cdg
THE CEO'S LETTER

Subject: Your team's health: prepare for 2027 now

Dear DG,

Your teams' health insurance coverage for the following year is decided now.

Already insured, not yet insured, or looking for protection for your staff?

1 You already have a health insurance contract

How much did healthcare cost you per employee in 2026, and does your bonus reflect your actual consumption? Or are you subject to significant adjustments? Do you have accurate visibility into your staff's medical consumption?

We propose that you pay for your teams' health based as closely as possible on their consumption.

- You pay the fair price; what is not consumed remains with you.
- Management fees range from 5% to 12%, depending on the size of the portfolio.
- Our Kangu digital platform allows you to track every expense online.

Would you prefer to keep your current insurer? No problem. We'll help you get better terms with them.

2 You do not yet have health insurance

Your teams are counting on you, but cash flow is holding you back. You can get started without putting it under pressure.

- Guarantees tailored to your budget.
- A bonus paid in installments, not all at once.

3 Your leaders and executives

- Comprehensive international health insurance for you and your family, in France, Europe or Canada.
- Personalized medical support, with specialist advice, guidance and organization of care.
- Emergency medical assistance and evacuation.
- Your healthcare abroad is covered, without depending solely on the local contract.

Let's talk about it before the end of the year and your solution will be ready and up and running by January 1, 2027, or by your next deadline.

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