

Henner

VOLUNTARY COMPLEMENTARY HEALTH INSURANCE SCHEME

Complementary to
Medical Benefits Fund (MBF)





Welcome to Henner!

Dear insured member,

We are happy to have you among our insured members.

In order to accompany you on a daily basis, you will find in this booklet all the information you need to manage your complementary health insurance scheme, including your policy cover, the contact details of your Client Service Team, the reimbursement procedures as well as the main tools available to you in order to manage your policy.

TABLE OF CONTENTS

DETAILS OF YOUR HEALTH INSURANCE SCHEME 4
YOUR POLICY 4
WHO IS COVERED BY THE POLICY? 4
EFFECTIVE DATE 5
THE POLICY COVER 6
YOUR POLICY 9
YOUR CLIENT SERVICE TEAM (CST) 9
YOUR HENNER INSURANCE CARD 10
HOW TO GET REIMBURSED 11
DIRECT SETTLEMENT 14
GUARANTEES OF PAYMENT FOR HOSPITALISATION 15
YOUR COST ESTIMATES 15
YOUR HENNER SERVICES 16
THE MYHENNER MOBILE APP 16
THE WEB PORTAL 17
YOUR HEALTHCARE NETWORK 19
THE CARTE BLANCHE NETWORK 19
HOW TO IDENTIFY A NETWORK HEALTHCARE PROVIDER AND ENJOY THE
BENEFITS OF THE CARTE BLANCHE NETWORK 20
MANAGE YOUR HEALTHCARE EXPENSES 22
YOUR INDIVIDUAL ACTS AFFECT THE OVERALL EXPENSES OF YOUR POLICY. 22
ADDITIONAL INFORMATION 24
HOW TO RECEIVE YOUR EXPLANATION OF BENEFITS 24
HOW TO UPDATE YOUR ADDRESS OR FAMILY DETAILS 25
EXCERPTS FROM THE GENERAL TERMS AND CONDITIONS 27
NOTES 30

DETAILS OF YOUR HEALTH INSURANCE SCHEME

YOUR POLICY

Your Henner policy provides you with reimbursement of your medical, surgical, and hospitalisation expenses, on top of reimbursement already provided by the Medical Benefits Fund or other basic Social Security Schemes. Reimbursement from this policy is capped at the amount of expenses actually incurred by the beneficiary.

The Henner Group, a leader in the design and management of healthcare insurance solutions, has been entrusted with administering this policy subscribed by your company or group of companies with QUATREM ASSURANCES.

WHO IS COVERED BY THE POLICY?

- ▶ You, as the main subscriber, actively working, or on pre-retirement, or retired,
- ▶ Your spouse, employee or dependant, or your common-law partner,
- ▶ Your parents registered with the UNESCO Medical Benefits Fund,
- ▶ Your dependent children:
 - up to their 16th birthday in all cases,
 - up to their 20th birthday if enrolled in study (a school enrolment certificate is required),
 - covered by the Social Security student scheme,
 - on an apprenticeship or a student traineeship, until the end of their course (a school enrolment certificate is required every year),
 - unemployed, up to their 25th birthday, if they benefit from the scheme uninterrupted,
 - no age limit applies to children with disabilities.

DATE OF EFFECT

Your benefits are acquired for:

- ▶ You and your family as soon as your company registers you within three months of joining UNESCO,
- ▶ The members of your family within three months of any of the following events: your marriage, the birth of your child, the recognition of your parent as a dependant by Social Security, etc.
- ▶ You and the members of your family within 15 days of the termination from another healthcare policy, on the condition that the termination was made at the closest renewal date.

It is deferred for you and your family members when registrations are made beyond the above deadlines, by applying the following waiting times:

- Three months for medical hospitalisation, vision, medical expenses, pharmaceuticals, etc.,
- Six months for surgery, dental treatment and dental prostheses,
- Nine months for maternity.

THE POLICY COVER

Unless otherwise stated, the benefits described below supplement those provided by the UNESCO Medical Benefits Fund and French Social Security (*Assurance Maladie*).

Date of effect: 01/01/2019

General medical expenses	
General practitioner consultation	100% of the MBF or French Social Security reimbursement
General practitioner house call	
Specialist consultation	
Specialist house call	
Psychotherapy	€40.00
Specialist session (disability)	€25.00
Professor consultation	100% of the MBF or French Social Security reimbursement
Professor house call	
Injections	20% of actual expenses
Specialist treatment, including ECG	20% of actual expenses
Radiology and ultrasounds	17% of actual expenses
Laboratory tests	20% of actual expenses
Physiotherapy	25% of actual expenses
Home help, nursing assistant	20% of actual expenses
Wellbeing package (osteopath, chiropractic, acupuncture, etiopathy, dietician)	€150.00 a year

Medical hospitalisation	
Private clinic (medical ward, accommodation)	100% of the MBF or French Social Security reimbursement
Public hospital (medicine ward) or private clinic (highly specialised care) or psychiatric hospital	
Ambulance	20% of actual expenses
Retirement home with medical facilities	€77 a day
Specialised facilities (disability, etc.)	10% of actual expenses
Long term hospitalisation	10% of actual expenses
Pharmaceuticals	
Pharmaceuticals	25% of actual expenses
Vision	
Lenses for glasses, contact lenses	Single-focal lenses: 20% of actual expenses Multi-focal lenses: 100% of actual expenses capped at €150 per lens, limited to 2 lenses per year per beneficiary
Frames	€85.00
Myopia surgery	€500 per eye
Medical prostheses	
Hearing aids	€150.00
Orthopaedic devices	€160.00
Orthodontic treatment	20% of actual expenses
Devices	10% of actual expenses
Hospitalisation with surgery	
Surgeon's fees	100% of the MBF or French Social Security reimbursement
Anaesthetist's fees	
Private clinic (surgery: accommodation ¹)	
Public hospital (surgery) or private clinic (major surgery)	
Operating room expenses	10% of actual expenses

Maternity	
Maternity expenses (accommodation)	Single payment of €150.00
Obstetrics	
Prenatal classes	
In vitro fertilisation	
Dental expenses	
Dental treatment and prostheses (including implants)	treatment: 17% of actual expenses prostheses: €350 per tooth + €400 a year for all dental treatment beyond the limit of MBF
Hospitalisation	
Hospitalisation	100% of the MBF or French Social Security reimbursement
Follow-up hospitalisation	
Geriatrics	
Neuropsychiatry	
Other follow-up hospitalisation	
Private room for surgery, maternity and medical ward hospitalisation:	€50 a day
Medical fees	100% of the MBF or French Social Security reimbursement
Funeral insurance	
0 - 12 years old	50% PMSS
12 - 70 years old	25% PMSS

¹ The security clause does not apply for hospitalisation in wards for highly specialised treatment.

PMSS: Social Security monthly ceiling (*plafond mensuel de la sécurité sociale française*)
This refers to a benchmark “monthly wage” used to calculate certain benefits. It amounts to €3,377 for 2019.

YOUR POLICY

YOUR CLIENT SERVICE TEAM (CST)

Your Client Service Team is in charge of administering your healthcare policy. Our client service officers can help you with the following:

- ▶ **Answering your questions** by telephone, post and email,
- ▶ **Examining your quotes** and giving you advice before you incur any expenses,
- ▶ **Reimbursing** your claims,
- ▶ **Issuing guarantees of payment** for hospitalisation,
- ▶ **Guiding you** through the Carte Blanche network.

The contact details of your Client Service Team:

Telephone: 01 55 62 53 76

Fax: 01 53 25 22 74

E-mail: ug11@henner.fr

Postal address:

Henner – Client Service Team n°11

14 boulevard du Général Leclerc

92200 Neuilly-sur-Seine

www.henner.com

You will also find the contact details of your CST:

- ▶ On the back of your Carte Blanche
- ▶ On the web portal

YOUR HENNER INSURANCE CARD

Once your registration has been processed, you will receive your 'Carte Blanche' direct settlement card.

The card gives you access to direct settlement when seeking treatment from healthcare professionals (pharmacies, hospitals, clinics, laboratories, x-ray centres, opticians and dentists) who have signed agreements with the Carte Blanche network.

Internet ID for connecting
to your personal online
space

Contact details of your
Client Service team (CST)

[illegible]

*Expenses subject to
third-party payment
in your contract*

*Beneficiaries of
your contract*

Good to know!

Your insurance card is now available in dematerialized version on the myHenner mobile application or via your member portal.

myHenner 

HOW TO GET REIMBURSED

► What is the electronic data transmission (EDI) system with Social Security?

The EDI system means you no longer have to send us your Social Security statements. They are sent to us electronically once you have been reimbursed by Social Security. Once you are registered with Henner, we will have the electronic data interchange set up for you with your local Social Security branch.

Important!

Systematically verify that your Social Security statement includes a message "Henner will receive this statement directly". In this case, there is no need to send your paper statement to Henner because you benefit from the EDI service.

► If you do not benefit from the EDI service

Send us your original statements from the UNESCO Medical Benefits Fund or the original statements from any other private medical insurance plan, as well as the supporting documents listed below.

► If you do benefit from the EDI service

Simply send your Client Service Team the supporting documents listed below along with the detachable coupon on your last Henner-GMC statement or your Social Security No. and the number of your Client Service Team.

Remember to inform us of any changes that could disrupt the transmission of data (change of address, registration with the student scheme, children entering the workforce, etc.)

If your spouse has an individual or company healthcare plan, his/her reimbursements (Social Security + individual/company healthcare plan) may be supplemented by your cover on the condition that he/she is registered with your plan.

Good to know!

The EDI can only transmit the information to one complementary health insurance. To obtain the additional reimbursement, please send to Henner the original statements of your spouse's complementary health insurance.

► If you do not wish to benefit from electronic data interchange

Please let your client service team know and inform them of the members of your family concerned. You may also stipulate this on your membership form.

Important!

Ask for your reimbursements by bank transfer. Thus, they will already be paid into your account when you receive your statement.

WHAT DOCUMENTS SHOULD I SEND IN WITH MY CLAIM?

Claims requiring supporting documents	Supporting documents (originals) to be sent to Henner
Glasses	Itemised paid invoice Medical prescription less than 3 years old
Contact lenses covered by Social Security	Itemised paid invoice
Contact lenses not covered by Social Security	Itemised paid invoice Medical prescription less than 1 year old
Dental prostheses and dental treatment when the practitioner charges more than the approved rates	Itemised paid invoice
Hospitalisation	Paid invoice from the healthcare facility
Settlement of the patient's contribution to expenses, doctors' fees paid straight to doctor (hospitalisations), treatment abroad	Itemised paid invoice
Maternity	Invoices for treatment at the patient's expense
Other types of treatment not covered by Social Security	Itemised paid invoice

Good to know!

Do not wait for reimbursement from Social Security to send your supporting documents to your Client Service Team, indicating your social security number.

DIRECT SETTLEMENT

Direct settlement is a system in which Henner pays for your medical expenses incurred among healthcare providers from our network.

The system avoids you having to upfront for part or all of your medical expenses, in accordance with the terms of your policy.

All the members of your family covered by your policy are listed on the direct settlement card.

Remember to show your Carte Blanche when you see a healthcare professional from the Carte Blanche network. That way you don't need to pay upfront, within the limits of the cover provided by your policy and the deals negotiated with them:

- ▶ Hospitals, clinics, healthcare centres
- ▶ Opticians (on the condition that the optician charges in line with the standard fee schedule). The service is available to insured members registered with French Social Security.

Important!

In the case of dental or optical expenses, a prior agreement request is mandatory. Show your Carte Blanche to your optician or licensed dentist, who will send us your request for prior approval. The approval will be issued subject to compliance with our price list and within the limits of the guarantees provided for in your contract.

GUARANTEES OF PAYMENT FOR HOSPITALISATION

A few days before your planned admission, simply request a guarantee of payment from your Client Service Team. Remember to send us the name and address of the hospital, the ward, and the date of admission. For emergency hospitalisations, a guarantee of payment can be issued immediately when you or a family or friend makes the request. Certain healthcare facilities will take care of this for you.

Good to know!

You can apply for a guarantee of payment on the website, from your online account by filling in the online application form.

YOUR COST ESTIMATES

Feel free to send us your cost estimates for optical or dental treatment by email or post. Your Client Service Team can provide you with an estimated reimbursement before you incur the expense.

If you need advice on rates, contact your Client Service Team.

YOUR HENNER SERVICES

THE MYHENNER MOBILE APP



All the details of your policy are kept in one place, on the myHenner mobile application (download it from the AppStore or GooglePlay).



View the details of your reimbursements and download your explanations of benefits



Send your requests for prior agreement and guarantee of payment for hospitalisation



Search for and locate healthcare providers (listed per specialisation)



Submit an online reimbursement claim with the e-claiming service



Download all your documents (forms, guides, etc.)



Contact your Client Service Team via our secure message service



Access your electronic insurance card, the Henner Pass



Take photos of your documents (invoices, completed forms, etc.)



Access your record of personal medical details

Good to know!

Electronic data interchange can only operate with a single healthcare plan. To obtain the additional reimbursement, send Henner the original statements from your spouse's healthcare plan.

Enable push notifications and stay informed in real time about your claims, documents needed, etc.

THE WEB PORTAL

The web portal is entirely dedicated to you and your family.

On the web portal, you can:

- ▶ Access the Henner medical network and find a local healthcare professional near you.
- ▶ Receive notification by email when a statement has been issued for you and your family.
- ▶ Manage your reimbursement claims.
- ▶ Consult and download documents on your policy: your benefits, general terms and conditions, prior agreement forms.
- ▶ Update your postal address, bank account details, email address, etc. all in real time.
- ▶ Find the contact details of your Client Service Team among your contacts.

How does it work?

-1-

Visit the website marked on your membership card
(www.henner.com)

-2-

Click on **Log in**, followed by **Insured member**

-3-

Enter your login
(as indicated on your Henner insurance card).

-4-

Enter your password: welcome to the web portal!

Good to know!

First visit?

- Click on the link « First connection / Forgot password? »
- Enter your Login and date of birth. You will find your Login on your Henner insurance card
- Choose whether to have your temporary password sent by email or sms
- Receive your temporary password as selected and log in to your account to change it

YOUR HEALTHCARE NETWORK

THE CARTE BLANCHE NETWORK

The Carte Blanche healthcare network is a group of 190,000 healthcare providers selected on the basis of specific quality criteria. The network is there to help you better manage your healthcare budget and reduce your expenses for certain treatment that is not reimbursed as well by Social Security, such as opticians, hearing and dental expenses.

Carte Blanche provides you with a host of services and advantages as part of your policy.

A LARGE NETWORK OF HEALTHCARE PROVIDERS

More than 190,000 partner healthcare providers.

NO UPFRONT EXPENSES

No upfront expenses for your healthcare expenses thanks to our direct settlement procedure.

BENEFICIAL PRICING AGREEMENTS

Save on your healthcare expenses with preferential rates.

INFORMATION

Our healthcare newsletter and website offer members a wide range of services and practical information (healthcare information, prevention, guide to medication).

GUIDANCE

We guide you with your health-related procedures to find specific services.

IN THE EVENT OF DEATH

► Direct settlement throughout France with all funeral parlours

At the request of the company or the family, upon receipt of the death certificate and an estimate for the funeral expenses, Henner's funeral insurance division, Garantie Obsèques, will issue an immediate guarantee of payment by fax or email to the funeral parlour, avoiding upfront expenses for the family. The amount covered by the policy will be deducted from the invoice.

► Reimbursement within 48 hours

If the direct settlement option has not been chosen, the funeral expenses will be reimbursed to the person who paid for them upon receipt of the death certificate and the paid funeral invoice.

► Preferential agreements with the main funeral parlours*

All beneficiaries of funeral insurance will benefit from preferential conditions (a system that matches the amount of cover, discounts on certain items), and a personalised welcome and service with humanity and professionalism.

** Groupe OGF/PFG, Borniol, Roblot, Pompes Funèbres Ouest Parisien, Groupe ROC-ECLERC, UFF (Union Funéraire de France), VF Assistance, SARL Espace Funéraire PONSy, Point FUNEPLUS, Le Choix Funéraire.*

For further information:

By telephone: 01 55 62 53 20 or by email: garantie.obseques@henner.fr

MANAGE YOUR HEALTHCARE EXPENSES

YOUR INDIVIDUAL ACTS AFFECT THE OVERALL EXPENSES OF YOUR POLICY

Advice and guidelines!

Find out about your doctor's fees and whether or not s/he is contracted by consulting the site www.ameli.fr (L'Assurance Maladie online).

Thus, you will know any possible excess fees and the level of reimbursement of Social Security. The reimbursement in the non-contracted sector is very low.

Systematically request quotes from various practitioners in the event of significant expenditure, particularly for dental services, vision treatment and hearing aids.

Send the quotes to your Client Service Team, which will check their relevance and inform you of the amount reimbursed by Social Security Scheme and by your contract.

It is preferable that your spouse first contacts their own complementary health insurance for reimbursement of their health expenses.

If your spouse has his/her own complementary health insurance, he/she must first request reimbursement from this insurance. If the expense has not been fully reimbursed, he/she can then send Henner the original reimbursement statement from his/her complementary health insurance in order to benefit from an additional reimbursement.

Do not always use the original medication.

Generic drugs are sold 30-40% cheaper than original drugs and are of the same quality.

Do not communicate the amount of your guarantees to health professionals.

So as not to give practitioners the opportunity to adjust their prices when the guarantee is at a good level.

Consult the Carte Blanche network.

As part of your Henner complementary health insurance, you have access to the Carte Blanche healthcare network. It allows you to benefit from numerous pricing agreements, in particular for vision, dental and hearing aids' expenses.

Carte Blanche also helps you take care of your health by offering you a wealth of practical information, coaching sessions and online tests available on the web portal.

ADDITIONAL INFORMATION

HOW TO RECEIVE YOUR EXPLANATION OF BENEFITS



Online

Stay informed in real time

- ▶ Register online to receive your explanation of benefits by email,
- ▶ You can also contact your Client Service Team with your request. You will then receive an email to inform you when an explanation of benefits is available on the web portal at www.henner.com.

Your explanation of benefits by email will replace the paper copy of the document. You can access the online version for a period of two years.



By post

Every three weeks, if you have received reimbursement during that period, Henner will send you an explanation of benefits by post.

HOW TO UPDATE YOUR ADDRESS OR FAMILY DETAILS



Change of address

If you have moved house, remember to send us your new address and, if your Social Security office changes, a copy of your new Carte Vitale *attestation*. Log in to the web portal to change your postal address.



Change of family situation

For any changes to your family situation requiring the registration or termination of a dependant's membership (marriage, common/civil-law partnership, birth of a child, divorce, death), simply send the following details:

- ▶ The dependant's full name
- ▶ Date of birth
- ▶ Social Security No.
- ▶ The date of the change

Remember!

To register a child, remember to give the parent's Social Security No. that will be used both by Social Security and Henner.

Documents required for membership:

- ▶ For a marriage, common-law partnership, or civil union: copy of the spouse's Carte Vital attestation.
- ▶ For a birth: a copy of the birth certificate.



Change of bank details

You can change your bank account details on the website or by sending us the bank account ID (French: relevé d'identité bancaire or RIB) along with your Social Security No. and your contact details.



If your dependent child is subscribed to the French Security Student Scheme

Remember to send us the Social Security attestation.

Remember!

Check with the Student Social Security branch that the declaration of your child's attending physician has been taken into account.

EXCERPTS FROM THE GENERAL TERMS AND CONDITIONS

Exclusions

- ▶ All expenses not covered by French Social Security.
- ▶ Services not listed in this document.
- ▶ Reimbursement claims submitted more than 2 years after the date of treatment.
- ▶ Accidents, illnesses and their consequences: caused intentionally, by the use of narcotics not prescribed medically, completing national service or military periods longer than 30 days, or resulting from acts of war.
- ▶ However, the start of treatment is counted when only the start and end dates for a series of sessions are marked on the French Social Security form.

Important

These benefits are established based on current Social Security laws. Any changes to those laws may result in changes to reimbursements.

For treatment dispensed abroad, reimbursement will supplement that made by Social Security based on rates charged in France.

“Reimbursements and benefits for expenses incurred due to illness, maternity or an accident cannot exceed the amount at the member’s expense, after all entitled reimbursements are taken into account.”

Cover of the same nature taken out with several insurers is limited by each individual plan, regardless of the registration date. Within this limit, the beneficiary of the plan or agreement can claim compensation by contact the entity of his/her choice.” (article 9 of law dated 31 Dec 1989)

Funeral insurance

These benefits are based on an insurance agreement with Quatrem Assurances Collectives.

► Policy cover is terminated:

- For the insured member: as soon as the link with UNESCO is broken, and in all cases, on 31 December of the member’s 70th birthday,
- For the insured member’s family (see “Who is covered by this policy”): upon termination of the insured member’s cover. In the event of the death of the insured member, only his/her spouse may continue the membership as the main insured member.

Funeral insurance offers specific solutions to members when they retire or leave the company.

► **The following exclusions apply:**

- Suicide of the member during the first two years of the policy,
- The consequences of an attack or failed attack, if the member is actively involved,
- The consequences of civil or foreign war, insurrection, rioting or movement of the people,
- Death resulting from a flying accident if the aircraft certificate or the pilot's flying licence is invalid,
- The consequences of aviation competitions, record-breaking attempts, trials and parachuting using non-approved equipment.

► **Termination of membership to the Group plan**

If your membership to the group plan ends for any reason, please contact your client services team.

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This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Complete protection at all times throughout your life

Contact details of your Client Service Team

Telephone: 01 55 62 53 76

Fax: 01 53 25 22 74

E-mail: ug11@henner.fr

Postal address:

Henner

Client Service Team n°11

14 boulevard du Général Leclerc

92200 Neuilly-sur-Seine

To improve the quality of our services, telephone calls to our client service teams may be recorded. These recordings will not be kept for any longer than one day.
You have the right to access or rectify any information that concerns you on file at Henner and Quatrem Garantie Obsèques. You can exercise your right to access and rectify information by writing to us at 14 boulevard du Général Leclerc 92200 Neuilly-sur-Seine (French law No.78-17 dated 6 Jan 1978, modified by law No.2004-801 dated 6 Aug 2004).



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