Dealing with the unexpected

Insurance with Klésia

Coverage in the event of long-term illness, disability or death

Cover notice period: 6 months max.	**Compensation** 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
Death of the employee In the event of **accidental death**, payment of an additional sum from 100 to 270 % + 70 % per dependant child from second child onwards	• **Enhanced capital + education annuity** Sum of guarantees from 340 to 460 % + 120 % per dependant child + 8 to 10 % education annuity • **Capital + enhanced education annuity** Sum of guarantees : 270 % + 70 % per dependant child + 24 to 30 % enhanced education annuity • **Capital + education annuity + joint annuity** Sum of guarantees from 210 to 280 % +70 % per dependant child + 8 to 10 % education annuity + temporary and life annuity for the spouse For info : a lump-sum payment of €4,005 may be paid by the French Social Security system, upon request. (www.service-public.fr/)
Death of a family member	• **Spouse** 20 % of salary • **Dependent child** 200 % of PMSS (1)
Funeral expenses of the employee	• **Reimbursement of expenses** 100 % of PMSS (1)
Absolute and Definitive Disability (IAD) (category 3)	• Possibility of early release of the death benefit capital
Disability ≥ 20 % (categories 1, 2 & 3)	• **Pension** after deduction of the Social Security pension • Social security pays disability pension, amount depends on the category of disability: - 1st category : possible paid work, pension 30 % of the average base salary, - 2nd category : if not able to work, pension 50 % of the average base salary, - 3rd category : if not able to work and need caregiver assistance, pension 50 % of the average base salary, additional allowance for caregiver (€ 1288 / month).
Incapacity for Work of the employee	• **Maintenance** of the net wage earned, see page 18

(1) PMSS : monthly social security ceiling

- Remember to **update the beneficiaries of your death benefit** coverage, especially if your family situation changes. You can do this by downloading the form from the Klésia website or by completing it online after creating your employee account.
- Long-term sick leave: automatic transmission of benefit information between the French Health Insurance system and Klesia (Prest'IJ) to speed up the processing of employees' claims.
- 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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Your contacts within the CFTC

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