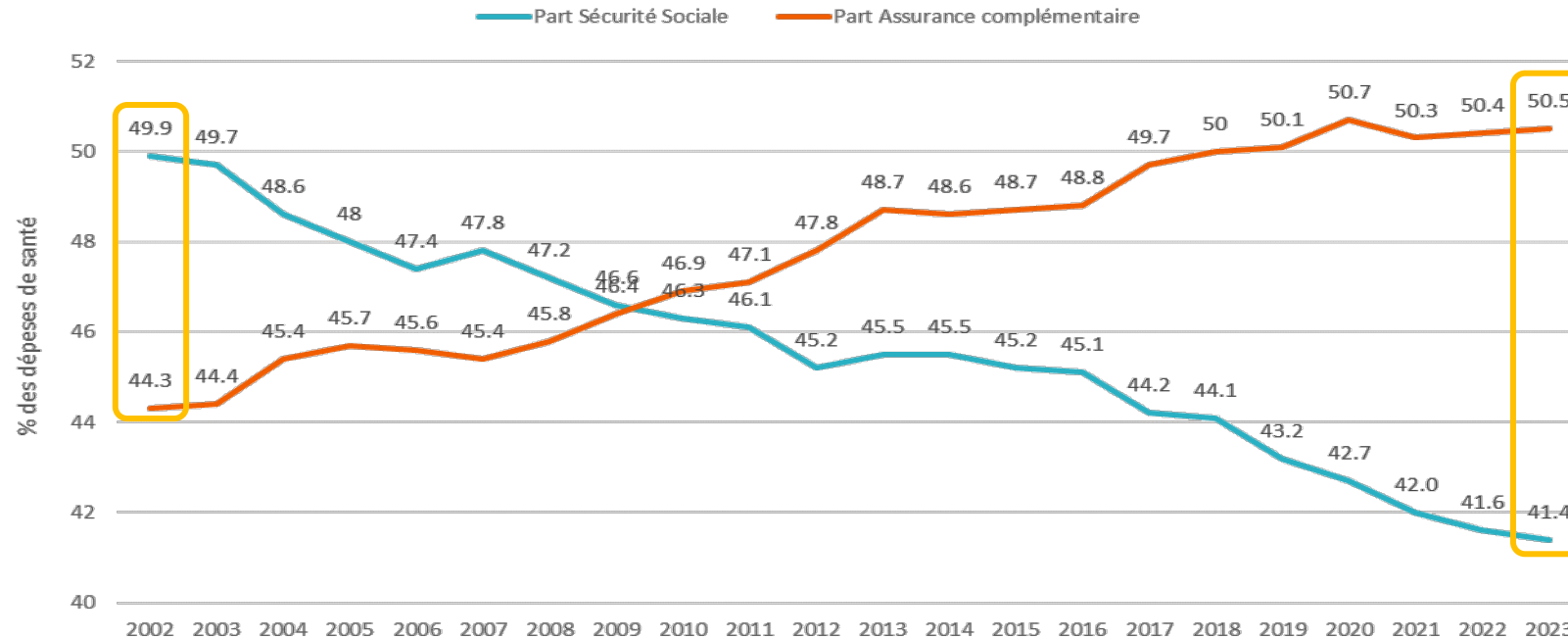


PRACTITIONER

- ✓ Some practitioners may choose to join '**cost containment**' agreements to benefit from tax/social security advantages.
- ✓ Practitioners may **charge more or less** depending on their speciality or geographical region.
- ✓ Some health establishments/doctors **have not signed any agreement** with Assurance Maladie

The basic Social Security scheme

Transfers of costs from social security to supplementary insurance since 2002



Source: données portefeuille Aon

We can note a transfer of burden between Social Security and supplementary insurance:

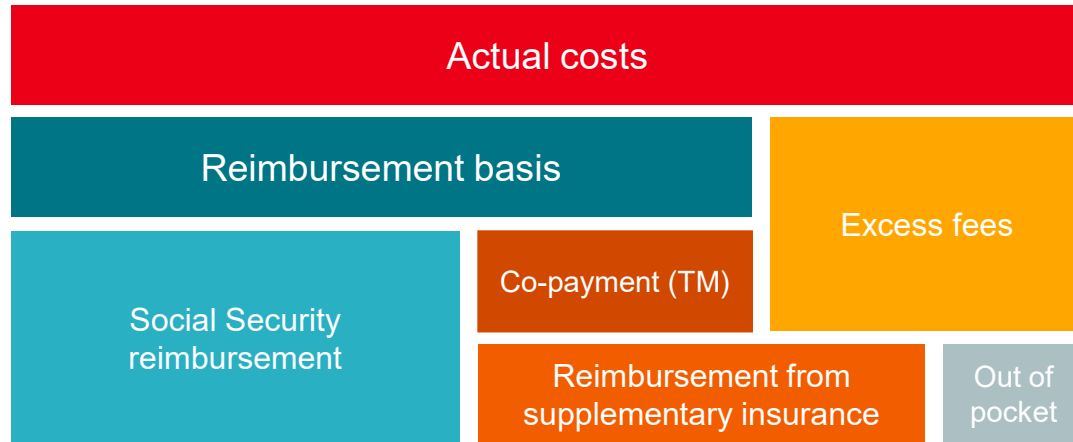
- **Disengagement of the Social Security system in terms of reimbursement and an increase in supplementary health insurance cover**
- **The proportion of out-of-pocket expenses borne by policyholders has risen from around 6% to 9% of total expenditure on average, after Social Security and supplementary schemes.**

⇒ This is a major trend and is set to continue, with a reduction in statutory reimbursements in several areas

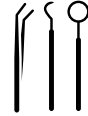
Health expenditure

How does reimbursement of healthcare costs work?

Theoretical case



Case study



A patient needed a **dental crown**, which cost **€600**. In addition to Social Security, his health insurance covers up to **350%** of the basic reimbursement for this type of treatment.



This diagram illustrates the difference between actual expenditure, what is covered by compulsory health insurance, what can be reimbursed by supplementary health insurance, and what can be left to be paid by employees.

Health expenditure

⇒ Lenses

314 € annual reimbursement *for lenses not reimbursed by Social Security*

Consumption 1 : 150 €



Supplementary reimbursement



Consumption 2 : 150 €



Supplementary reimbursement



Consumption 3 : 150 €



Out of pocket

Supplementary reimbursement



Focus on health insurance and the profit and loss account

Understanding your health cover (1/2)



Guarantee basis

1 As a percentage of the reimbursement base

The reimbursement base for the procedure covered by the benefit (e.g. 200% BRSS (1)) must be multiplied to obtain the maximum reimbursement covered.

2 As a percentage of the PMSS

Guarantees as a percentage of the PMSS change each year in line with the PMSS.

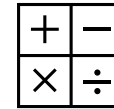
Example - 5% PMSS: in 2023 → €183.3 / In 2024: €193.2

3 In euros

Example: €40 per session



(1) BRSS: Social Security Reimbursement Base



How to understand the guarantee

1 In addition to Social Security

This implies that the cover is in addition to the Social Security reimbursement.

Example : Orthodontics – 400% BR cover in addition to Social Security

 BRSS (1) : 193.5€ → Rbmt Social Sécurité = 193.5 € (100% x BRSS)
Rbmt insurer MAX = 774€ (400% * BRSS)

2 Including Social Security

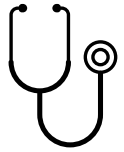
This implies that the total guarantee includes reimbursement by the French Social Security system.

Example : Orthodontics – 400% BR cover including Social Security

 BRSS (1) : 193.5€ → Rbmt Social Sécurité = 193.5 € (100% x BRSS)
Rbmt insurer MAX = 580.5€ (300% * BRSS)

Focus on health insurance and the profit and loss account

Understanding your health cover (1/2)



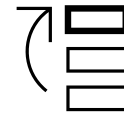
DPTAM/Non DPTAM

1 DPTAM / Non DPTAM distinction

✓ Practitioners can choose whether or not to join the **Dispositif de Pratique Tarifaire Maîtrisée**. By joining this scheme, the doctor undertakes to limit extra charges.

2 « Contrat responsable » : criteria to be met

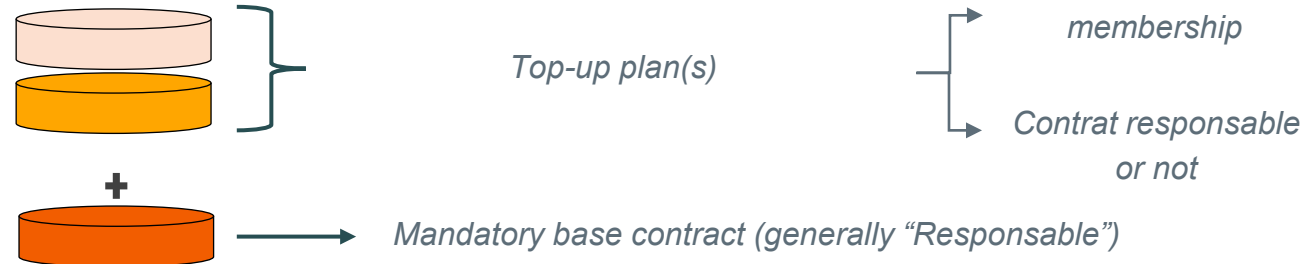
- ✓ To obtain the ‘**contrat responsable**’ label, the contract must offer **differentiated cover** for DPTAM and non-DPTAM practitioners.
- ✓ **NON DPTAM** cover may not exceed **200% of the reimbursement base** (including Social Security).
- ✓ **DPTAM** guarantee must be at **least 20% higher** than the NON OPTAM guarantee (e.g. 150% for DPTAM and 130% for non DPTAM).



Multiple levels

1 Additional cover

In addition to the basic cover, a health contract can offer additional cover for certain items



2 Guarantees of top-up coverage(s)

The cover provided by the top-up contract(s) may be in **addition to or complementary** to the cover provided by the basic plan.

Focus on health insurance and the profit and loss account

OPTAM specialist consultation

100 € for a consultation

BR (Social Security Reimbursement Base) = 31,5 €



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SS reimbursement basis



Top-up plan: max 400%BR

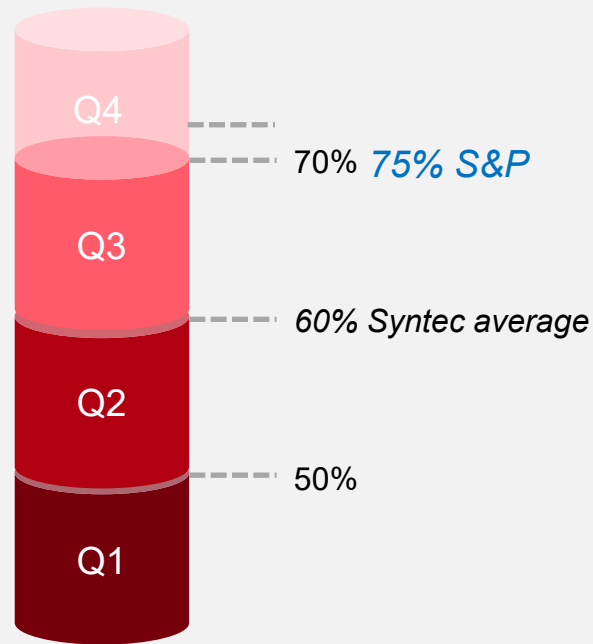
Base plan: TM + 100%BR

Payable by the patient
(« participation forfaitaire » de 2€)

Social security part
Rate: 70 % BR
- « participation forfaitaire »

Syntec benchmark for S&P healthcare coverage

EMPLOYER FINANCING



- Q1 : 1st quartile
- Q2 : 2nd quartile
- Q3 : 3rd quartile
- Q4 : 4th quartile

COVERAGE RATE



S&P contract: 95%

Syntec Aon benchmark: 92%

MONTHLY CONTRIBUTION PER HOUSEHOLD



S&P contract : 154€

Syntec Aon benchmark: 129€

That's 19% more than our syntec benchmark.

TOTAL HEALTH EXPENDITURE PER HOUSEHOLD



Régime S&P : 2 296€

Syntec Aon benchmark: 2 042€

That's 12% more than our Syntec benchmark.

REMB. COMPLEMENTAIRE MOYEN PAR FOYER



Régime S&P : 1 562€

Syntec Aon benchmark: 1 140€

Claim load +422€ per household per year (+37%).

4

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administration (TPA)

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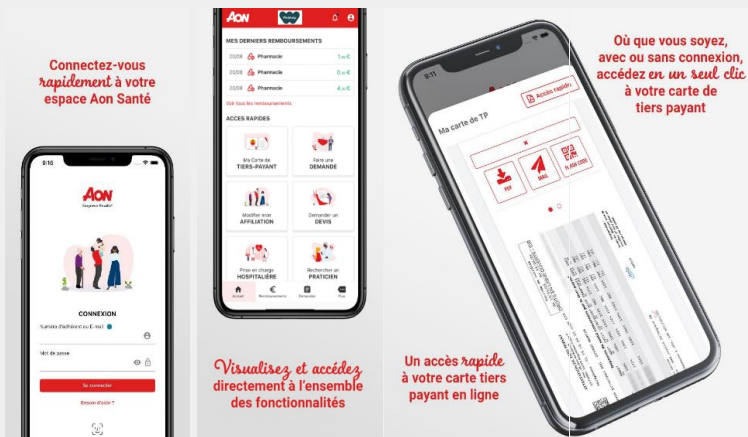


A MODERN TPA

Simple, accessible tools for your employees



MySanté by Aon !



An app that's simple, accessible and easy to use every day!



CONSULTATION REIMBURSEMENTS AND MONTHLY STATEMENTS

ONLINE REQUESTS

- ENROLMENT OF INSURED PERSONS (BIA ONLINE)
- HOSPITAL TREATMENT, QUOTES (optical, dental, audio, etc.),
- REIMBURSEMENT, ENROLMENT, CONTRACT COVER, CONTRIBUTIONS, ETC.

CLAIMS HISTORY ONLINE

DEMATERIALIZED THIRD-PARTY PAYMENT CARD

- NEWS
- CONTRACTUAL DOCUMENTS
- ONLINE SUPPORT
- VARIOUS PROCEDURES
- GEOLOCATION OF HEALTHCARE PROFESSIONALS

MULTI BANK ACCOUNTS

DEDICATED TELEPHONE LINE



MySanté by Aon

Forme et santé

★★★★★ 11 k

Q&A

Thank you!