

Why Partner with Malakoff Humanis?

An Innovative Response to the Needs of Companies and Business Sector Federations

- **Managing the cost of healthcare plans and promoting prevention** - Optimized benefits adapted to the company profile together with personalized prevention programs called "Diagnostic et Protection du Capital Humain". Examples: The health and well-being at work barometer and Health Operation in companies.
- **Combating absenteeism** - Services to evaluate health-related employee absence and implement corrective measures. Examples: Absenteeism simulator and dashboard called "Diagnostic et Protection du Capital Humain", a healthcare coaching program and return-to-work support program.
- **Making it simpler for companies to deal with regulatory requirements day by day** - Aids to help identify and comply with health and safety obligations in the workplace. Examples: A single-document solution, the health and safety self-assessment, a network of healthcare at work experts and HR toolkits.
- **Finding solutions for vulnerable employees** – Personalized listening, advice, guidance and funding solutions, and webinars and workshops programs to support policyholders whether they are caretakers, disabled, in the event of serious illness, facing financial difficulties or death.

An Innovative Response to the Needs of Employees and Private individuals

- **Paying a fair price and minimizing co-payments** – Through networks of partner health professionals for top quality services and facilities with no co-payment or at negotiated rates, and no cash advance required:
 - Kalixia optique (more than 7,000 opticians)
 - Kalixia audio (more than 5,300 hearing centers)
 - Kalixia dentaire (more than 6 100 dentists)
 - Kalixia ostéopathie (more than 500 osteopaths)
- **Insurance cover that closely matches needs** - With the option of additional supplementary healthcare or life benefits to increase their level of cover.
- **Delivering information, guidance and better management of medical expenses:**
 - in the customer zone (available on iPhone, iPad and Android phones and tablets) with a Healthcare dashboard and quote review services, as well as a reimbursement simulator to quickly estimate the amount covered
 - by telephone on a dedicated customer service helpline

- **Planning for retirement - with:**
 - AGIRC-ARRCO experts operating via social networks and the internet
 - Retirement Consultation with an advisor to find out what pension is due and to run simulations. These services are by appointment and free of charge (from age 45)
 - 1 or 2-day retirement planning sessions to help employees prepare for life after retirement
- **Committed and responsible player** - To take into account the social and environmental consequences of its activities and fulfill its commitments in favor of sustainable development, Malakoff Humanis is developing a global and voluntary CSR approach around 4 areas of action:
 - Governance: being a trusted company
 - Human capital: committing as a responsible employer
 - The offer: develop an offer with high added value
 - Society: acting as a corporate citizen



Malakoff Humanis: Facts & Figures

- IGP Network Partner since: 2010
- Financial Strength Ratings: Not rated

Recent Awards & Recognitions

- Afnor certification diversity and equity.
- In 2022, Malakoff Humanis was the first social protection group to be awarded the cancer@work level 3 label for its actions in favor of maintaining and returning to work for employees suffering from cancer.

More Information

Mr. Guillaume Aupy

Malakoff Humanis
21, rue Lafitte
75009 Paris

T +33 1 56 03 41 64

E guillaume.aupy@malakoffhumanis.com

W www.malakoffhumanis.com





The information in this document is subject to change without notice. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.