



France - Disability Benefits

Provided through Generali France, GEB's Network Partner in France

Based in Paris, Generali France was established in 1995 and has become a major player in the French market with approximately 6,500 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 8.3 million 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 Products

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 completely 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, depending on the local contract. The maximum payment is 100% of net salary. Employee salary is covered by SS up to the SS salary limit with the balance covered by the contract in place. The combined SS + contract coverage benefit cannot exceed 100% of net employee salary.

Waiting Period, Duration of benefit payment: The claimant or their 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.

Disability Support

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

Prevention & early intervention: Generali France offers access to Vitality, a health improvement programme that encourages and rewards members for living a healthier and more active life. The programme tracks user fitness behavior through the Vitality health app, rewarding members when they establish and reach physical fitness goals. Members can earn gift certificates and discounts on services from partner companies (Expedia, Amazon, Apple etc) through their own activity and engagement. More information on the Vitality programme can be found online at <https://www.generalivitality.com/fr/fr>

Dedicated support for claimants: A dedicated case manager is assigned for each claimant. The case manager coordinates with the account team and claimant to help manage and guide all steps of the claim administration process, as well as rehabilitation and return-to-work planning.

Rehabilitation support: Generali France assists claimants in identifying appropriate resources to help support them throughout their rehabilitation process, including direction to accredited counsellors, physical therapists and other healthcare providers.

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.

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Disability Products (continued)

Claims process: The claimant or employer must notify Generali France of the Short Term Disability (incapacity) and provide complete claims information within 60 days of the occurrence. Once complete information is received, Generali France opens a claim and notifies Social Security. 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 completely 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 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. The Social Security system must first approve the Disability and related public system payments before any additional private insurance benefits would begin. If Social Security benefits are not approved/paid, the private insurance coverage would not apply. There is no standard limit on the Duration of LTD. Ongoing eligibility is determined on a case by case basis.

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. After all information is received and reviewed, Generali proceeds with a projected annuity payment on a fixed date.

Disability Support (continued)

Leveraging 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.