

OUR SOLUTIONS

For companies and business sector federations

Our new responsible approach, **Entreprise territoire de santé** (Healthcare in business), contributes to the improvement of company performance and employee well-being. A pioneering concept based on advice and support, combining innovative services with health insurance benefits and enabling companies to better respond to their key challenges:

- **Controlling the cost of the plan without sacrificing quality**

Optimised benefits adapted to the company profile with personalised prevention programmes for employees together with the tools to help them make informed healthcare choices.

Baromètre santé et bien-être au travail, Kits enjeux RH and réseaux de soins Kalivia.

- **Reducing absenteeism in the workplace**

A comprehensive programme to evaluate health-related employee absence and the associated costs, identify levers of action and implement corrective measures.

Simulateur and Tableau de bord absentéisme, training courses designed for business leaders and members of HSEs and the healthcare coaching programme, Vigisanté.

- **Creating levers of performance from regulatory requirements**

Aids to help identify health and safety obligations and offer practical educational solutions.

Solution document unique, Autodiagnostic prévention santé sécurité.

- **Finding solutions for employees in difficulty**

Listening, advice, guidance and funding solutions in cases of disability or family, financial and social setbacks. These services are provided by the Malakoff Médéric social initiatives program.

35 social initiatives centres, a caregivers' website and the Entreprise territoire de santé digital zone.

For individuals

Helping each person take better care of their own health and well-being and enabling them, and those around them, to live and age well by:

- **Ensuring a fair price and minimising co-payments**

through **networks of partner health professionals**: **Kalivia optique** (4,600 opticians); **Kalivia audio** (3,100 hearing centres) and **Kalivia dentaire** (2,000 dentists) for top-quality services and facilities at negotiated rates with no cash advance required.

- **Providing "Individual" insurance**

through personalised **health, death & disability and savings** solutions; and for employees, offerings such as **La surcomplémentaire santé** top-up plan with benefits to enhance their group cover.

- **Delivering information, guidance and better management of medical expenses**

- with the TOUTM customer zone at malakoffmederic.com, also available on Android phones and tablets, for confidential access to their plan and optimisation of their medical expenses with the **Tableau de bord santé** and **Devis conseil** services;
- the **ComparHospit**® guide to help them choose their healthcare facility;
- the **SOS urgences** and **Mes tests santé** mobile applications;
- in one of the **26 Malakoff Médéric stores**;
- by calling our dedicated customer service helpline: **3932** Service 0,06 € / min + cost of the call

- **Planning for retirement**

with **Experts** operating via social networks and the Internet; the **Toute ma retraite** application on iPhone and Android and the retirement calculator, **Simulateur retraite**, in the TOUTM customer zone can help working employees be better prepared for retirement with information that is personalised, comprehensive and free of charge.

ESSENTIALS 2016

A NEW GENERATION OF BENEFITS

Discover the Malakoff Médéric blog, lehubsante.com (in French)



MALAKOFF MÉDÉRIC, A LEADING PLAYER IN THE BENEFITS INDUSTRY, IS A NON-PROFIT, JOINTLY-MANAGED MUTUAL GROUP.

OUR STRATEGY

To meet the new challenges in society and help our clients become fully involved in their healthcare, Malakoff Médéric delivers real innovation with a comprehensive and responsible approach to benefits.

COMPANIES

To contribute to company performance and the well-being of their employees with a new approach, *Entreprise territoire de santé* (healthcare in business), combining innovative services with insurance plans.

INDIVIDUALS

To enable each person to be involved in their healthcare through screening and prevention programmes. With quality benefits and services provided at the best possible cost, in particular through the care networks set up by the Group.

OUR VALUES

COMMITMENT

We are Committed to our clients: business sector federations, companies, employees and retirees, to protect their health and optimise their benefits.

RESPONSIBILITY

We are Responsible through our contribution to the sustainability of our benefits system and by enabling each person to be the agent of their own healthcare and their future.

SOLIDARITY

We express Solidarity by making the spreading of risk the cornerstone of everything we do, by ensuring access to healthcare and social innovation for all and by allocating a share of our revenue to the improvement of French society.

TWO BUSINESS LINES

PERSONAL INSURANCE

HEALTH, DEATH & DISABILITY AND SAVINGS

N°1

in group death & disability

N°2

in group healthcare

Sources: Argus de l'assurance 2015 and 2016

PENSION SCHEME MANAGEMENT

18% OF AGIRC-ARRCO PENSIONS

N°3

Source : Agirc-Arrco 2015

FINANCIAL DATA

€3.8 bn

€10 bn

in pension contributions

FINANCIAL STABILITY

€4 bn

in equity

5.5 times regulatory solvency level 1

EMPLOYEES

5,700

bn: billion – 2015 data

2015 data

Almost

125,000

individuals supported in 2015 through the Group's social outreach programme (pensions and insurance) in the form of advice, guidance or financial assistance.

€10 bn

allocated over 5 years to our corporate Foundation, Malakoff Médéric Handicap.

m: millions

OUR CLIENTS

COMPANIES



203,000 in personal insurance



LEADING GROUPS

ARCELORMITTAL, ATOS SE, ENGIE, CROIX-ROUGE FRANÇAISE, MICHELIN, PÔLE EMPLOI, PSA PEUGEOT CITROËN, SAINT-GOBAIN, SOCIÉTÉ GÉNÉRALE, TOTAL, VEOLIA



198,000 in supplementary pensions



MORE THAN 100 BUSINESS SECTOR FEDERATIONS

INDIVIDUALS



6.6 million people and their families insured on an individual or group basis

5.9 million in supplementary pension schemes (active contributors and retirees)