

FRANCE

GEB Network Partner: Generali France

DISABILITY BENEFITS

ABOUT Generali France

Based in Paris, Generali France was established in 1995 and has become a major player in the French market with over 7,000 staff, a network of more than 2,500 general agents and agency employees, and 3,800 brokers. Generali France currently provides insurance products to over 8.3million customers.

CAUSES OF DISABILITY

Musculoskeletal illness (low back pain) is the leading cause of Disability in France. Other causes include Heart Disease, Lung Cancer, Falls, Stroke, Alzheimer's Disease, Depression, Anxiety and Headache Disorders.¹

While some illnesses can be addressed through prevention/early intervention and lifestyle changes, others are driven by environmental/occupational risks. For disorders that progress to disability and eventual absence from work, Generali France offers Disability benefits and associated support services.

DISABILITY PLAN DESIGN

Generali France offers Short Term Disability (STD) and Long Term Disability (LTD) for the local market. Following is a description of standard product features:

Short Term Disability (Incapacity)

Definition of Short Term Disability: A member is considered eligible for STD benefits when they are unable to perform any duties of their own occupation in any workplace, and are eligible to receive benefits from the Social Security system for the same period.

Benefits structure: STD benefits are typically calculated as a percentage of monthly salary. The maximum payment is 100% of net salary. Employee salary is covered by Social Security (SS) up to the SS salary limit with the balance covered by the contract in place. The combined SS + contract benefit cannot exceed 100% of net employee salary.

Waiting Period, Duration of benefit payment: The employer must notify Generali France of their

Short Term Disability (incapacity) and then satisfy a Waiting Period before they are eligible for benefits under the STD policy. The waiting period varies by contract and/or by client.

Claims process: The employer must notify Generali France of the Short Term Disability (incapacity) and provide complete claims information within 60 days of the occurrence.

Once complete claims information is received, Generali France opens a claim. Generali receives updates on daily indemnity payments made by Social Security, and proceeds with supplemental private payments for the claimant as well.

Long Term Disability (Invalidity)

Definition of Long Term Disability: A member is considered eligible for LTD benefits when they are unable to perform any duties of their own or any other occupation in any workplace, and are eligible to receive a Disability Pension from the Social Security system.

Benefits structure: LTD benefits are typically calculated as a percentage of annual salary according to three different categories:

- Category 1: Disabled individuals who are still able to work;
- Category 2: Disabled individuals who are unable to work;
- Category 3: Disabled individuals who are unable to work and must receive help from a third party in order to complete ordinary activities of daily living.

If an individual is determined to be eligible for LTD, Social Security pays a disability pension (thresholds are included), and the insurance contract pays a percentage according to defined contract limits. The annual total maximum payment is approximately 80% of total annual salary.

Waiting Period, Coordination with Social Security, Duration of benefit payment: Claimants must first declare their Long Term Disability (invalidity) to the Social Security system and then satisfy a 30, 60, 90 or 180 day Waiting Period (as stipulated in the contract) before they can claim under the insurer's LTD policy.

1-IHME/Global Burden of Disease: https://www.healthdata.org/sites/default/files/files/country_profiles/GBD/Ihme_gbd_country_report_france.pdf

The Social Security system must first approve the Disability before any additional private insurance benefits would begin. If Social Security benefits are not approved/paid, the private insurance coverage would not apply.

Claims process: The claimant or their employer must notify Generali France of the Long Term Disability (invalidity) and provide complete claims information within 60 days of the occurrence. Once all information is received and reviewed, Generali proceeds with a projected annuity payment on a fixed date.

DISABILITY SUPPORT

Generali France provides access to a health improvement programme, and support for Rehabilitation and Return-to-work in the event of disability:

Return-to-work support

Working closely with clients, claimants and Rehabilitation professionals, Generali France **helps develop a tailored treatment and Return-to-Work programme** that is both realistic and achievable.

Levering technology

Generali France has invested in technology to develop a **secure online platform** for document sharing, claims submission/monitoring, case management, and coordination of benefits with the Social Security system. This online system improves claims turnaround and reimbursement time, and allows employers to stay fully up to date on member claims, absences and return-to-work plans in a secure online environment .

Key Advantages

Wellbeing support through Vitality programme

Rehabilitation and Return-To-Work planning

Death benefit beneficiary designation: 100% digital

Support for employees acting as caregivers: prevention and care through Care Manager services

Note: When moving contracts, past liabilities and associated reserves may be transferred to the new insurer, or may remain with the prior insurer. This would be stipulated in the contract.