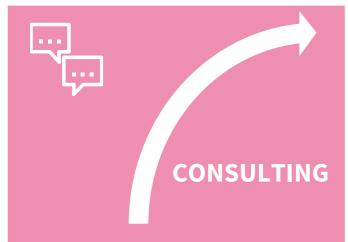
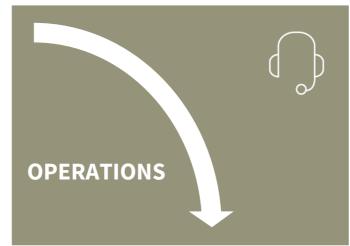


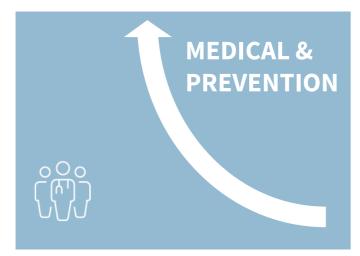


HENNER, A FRENCH INDEPENDANT GROUP DEDICATED TO PERSONAL INSURANCE

4 AREAS OF EXPERTISE











Healthcare





Global Benefits Management

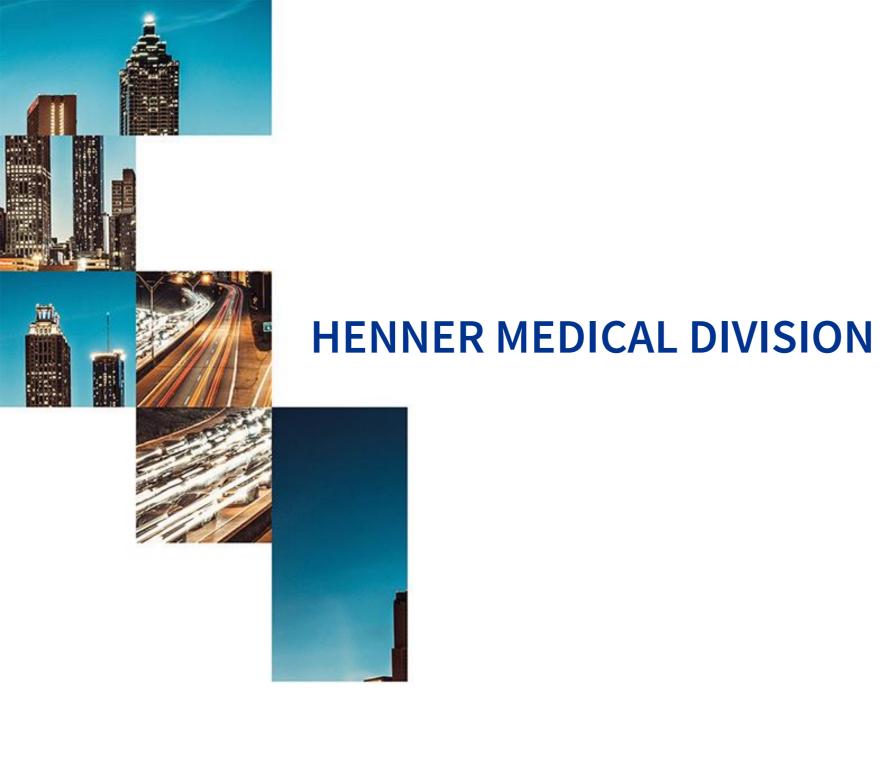


plans & Employee stock ownership



Retirement







HENNER MEDICAL DIVISION: A BROAD SCOPE OF INTERVENTION



Dr Bruno Juquel, **Head of Henner Medical Division**



Dr Léonard POIREE Head of Medical Department

- **Medical analysis of claims** (relevance of treatment vs pathology)
- Medical control and negotiation
- **Orientation of policyholders** in case of sensitive medical situations
- **Coordination of medical evacuations** with the assistance provider
- Death & Disability case follow-up
- +90 medical experts located in our offices around the world



Marie SICAUD Medical prevention coordinator

- **Promotion and implementation** of medical prevention programs
- Monitoring of health checkup **programs** for executives and internationally mobile populations
- **Development of new** partnerships in the field of prevention



Anne-Gaëlle CLAUDE Head of Henner International Network

- **Building and strengthening of our** existing network of in and outpatient medical providers
- **Development of Henner's network** based on our clients' needs
- **Negociation of discounts** for both inpatient and outpatient

+ 1.8 million professionals in 183 countries



Marine JORE Head of Quality & Projects

- Monitoring the deployment of internal transformation & IT projects
- **Quality monitoring** through centralized incident handling
- **Setting up internal processes**





ABSENTEEISM: DEFINITION

Absenteeism does not include:

- Trainings
- Union activities
- Maternity leave
- Paid vacations
- **...**
- These absences are foreseeable

IT DOES NOT INCLUDE

IT DOES INCLUDE

Absenteeism includes:

The following may be considered as absenteeism:

- Stoppages due to ordinary illness; accidents at work;
- Occupational diseases
- Unjustified absences

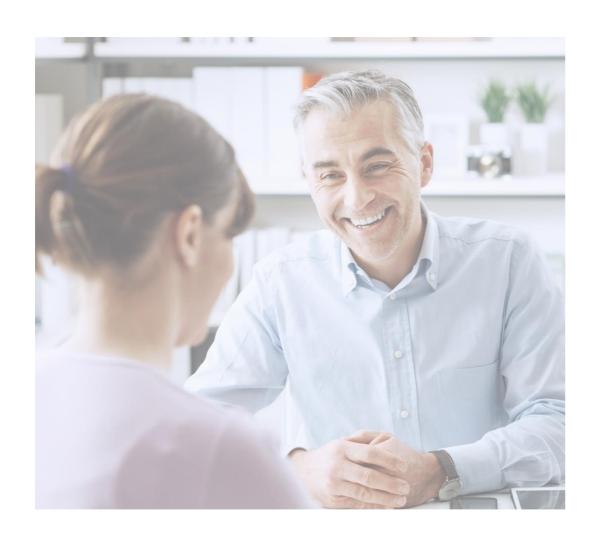
These absences are unforseeable

ABSENTEEISM DEFINED

- Absenteeism can be expressed:
 - As a proportion:
 - Of total employee volume (nb of people reporting a prescription for sick leave out of the total nb of employees, over a given period)
 - Of days supposed to be worked (nb of days spent off work over a given period as a proportion of the total nb of calendar days over the period)
 - As a volume:
 - In days: total days not worked over a given period



WHY ABENTEEISM MATTERS?



LOSS OF PRODUCTIVITY

nduced by staf shortages SERVICE DISRUPTION

SYMPTOMATIC FOR HEALTH PROBLEMS

INCREASED
COSTS OF DEATH
& DISABILITY
COVERAGES

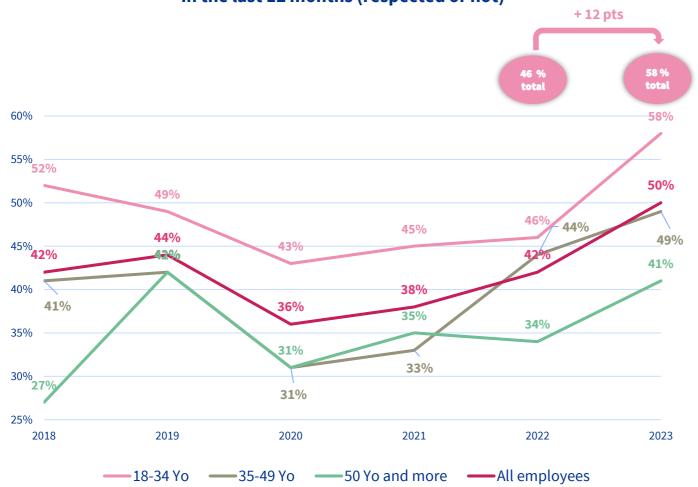
COMMITMENT ISSUES

EMPLOYEE RETENTION ISSUES



ABSENTEEISM PEAKS IN FRANCE IN 2023

Number of people reporting a prescription for sick leave in the last 12 months (respected or not)



TRENDS



Absenteeism has grown steadily over the past 6 years (+8 pts)





A significant increase in the number of work stoppages was observed among the youngest populations vs 2022 (+ 12 pts vs 2022)



Seniors are less likely to be subject to sick leaves

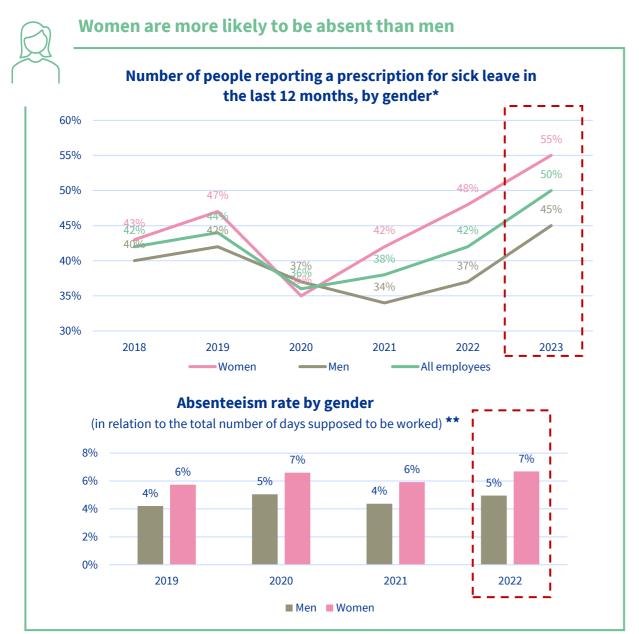


Multiplication of multiple sick leaves over time

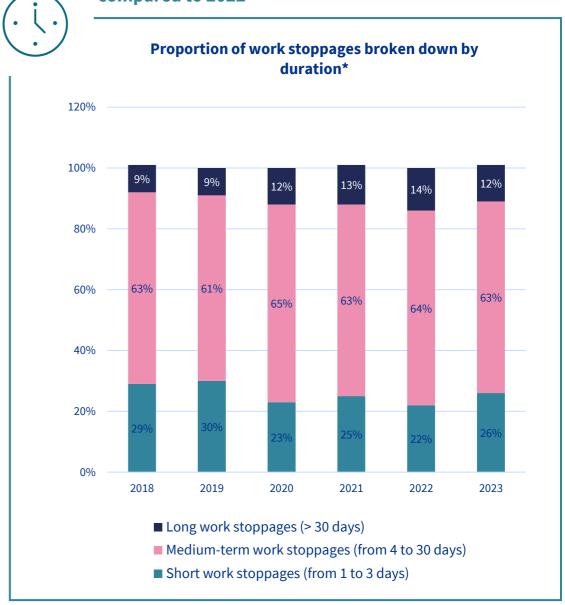
- 45% of people reported 2 prescriptions for sick leaves during over the last 12 months
- 18% of people reported 3 sick leaves



WORK STOPPAGE PROFILE



Long term stoppages have risen in proportion compared to 2022





WORK STOPPAGE PROFILE

< 34 Yo

Young people are more likely to be absent but for a shorter time



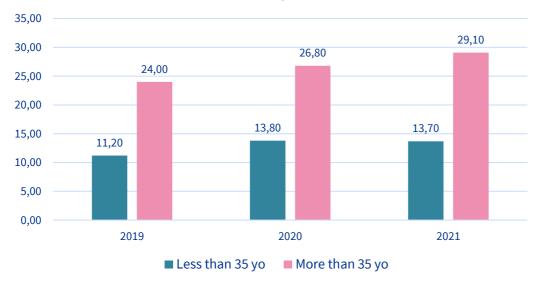
8

A significant increase in the number of work stoppages was observed among the youngest populations during the last 2 years (+ 12 pts vs 2022)*



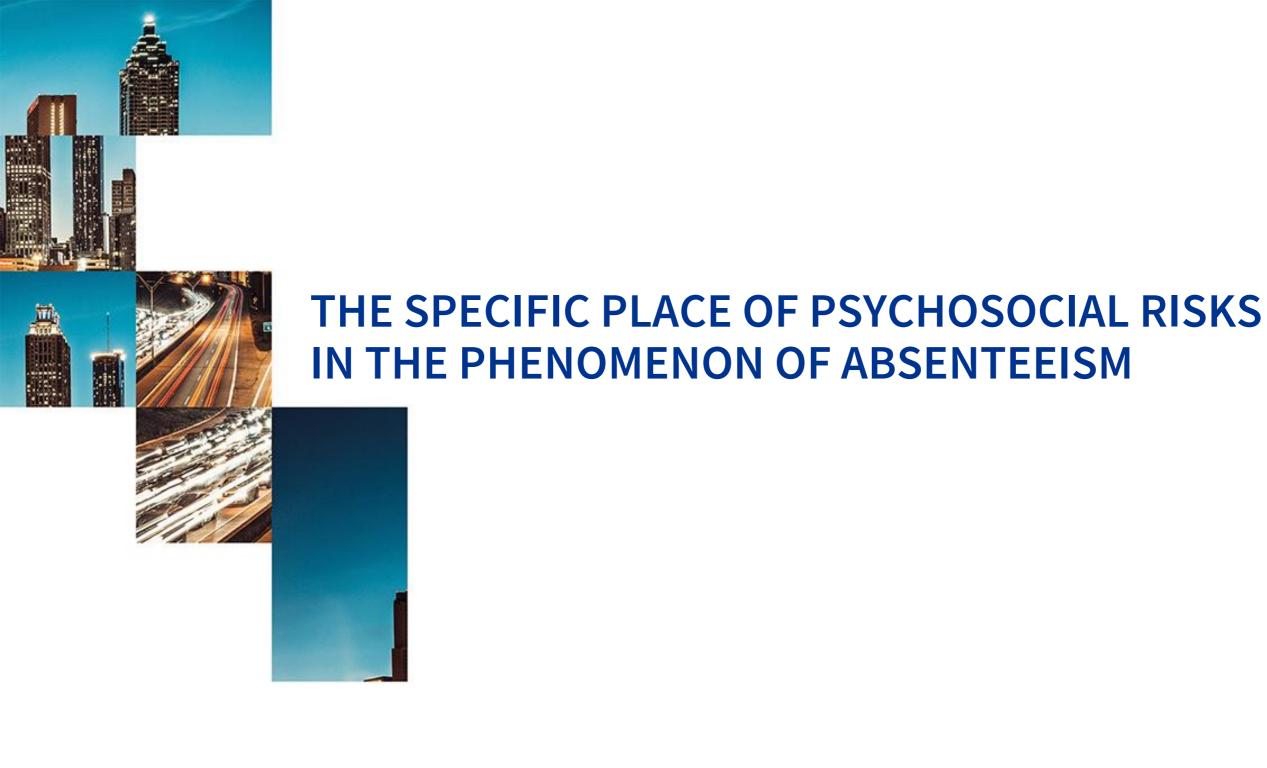
Older people are less likely to be subject to work stoppages, yet they last longer**.





Absenteeism rates by socio-professional category***



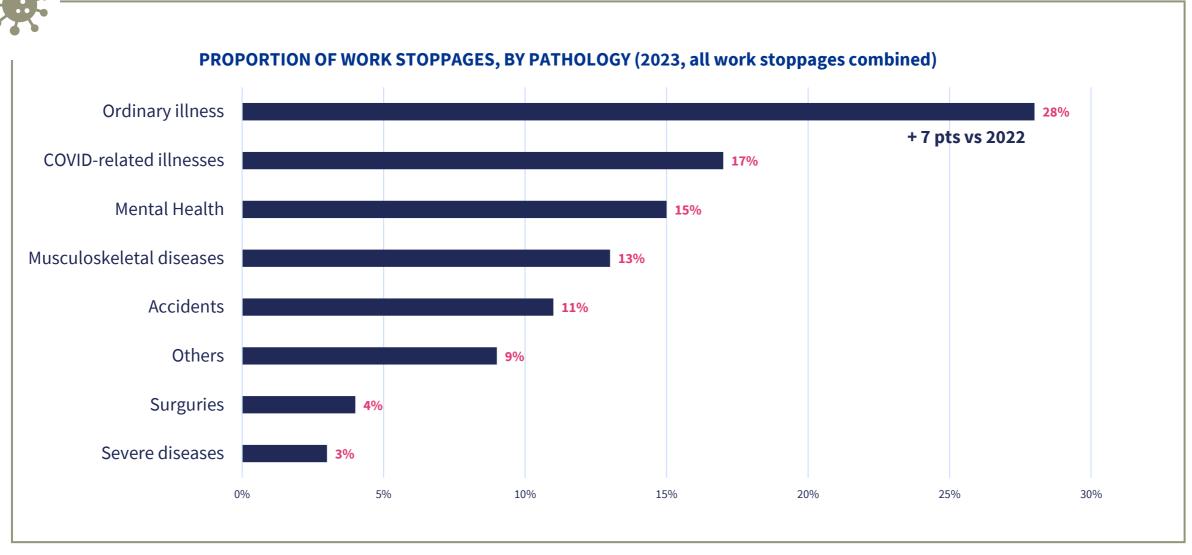




ORDINARY ILLNESSES ARE STILL THE LEADING CAUSE OF WORK STOPPAGE; PSYCHOSOCIAL ILLNESSES HAVE OVERTAKEN MUSCULOSKELETAL DISORDERS

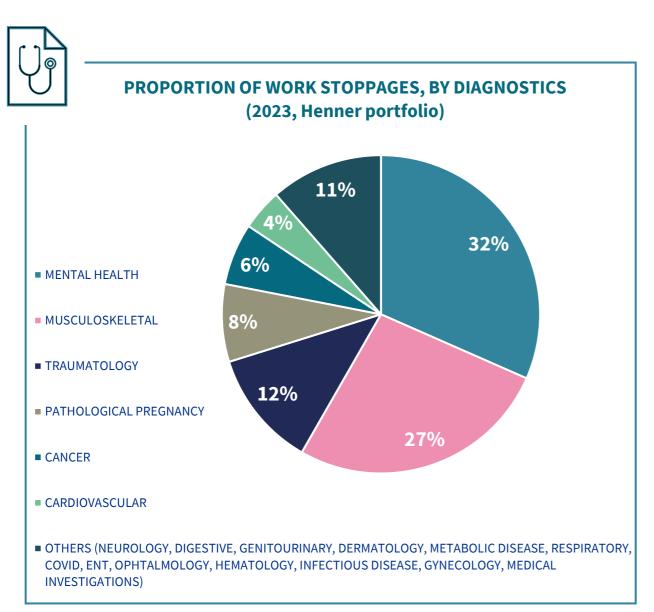


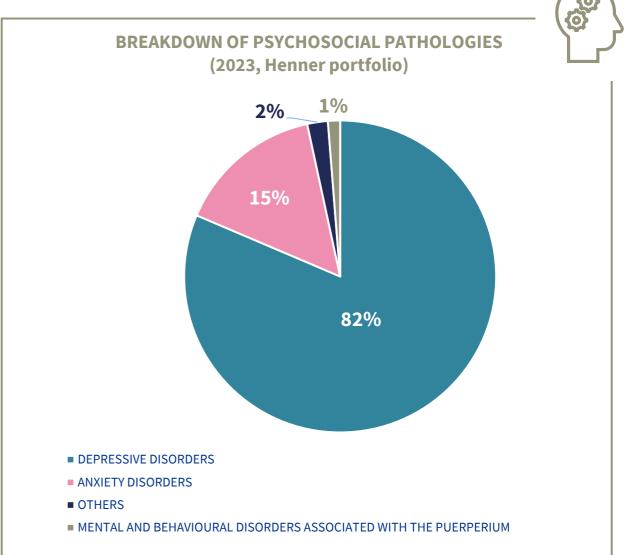
PSYCHOSOCIAL ILLNESSES HAVE OVERTAKEN MUSCULOSKELETAL DISORDERS





VOLUME OF WORK STOPPAGES LINKED TO PSYCHOLOGICAL DISORDERS IN THE HENNER PORTFOLIO



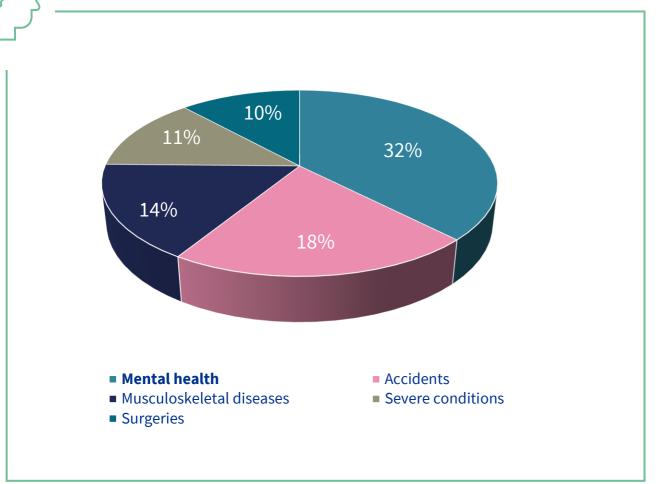




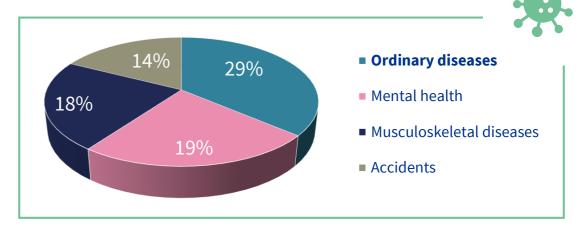
PSYCHOSOCIAL ILLNESSES ACCOUNT FOR A SIGNIFICANT PROPORTION OF LONG STOPPAGES



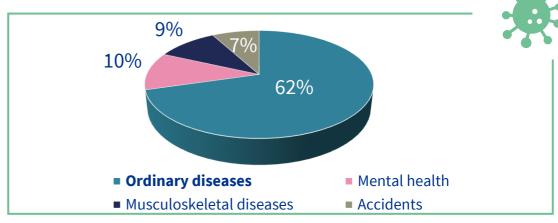
LONG STOPPAGES (> 30 DAYS)



MEDIUM TERM STOPPAGES (> 4 DAYS; < 30 DAYS)



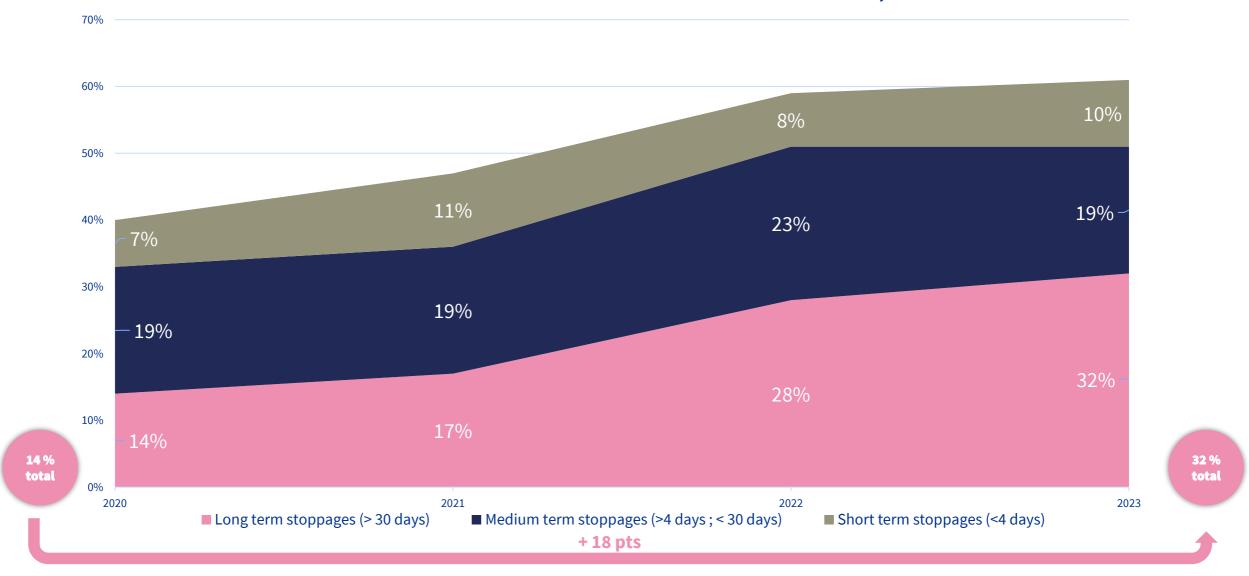
SHORT TERM STOPPAGES (< 4 DAYS)





THE PROPORTION OF LONG STOPPAGES LINKED TO MENTAL HEALTH DISORDERS HAS RISEN IN RECENT YEARS

PROPORTION OF LONG STOPPAGES LINKED TO MENTAL HEALTH DISORDERS, 2020-2023





THE CHALLENGES OF ABSENTEEISM IN THE WORKPLACE: HOW TO BECOME AN AGENT OF CHANGE?



ABSENTEEISM, A MAJOR CHALLENGE OF ATTRACTIVENESS AND LOYALTY



EMPLOYEES

79 % of employees look at the actions implemented by the company to take care of employees' health when choosing their company*

95% of employees think it would be useful to have a budget allocated to employee health/wellbeing*

68 % of employees feel that their managers in their company are not sufficiently aware of psychosocial risks. **



EMPLOYERS

Only 11% of companies have set up actions to protect their employees' health → Taking care of employees mainly involved working conditions and work organization

Only 24% of companies have a budget dedicated to employee health/wellbeing*.

58 % **of managers** would be interested in training to help them detect weak signals and support employees in sick leaves*

Acting on absenteeism means increasing attractiveness and improving employee loyalty.



HOW TO BECOME AN AGENT OF CHANGE? DETECTING AND ACTING ON WEAK SIGNS OF ABSENTEEISM

Employees who have experienced one of the following situations in the last 2 years before their long term stoppage



Some ideas for consideration:

- Implementing diagnostic tools to analyze the state of employee health enables early detection of fragile situations that could lead to absenteeism
- The introduction of training programs for managers helps to identify sensitive cases requiring support.
- Implementing a prevention program tailored to employees' risk factors can help prevent the onset of pathologies in the long term.





HOW WE ACCOMPANY OUR CLIENTS?

DIAGNOSTIC

Implementing diagnostic tools to analyze the state of employee health enables early detection of fragile situations that could lead to absenteeism (tools for monitoring and diagnosing absenteeism, health checks to detect potential health problems...).

HEALTH AUDIT



Through the detailed analysis of health and demographic data, and interviews with resource persons, the audit provides a clear map of your employees' risk & protection factors detailed analysis absenteeism issues.

DIGITAL HEALTH CHECKUP



Based on a self-assessment, the digital check-up enables companies to:

- Map risk factors
- Determine the prevalence of groups of pathologies
- Enable people at risk to benefit from medical follow-up
- Set up a targeted medical prevention program

SOLUTIONS

Implementing a prevention program tailored to employees' risk factors can help **prevent** the onset of pathologies in the long term.

MEDICAL PREVENTION PROGRAMS



Support is available on the following **risk** factors:

- Musculoskeletal disorders
- Psychosocial risks
- Cardiovascular diseases
- Chronic respiratory diseases
- Serious diseases that can be detected early (Skin cancer, breast cancer..)

DATA ANALYSIS

(work stoppage mapping, analysis of healthcare consumption, analysis of internal occupational medicine reports and existing prevention plans, etc.).







- MSD ++ • RPS++
- CV +



IMPLEMENTATION OF A TAILORED PREVENTION PROGRAM

