VERLINGUE

Infoblox

Overview of Your Programs
Health and Benefits

November 4, 2026

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Introduction

Your Plans

Medical plan

Healthcare Networks



Insurer



Administrator



Coverage: Family

Your point of contact!

Life and Disability

Insurer



Administrator



Coverage: Employee

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Summary

- **Overview of Health and L&D Plans**
- **Focus on the Life and Disability Plan**
- **Overview of Génération**
- **Overview of Services Offered by Generali**
- **Q&A**

Overview of the plans

Health and Life Insurance

Key Concepts

How Social Security Works

Key Concepts

Reimbursement Base

Reference amount set by Social Security. Reimbursements are calculated based on this amount.

Excess Fees

Amount billed in excess of the reimbursement base.

Out-of-pocket cost

Amount remaining to be paid by the insured after social security reimbursement

Medical Deductible / Flat-Rate Copayment

A fixed amount deducted from the Social Security reimbursement for certain items.

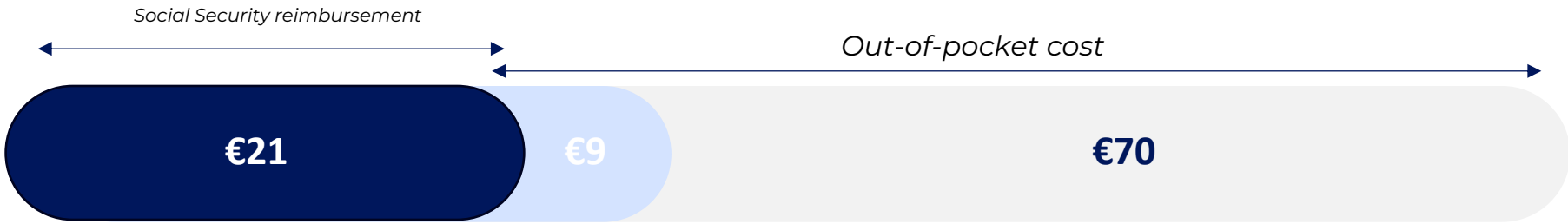
Reimbursement Example - Before the supplemental health insurance pays

Specialist doctor's visit:

€100

Reimbursement base: €30

Reimbursement rate: 70%



-€2 flat-rate copayment

Out-of-pocket cost after Social Security coverage: **€81**

To find out if your doctor is in-network, consult the official Social Security directory: https://annuairesante.ameli.fr/

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Overview of the Medical Plan

Healthcare Costs – In Addition to Social Security

Hospitalization

Medical fees:
- Conventional : 500% of the RB
- Non- Conventional : 120% of the RB

Hospital stay costs:
- 100% of actual costs

Private room (conventional hospital) **:**
- €150 per night
- €60 per night for a companion

Routine care

Medical fees:
- Conventional: 500% of the RB
- Non-conventional: 130% of the RB

Services not covered by Social Security:
- Medications: 120 €
- Vaccines: 120 €
- Flu vaccine: 100% of actual costs
- Nicotine replacement therapy: €125
- Bone density scan: €64

(per year per beneficiary)

Dental

Dental prosthetics and procedures:
- 500% of the base rate

Procedures not covered by Social Security

Dental prosthetics:
- 20% PMSS (€801 in 2026)

Implants:
- €1,000

Periodontics:
- €300

Eyeglasses

One pair of glasses every 2 years
(unless prescription changes)

Frames: €100
Lenses: Depending on the prescription and type of lenses
Between €320 and €700

Contact lenses:
Covered by social security: 10% PMSS (€400) per year
Not covered by social security: 10% PMSS (€400) per year

Refractive surgery:
- €805 per eye

Other items:

Spa treatment: 20% PMSS (€801)

Birth/adoption allowance: €420 (doubled in the case of multiple births or adoptions)

Nutritional balance and dietary products:
€60 per year per beneficiary

Alternative Medicine: Osteopathy, Chiropractic, Acupuncture, Micro-Kinesiotherapy, Dietitian, Psychologist, Psychomotor Therapist, Pedicurist-Podiatrist, Smoking Cessation Specialist.

€75 per session, limited to 4 sessions per year

Overview of Plans

Healthcare Costs – Reimbursement Examples

Specialist consultation

Consultation with a neurologist (conventional doctor):

Fee: 150 €

Social Security reimbursement base: 52€
Reimbursement rate: 70%

Out-of-pocket cost before supplemental insurance: 115.6€
Includes flat-rate copayment: 2€

Génération Reimbursement (500% of RB): 113.6€

Out-of-pocket cost: 2€

The flat-rate copayment is not reimbursed.

Reimbursed prosthesis

Crown placement:

Fees: 350 €

Social Security reimbursement base: €120
Reimbursement rate: 60%

Out-of-pocket cost before supplemental insurance: 278€

Génération reimbursement: 278€

Out-of-pocket cost: €0

Non-reimbursable implant

Implant:

Fees: €2,000

Social Security reimbursement base: €0
Reimbursement rate: 0%

Out-of-pocket cost before supplemental insurance: 2, 000 €

Génération Reimbursement: 1,000 €

Out-of-pocket cost: 1,000 €

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Overview of Plans

Life and Disability Insurance

Lump-Sum Payment

Annuity

Death Benefit

Wages in brackets 1 and 2

Single:	250%
Married, in a civil union, or cohabiting without dependent children:	350%
Single, married, in a civil union, or cohabiting with a dependent child:	450%
Increase per dependent child:	100%
Double-effect lump sum:	100%
Accidental death benefit:	100%
Funeral expense allowance: *(limited to actual expenses for children under 12)*	100% PMSS*

Education allowance:

- Until the 12th birthday: 12%
- From the 12th to the 20th birthday: 15%
- From 20th through 28th anniversary, if continuing education: 20%

Double the pension for orphans who have lost both parents
Lifetime pension for children recognized as disabled before their 21th birthday

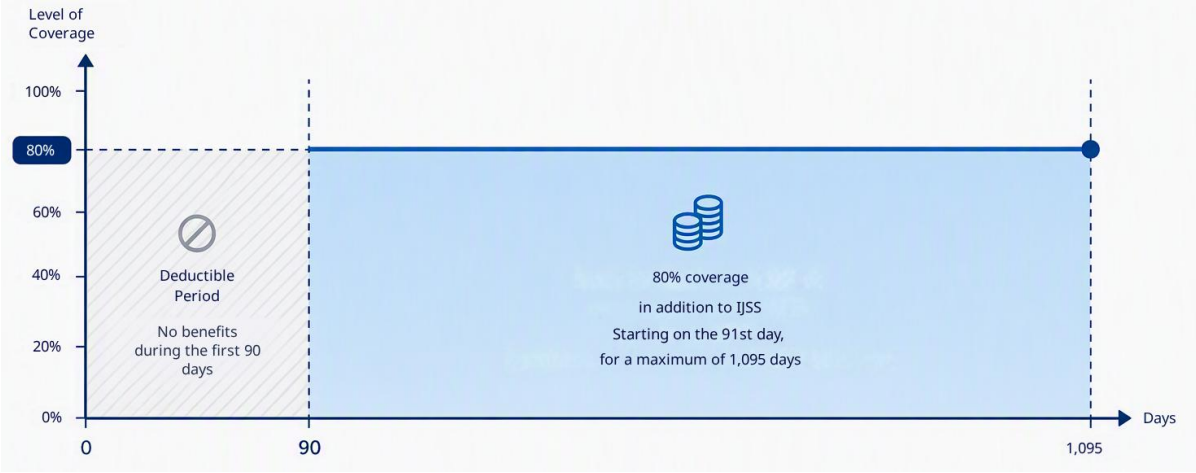
*PMSS: Monthly social security ceiling, €4,005 in 2026.

Sick Leave and Disability Coverage

Wages in Brackets 1 and 2

Work disability (personal illness and work-related accident):

Deductible: 90 days | Benefits: 80%



Disability:

Personal life:

- 2e and 3e category: 80%
- 1ère , category: 48%

Work-Related Accident / Occupational Illness:

- Rate ≥ 66%: 80%
- Rate between 33% and 66%: 48%

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Death benefit

Claim Filing Process

Timeframes: The death must be reported as soon as possible by the beneficiary or the Company. Upon receipt of the complete claim file, the insurer has **30 days** to make a decision or request additional information.

1

Reporting of death

The employer or next of kin contacts the insurer.

2

Identification of beneficiaries

The insurer verifies the policyholder's beneficiary designation and contacts the beneficiaries.

3

Compiling the File

Death certificate, medical certificate indicating the cause of death, full copy of the policyholder's birth certificate, copies of the beneficiaries' birth certificates, copy of the family register, proof of family status, and additional documents depending on the type of claim.

4

In the event of accidental death

Additional documents attesting to the accidental nature of the death (police report, official record, etc.).

5

Review of the claim

Verification of the employee's coverage and review of the beneficiaries' entitlements

6

Payment of Benefits

Payment of the death benefit, payment of the education annuity, and/or other benefits provided for in the contract.

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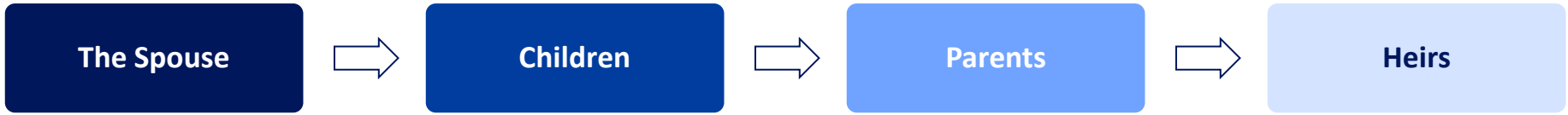
Death Benefits

Beneficiary Provision

Each employee is free to designate the beneficiary or beneficiaries of their death benefit. A beneficiary may be designated or changed at any time by contacting the insurer.

It is recommended to regularly review your beneficiary designation, particularly in the event of a change in insurer or a change in family status (marriage, civil union, birth, divorce, etc.).

If the beneficiary clause is not amended, the standard clause applies:



Best Practices:

- Provide the beneficiaries' exact identifying information (last name, first name, date of birth, address).
- Specify how the death benefit will be distributed when there are multiple beneficiaries.
- Notify the insurer of any changes to the beneficiary clause.

Designation process:

1) Fill out the form provided by your employer
2) Return the completed document to **Swiss Life via the following channels:**
   - Via the MySwissLife customer portal
   - By email: affiliation.slps@swisslife.fr
   - By mail:
     Swiss Life – Contract and Member Services
     CS 50003 – 59897 Lille Cedex 9

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Introduction to Génération

Génération Omnichannel Customer Service

Génération

Web and Mobile

A wide range of online solutions to manage your policy independently **at www.generation.fr**, , or via **the Génération mobile app**

www.generation.fr
- Online enrollment
- Registration of multiple bank account details
- Reimbursement calculator

Mobile app
- Viewing certificates online for third-party payments
- Geolocation of healthcare professionals
- Sending receipts via email or photo

24/7 phone support

02 98 51 38 00 (local rate)

Gwen, a virtual assistant who helps you with your requests without any wait time

Supported by a **team of** expert **loss** adjusters* for any specific requests, Monday through Friday from 8:30 a.m. to 6:30 p.m.

** Service accessible to deaf and hard-of-hearing individuals via the ACCEO app*

- Dedicated Call Center
- Experienced and versatile account managers
- 55 Génération advisors and 25 Teletech call center agents (service provider for handling peak call volumes)
- Up to 170 agents for support lines

Mailing address

Génération
29080 QUIMPER Cedex 9

The +

- Efficient, omnichannel customer service
- High-quality employee experience
- 97% of calls handled without transfer or callback
- Questions from insured individuals answered by experienced professionals
- Optimized management of peak call volumes

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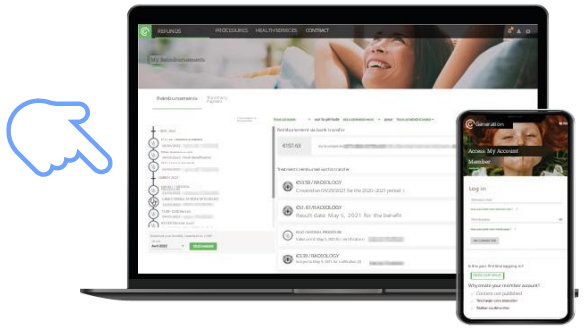
Génération Website and Mobile App

Key Features

- Online enrollment
- Provision of the direct billing certificate (printable version available)
- Reimbursement calculator
- View coverage, reimbursements, and statements
- Update your account
  - updating personal information
  - Add or remove a beneficiary
- Geolocation of:
  - Healthcare providers that accept direct billing
  - Partners in the selected healthcare network
- Management of electronic data transmission and the extension of coverage for children
- Request for hospital coverage
- Submission of supporting documents (prescriptions, invoices, etc.)
- Tracking of requests



Génération

The +

- Secure and user-friendly digital tools
- 24/7 Accessibility
- Create your account in just a few clicks
- Successful user experience

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Healthcare Networks and Services

Focus on the Healthcare Network

Partners' commitment to trust, quality, and traceability of equipment

Carte blanche

Optical

7,960 partner opticians

- Up to 40% off eyeglass lenses
- up to 15% off contact lenses
- Prysme Offer: the "zero out-of-pocket" plan that goes beyond the 100 % Santé requirements (40 frames and 5 partner lens manufacturers: Essilor, Hoya, Nikon, Seiko, and Weiss)
- Lens and frame breakage warranty (2 years)
- Progressive lens adjustment warranty (6 months)
- Lens adaptation and tear warranty (3 months, excluding disposables)

Dental

9,798 partner dentists and 1,262 dental centers

416 implantologists and 137 implantology centers

- Up to 15% off dental prosthetics
- Quality of care based on the recommendations of the French Union for Oral Health

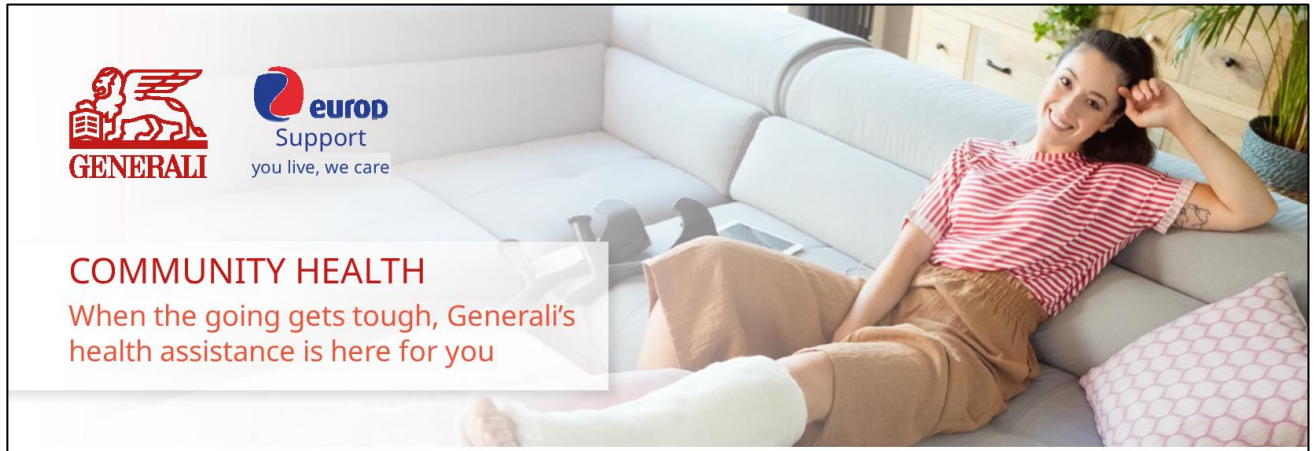
Hearing Aids

+ 3,600 partner hearing aid specialists

- Free maintenance kit
- Fitting and Malfunction Warranty (4 years)
- Loaner device provided if repairs take more than 48 hours

Focus on Support

Support services for important moments



GENERALI

europ Support
you live, we care

COMMUNITY HEALTH

When the going gets tough, Generali's health assistance is here for you

Through your Generali health insurance plan underwritten by your employer, you have access to our health assistance program and its comprehensive range of services. This means you benefit from:

In the event of hospitalization or immobilization

Housekeeping help; homework assistance; delivery of medications, meals, and groceries[1]...

To improve your work-life balance and physical well-being

MSD prevention screening[2]; workplace stress prevention; fitness program; career assessment[3]; nutritional advice[4]...

In the event of hospitalization for serious illnesses

A service package worth €400 per year, available as needed to help you cope.

In the event of an accident or illness affecting the member or their spouse while traveling

Medical repatriation; advance payment for hospitalization expenses abroad.

Upon enrollment

Psychological support; medical information; social counseling...

If you are a caregiver

Training in caregiving techniques; home assessment of the care recipient; monitoring the care recipient; housekeeping assistance; meal delivery, medication delivery, grocery delivery, in-home haircuts[5]...

In the event of hospitalization in the maternity ward

Support with postpartum care (1st child); return home; housekeeping assistance.

In addition, you now have access to a personalized support program on your Med&Vous portal.

There you'll find information and advice to help you prepare for your hospital stay and your return home, all through a 100% digital online program.



How do you access your health assistance services?

Your health assistance services are available via the Med&Vous web portal (also accessible from the Generali Customer Area) or by calling 01 41 85 92 34 (local call rates apply).

[1] The cost of medications, meals, and groceries is the responsibility of the Insured.
[2] Musculoskeletal disorders.
[3] These three benefits may be requested in the event of a situation causing stress for the Insured at work, identified through the "MSDs Prevention Assessment."
[4] Nutritional counseling is the responsibility of the Insured.
[5] In the event of death, hospitalization lasting more than 5 days, or the caregiver being unable to work for more than 5 days. The cost of medications, meals, groceries, and hair salon services is the responsibility of the Insured.

Non-contractual promotional document. Coverage may be subject to exclusions, limitations, and deductibles. For details, scope, and terms of coverage, please refer to the general and specific provisions of the policy. Policy issuance remains subject to our risk acceptance rules.

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Focus on the Health Package

A package of services dedicated to health-related issues

europ assistance

Med&Vous BY europ assistance

“Europ Assistance” Telemedicine Consultations

- 100% digital telemedicine consultation
- consultation with a general practitioner available 24/7 in less than 30 minutes or by appointment
- Dermatologists, psychologists, midwives, sexologists, and nurse advisors available by appointment

“Deuxième avis.fr” Medical Second Opinion

- Quick and easy access to a doctor who specializes in your condition to help you make an important medical decision
- 2 ,ème : a second opinion provided in less than 7 days in the form of a written report signed by the Loss Adjuster

FAQ

FAQ

In practice, what does 500% of the reimbursement base mean, and how are reimbursements calculated?

Just like Social Security, benefits are calculated based on the Social Security reimbursement base. The percentage specified in the contract includes Social Security benefits.

For alternative medicine, does the session limit apply per specialty or across all specialties?

The session limit applies to all specialties.
Ex: 2 osteopathy consultations, 1 consultation with a tobacco specialist, 1 consultation with a podiatrist.

Are there any benefits for beneficiaries under the welfare plan?

Beneficiaries are covered only for the funeral allowance. The other benefits cover only the employee.

How can you find out your reimbursement amount in advance?

You can send quotes provided by your doctor to Génération or use the reimbursement calculator available online.

Can the employer adhere to the beneficiary clauses in the life insurance policy?

No, the employer is not authorized to access information regarding the beneficiary clause. Employees must make their selection in advance and follow the designation procedure detailed in this document.
Employees are enrolled in the benefits plan as of their first day of work.

What is Bone Densitometry?

A bone density measurement used to screen for osteoporosis. Social Security does not reimburse this procedure, except in cases where a recognized risk factor for osteoporosis is present.

What is a doctor under the national health insurance system?

Social Security classifies doctors into sectors: 1, 2, and 3.
Sector 1: The doctor is under contract and does not charge extra fees.
Sector 2: The doctor is contracted; they may charge limited additional fees and may also participate in the OPTAM program.*
Sector 3: Non-contracted; risk of significant out-of-pocket costs

OPTAM = Controlled Fee Schedule Option

Glossary

Contract physician:

Under the terms of the contract, a contracted doctor is considered contracted as long as they fall under Sector 1 or Sector 2, provided they participate in the OPTAM program.

PMSS:

Social Security ceiling. It is set annually by the government. In 2026, the PMSS will be €4,005.

Private-life disability category:

1st Category : Capable of engaging in paid work.
2nd Category : Unable to engage in paid work.
3rd Category : Unable to engage in paid work and requiring assistance from a third party to perform activities of daily living.

More info: Social Security Disability Pension | Public Service

Flat-rate copayment / Medical deductible

Activities	Amount
General practitioner or specialist, radiology exam, laboratory tests	€2
Medication	€1 per box
Paramedical services (nurses, physical therapists, speech-language pathologists, orthoptists, and podiatrists)	€1 (limited to €4 per day)
Medical transportation	€4 (limited to €8 per day)

Annual maximum:
- Fixed copayment: €70 per person
- Medical deductible: €70 per person

VERLINGUE

Protecting today. Imagining tomorrow.

Our clients see us as their risk management and employee protection experts, working together to drive value creation and enhance performance.

With offices in France, the UK, Switzerland, Portugal and Italy, and through our partners in over 100 countries, we work with our customers, over the long term and at all times, to gain a better understanding of them and anticipate new risks in order to design and manage tailor-made insurance solutions with them.

www.verlingue.com

Verlingue, Insurance Broker SAS Verlingue with a capital of €2,606,916 Head Office: 12 rue de Kerogan - CS 44012 - F - 29335 QUIMPER cedex FRANCE Code NAF/APE 6622Z Siren 440 315 943 RCS QUIMPER N° Orias: 07 000 840 www.orias.fr N° intra-Community VAT: FR 95 440 315 943 Regulated by the ACPR (Autorité de Contrôle Prudentiel et de Résolution) 4, place de Budapest CS 92459 75436 PARIS cedex 09 https://acpr.banque-france.fr [12.20]