

# Dealing with the unexpected

## Pension planning with Klésia



### An additional system which takes over in the event of long-term illness, disability or death

Cover	Compensation
notice period: 6 months max.	Calculation based on the total gross remuneration paid during the 3 months prior to the event, multiplied by 4 and increased by ad hoc salary additions
<b>Death of the employee</b> In the event of <b>accidental death</b> , payment of an additional sum from 100 to 270 % + 70 % per dependant child	<ul style="list-style-type: none"> <li>• <b>Enhanced capital + education annuity</b> Sum of guarantees from 290 to 460 % + 120 % per dependant child + 8 % education annuity</li> <li>• <b>Capital + enhanced education annuity</b> Sum of guarantees : 270 % + 70 % per dependant child + 21 % enhanced education annuity</li> <li>• <b>Capital + education annuity + joint annuity</b> Sum of guarantees from 210 to 280 % +70 % per dependant child + 8 % education annuity + 0.5 % of basic salary for spouse's pension</li> </ul>
<b>Death of a family member</b>	<ul style="list-style-type: none"> <li>• <b>Spouse</b> 20 % du salaire</li> <li>• <b>Dependent child</b> 200 % du PMSS<sup>(1)</sup></li> </ul>
<b>Funeral expenses of the employee</b>	<ul style="list-style-type: none"> <li>• <b>Reimbursement of expenses</b> 100 % du PMSS<sup>(1)</sup></li> </ul> A capital of €3,910 is paid on request by Social Security ( <a href="http://www.service-public.fr/">www.service-public.fr/</a> )
<b>Absolute and Definitive Disability (IAD)</b> (category 3)	• <b>Pension</b> after deduction of the Social Security pension + possibility of early release of the death benefit capital
<b>Disability ≥ 20 %</b> (categories 1 & 2)	• <b>Pension</b> after deduction of the Social Security pension
<b>Incapacity for Work</b>	• <b>Maintenance</b> of the net wage earned

(1) PMSS : monthly social security ceiling

- Remember to update the beneficiaries of these guarantees, particularly in the event of a change in family structure.
- Long-term sick leave : with Prest'IJ automatic transmission of statements between the Assurance Maladie and Klesia, that simplifies the procedures and makes it possible to speed up the time taken to process employee cases.
- Maintaining guarantees in the event of suspension of the employment contract (sabbatical leave, parental education leave, leave to set up a business...), notice period: 1 month max

### Additional services included in your contract

#### Social Assistance Fund

- Help for employees in difficult situations faced with significant expenses related to problems of incapacity, disability or dependency.

#### Contact

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#### Contact Klésia

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🌐 [www.klesia-schneider-electric-prevoyance.fr](http://www.klesia-schneider-electric-prevoyance.fr)

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**Klésia website**

[www.klesia-schneider-electric-prevoyance.fr](http://www.klesia-schneider-electric-prevoyance.fr)

