

PRESS RELEASE

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Henner presents
its range of plans for
the self-employed

Committed to fulfilling the needs of the self-employed, the Henner Group has launched a new range of healthcare and life and disability products called Henner TNS.

Comprehensive and attractive

Aware of the difficulties encountered by the self-employed obtaining insurance plans, Henner has launched a **complete, modular and competitive solution**, which includes a healthcare and a life and disability plan.

- **The healthcare plan:** With five levels of responsibility-compliant benefits and one non-compliant option, the healthcare plan provides a comprehensive solution to meet the needs of all individuals. Self-employed workers also enjoy a range of services (the mobile app, assistance, etc.) and a network of recognised healthcare professionals (Carte Blanche), all at a competitive price.
- **The life and disability plan** protects policyholders against various life events by supplementing the often inadequate level of cover provided by compulsory schemes for the self-employed. With tax advantages, various options, a range of benefits and relatively few exclusions, the plans are designed to suit their very needs.

A Madelin-compliant range

Henner TNS is compliant with the **Madelin law**, designed to encourage self-employed workers to seek better insurance cover by deducting their premiums (for healthcare, life and disability, retirement and unemployment cover) from their taxable income or profits as per the conditions provided by the law.

Who are self-employed workers?

The self-employed are a large category of workers in France (2.8 million in 2015). They include new entrepreneurs, majority owner-managers of businesses, small business owners, artisans, and other self-employed professionals. They are different from conventional employees which is why they need a dedicated range of services.

Unlike employees, they are obliged to pay for their own premiums for the insurance plans required by their profession. With little or no cover provided by their compulsory scheme, they need supplementary plans to ensure they have optimal insurance cover.

A propos du Groupe Henner

Le Groupe Henner développe des solutions innovantes en **assurances de personnes** et est leader en France sur le marché de l'assurance santé collective. Très présent à l'international, le groupe, français et indépendant, compte 1 500 collaborateurs à Paris et en régions, en Europe, Asie, Afrique et Amérique du nord. Présent sur tous les segments de l'assurance de personnes (santé, prévoyance), le Groupe Henner accompagne 10 000 entreprises de toutes tailles (TPE, PME, ETI, grands groupes) dans la conception et la gestion de leurs programmes de protection sociale au bénéfice de 1,5 million d'assurés, salariés et familles. Le groupe a bâti le plus important réseau mondial de partenaires de santé (1 million de professionnels aux USA et plus de 58 000 dans 165 pays) pour permettre un accès aux soins à ses clients où qu'ils se trouvent. www.henner.com.

PRESS CONTACT



Agence SHAN

Laetitia Baudon-Civet

Tel. +33 1 44 50 58 79 / +33 6 16 39 76 88

laetitia.baudon@shan.fr



The Henner Group

Michaël Aboucaya

Tel. +33 1 55 62 96 42

maboucaya@henner.fr
