KLESIA
Assureur d'intérêt général



# PRESENTATION LEAFLET

## Provident scheme for all SCHNEIDER ELECTRIC employees

Life Is On Schneider Electric

# Introduction

This document will provide you with a summary of the benefits of the provident scheme in application following the latest version of the information leaflet with effect from 1 January 2026.

This scheme is underwritten by KLESIA Prévoyance and the information document is available from the personnel department and also on the KLESIA intranet site dedicated to SCHNEIDER ELECTRIC: www.klesia-schneider-electric-prevoyance.fr.

**This document is not contractual, only the French version KLESIA Prévoyance information document is binding between the parties.**

# I General Information

## WHICH EMPLOYEES ARE AFFECTED?

The contract applies necessarily to all employees of the SCHNEIDER ELECTRIC Group, referred to as «Participants».

In addition, the following are covered by this provident scheme:

- Staff seconded abroad and covered by the French Social Security system
- Expatriate staff contributing to the *Caisse des Français de l'étranger*
- Staff on military or police reserve duty whose employment contract is suspended

## WHAT IS THE COVER?

The purpose of the providence scheme is to provide Participants with benefits regarding:

- Death risk
- The risk of sick leave and disability

## WHEN DOES COVER START?

The Participant benefits from cover:

- On the date when their subsidiary takes out the insurance policy
- On the date they join the company, if they are hired after the date on which the contract takes effect

## WHEN DO THEY STOP?

The Participant ceases to be entitled to benefits:

- On the date of termination of employment with the company
- On the effective date of termination of the insurance contract
- On the date the Social Security old-age pension is awarded
- In the event of unpaid suspension of the employment contract (e.g. sabbatical leave, parental leave, etc.): at the end of the maintaining of the cover provided for the month in which the employment contract is suspended and the following calendar month, as long as the contribution has been paid for the current month (no contribution is due for the following calendar month). Beyond this period, the continuation of "Death and related benefits" cover granted at the Participant's request and against payment of the corresponding optional contribution, will cease as of the effective date when the Participant returns to work for SCHNEIDER.

## CAN DEATH COVER BE MAINTAINED FOR EMPLOYEES WHO ARE OFF WORK?

As long as a Participant is off work, death cover is maintained, even after termination of the contract. However, if the Participant was admitted to the contract while already off work, KLESIA Prévoyance will pay the death benefits and annuities provided for in the contract

in the event of death. In the event of termination of the employment contract of a Participant who is unable to work or is disabled, the cover continued is the cover which the Participant had on the day before the termination.

The continuation of cover and the exemption cease:

- If the Participant no longer receives cash benefits from the Social Security system in respect of the incapacity for work or disability that led to the continuation of cover
- On the date general Social Security scheme pension is taken or on the date the disability pension is converted into the old-age pension by the Social Security
- On full return to work
- If the contract is cancelled

## CAN DEATH COVER BE MAINTAINED FOR EMPLOYEES WHOSE EMPLOYMENT CONTRACT IS SUSPENDED WITHOUT PAY?

"Death and related benefits cover" ("all causes" death and permanent total disability cover, death and permanent total disability resulting from an accident, double effect, education annuity, spouse annuity and death of a family member and reimbursement of funeral expenses, with the exception of inability to work and disability benefits) can be maintained, indissociably, on an optional basis, at the Participant's request and with payment of the corresponding contributions in the following cases:

- Sabbatical leave covered by Articles L 3142-91 ff of the French Labour Code
- Parental education leave covered by Articles L 1225-47 ff of the French Labour Code
- Leave to set up a business covered by Articles L 3142-78 ff of the French Labour Code
- Or any other reason for suspension of the employment contract without pay

The request for indissociable continuation of cover must be made within one month of the suspension of the employment contract.

## HOW BENEFITS ARE ADJUSTED

Each year, the Board of Directors of KLESIA Prévoyance decides, on the basis of the recommendations of the "Comité Paritaire de Surveillance prévoyance gros risque" (CPS prévoyance gros risque) and depending on the results of the contract, to carry out a potential revaluation of the benefits in application, by setting, if necessary, a revaluation rate which applies to the benefits given within the framework of the present contract. This revaluation rate also applies to the salary used as a basis for the calculation of death and related benefits for people who are off work.

## WHAT ARE YOUR GUARANTEES?

### *Reference salary*

The base salary used calculate benefits is equal to:

- Total gross remuneration received during the last three calendar months preceding the month of the claim and subject to the following conditions subject to provident contributions, multiplied by four (excluding variable elements subject to provident contributions)
- Increased by other exceptional salary components (bonuses, gratuities and backpay) received during the twelve calendar months preceding that of the claim and subject to provident contributions.
- Limited to tranches subject to provident contributions.

In the case of therapeutic part-time work covered by the National Insurance scheme, it is specified that the reference salary differs from that used for temporary incapacity to work and corresponds to the loss of earnings declared on the CERFA form in relation to this therapeutic part-time work.

In the event of a claim for "temporary incapacity for work / permanent disability" covered under Clause 23 of the policy, followed by death, the basic salary taken into account for the calculation of the "death and related benefits" cover is that used for the claim relating to the period of incapacity for work, adjusted where applicable in accordance with the terms set out in the policy.

**In any event, the salary used to calculate benefits cannot exceed the salary chosen by your employer as the basis for contributions.**

The base salary is broken down as follows:

- **Tranche A :** limited salary fraction to the relevant French Annual Social Security Ceiling for the year in question
- **Tranche B** : fraction of salary between one and four times the French Annual Social Security Ceiling for the year in question
- **Tranche C** : fraction of salary between four and eight times the French Annual Social Security Ceiling for the year in question

### *Optional death cover*

Death cover is listed below in the tables of cover according to 3 options of the beneficiary's choice at the date of the employee's death:

- **Option 1 :** enhanced death capital + Education annuity
- **Option 2 :** reduced death capital + enhanced education annuity
- **Option 3 :** death capital + education annuity + spouse annuity

Death cover and related annuities are calculated at a minimum of the PASS (French Annual Social Security Ceiling).

## *"All causes" death and Total Permanent Disability disability cover*

*(For the benefits listed below as a percentage of gross base salary, ascendants as defined in the General Terms and Conditions are assimilated to dependent children).*

| 2024 guarantees | OPTION 1 Enhanced death capital + education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 2 Death capital + enhanced education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 3 Death capital + education annuity + spouse annuity<br>As a percentage of gross base salary<br>TA / TB / TC |
|---|---|---|---|
| Single, widowed, divorced, no dependent children | 340% | Not applicable | Not applicable |
| Married, civil union (PACS), cohabiting, with no dependent children | 390% | Not applicable | 210% |
| Single, widowed, divorced, with one dependent child | 460% | 340% | 280% |
| Married, civil union (PACS), cohabiting, with one dependent child | 460% | 340% | 280% |
| For each dependent child from 2nd onwards | 120% | 70% | 70% |

In the event of the death or PTD of the Participant, the following is specified: increased sum for dependent children, the Institution will pay dependent children at least the minimum amount of the increased sum for dependent children as a priority, i.e. 70% of TA / TB / TC, as soon as it receives the supporting documents confirming the status of the child or children concerned as rightful claimants.

## *Education benefit per dependent child*

| 2024 guarantees | OPTION 1 Enhanced death capital + education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 2 Death capital + enhanced education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 3 Death capital + education annuity + spouse annuity<br>As a percentage of gross base salary<br>TA / TB / TC |
|---|---|---|---|
| Up to the day preceding the 17th birthday | 8% | 24% | 8% |
| From 17th birthday to the day preceding 21st birthday (or the day preceding 27th birthday if still in education) | 10% | 30% | 10% |
| Double annuity if there is no parent | Yes<br>(if the child is orphaned by the death of the Participant or in the event of the simultaneous or successive death within 12 months of the Participant and their spouse or cohabiting partner) | Yes<br>(if the child is orphaned by the death of the Participant or in the event of the simultaneous or successive death within 12 months of the Participant and their spouse or cohabiting partner) | Yes<br>(if the child is orphaned by the death of the Participant or in the event of the simultaneous or successive death within 12 months of the Participant and their spouse or cohabiting partner) |
| Life annuity if disabled child | Yes<br>(for disabled children receiving the Allocation d'Éducation de l'Enfant Handicapé (AEEH) or the Allocation pour Adulte Handicapé (AAH) or recognised as disabled under category 2 or 3) | Yes<br>(for disabled children receiving the Allocation d'Éducation de l'Enfant Handicapé (AEEH) or the Allocation pour Adulte Handicapé (AAH) or recognised as disabled under category 2 or 3) | Yes<br>(for disabled children receiving the Allocation d'Éducation de l'Enfant Handicapé (AEEH) or the Allocation pour Adulte Handicapé (AAH) or recognised as disabled under category 2 or 3) |

In the event of the death or PTD of the Participant, the following is specified: the Institution will pay dependent children at least the minimum amount of the planned education annuity as a priority, i.e. 8% of TA/TB/TC or 10% of TA/TB/TC, depending on the age of the child or children, upon receipt of supporting documents confirming the status of the child or children concerned as rightful claimants

## *SPOUSE ANNUITY COVER: Cover included only in option 3 depending on age at death [(x % salary x (65 - X) = Life] and [x % salary x (X - 25)) = Temporary]*

| 2024 guarantees | OPTION 1<br>Enhanced death capital<br>+ education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 2<br>Death capital<br>+ enhanced education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 3<br>Death capital<br>+ education annuity<br>+ spouse annuity<br>As a percentage of gross base salary<br>TA / TB / TC |
|---|---|---|---|
| Payment of a life annuity equal to | Not applicable | Not applicable | 0.50% of base salary x (65 - X) |
| Payment of a temporary annuity equal to | Not applicable | Not applicable | 0.25% of base salary x (X - 25) |

**In the formula, X** corresponds to the Participant's age on the date of their death calculated by the difference in years between the year of their birth and the year of their death.
ATMP: Accident at Work and Occupational Illness / SWD: Single – Widowed – Divorced / PTD: Permanent Total Disability / IPP: Permanent Partial Incapacity / IPT: Permanent Total Incapacity / PASS: French Annual Social Security Ceiling in application at 1 January of the year in which the event occurred / PMSS: French Monthly Social Security Ceiling / TA: Tranche A. Fraction of remuneration limited to the amount of the PASS / TB: Tranche B. Fraction of remuneration between 1 and 4 times the amount of the PASS / TC: Tranche C. Fraction of remuneration between 4 and 8 times the amount of the PASS.

## *Increased capital sum for accidental death / accidental permanent total disability*

*(For the benefits listed below as a percentage of gross base salary, ascendants such as defined in the General Terms and Conditions are assimilated to dependent children).*

| 2024 guarantees | OPTION 1<br>Enhanced death capital<br>+ education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 2<br>Death capital<br>+ enhanced education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 3<br>Death capital<br>+ education annuity<br>+ spouse annuity<br>As a percentage of gross base salary<br>TA / TB / TC |
|---|---|---|---|
| Célibataire, Veuf, Divorcé, sans enfant à charge | 100% | 100% | 100% |
| Marié, pacsé, en concubinage, sans enfant à charge | 200% | 200% | 200% |
| Célibataire, Veuf, Divorcé, avec un enfant à charge | 270% | 270% | 270% |
| Marié, pacsé, en concubinage, avec un enfant à charge | 270% | 270% | 270% |
| Par enfant à charge à compter du 2e enfant | 70% | 70% | 70% |

Accident means any unintentional bodily injury caused by the Participant, or the beneficiary of the guaranteed capital, resulting solely from the sudden action of an external cause, to the exclusion of any illness, even if said illness appears to be accidental (in particular cardiovascular disease, ruptured aneurysm, stroke, etc.).

## *Double effect guarantee (to be divided between dependent children)*

| 2024 guarantees | OPTION 1<br>Enhanced death capital<br>+ education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 2<br>Death capital<br>+ enhanced education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 3<br>Death capital<br>+ education annuity<br>+ spouse annuity<br>As a percentage of gross base salary<br>TA / TB / TC |
|---|---|---|---|
| Capital | 100% of "all causes" Death capital | 100% of "all causes" Death capital | 100% of "all causes" Death capital |

## *Cover for predecease of a spouse (spouse, civil union (PACS) partner and cohabiting partner)*

| 2024 guarantees | OPTION 1<br>Enhanced death capital<br>+ education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 2<br>Death capital<br>+ enhanced education annuity<br>As a percentage of gross base salary<br>TA / TB / TC | OPTION 3<br>Death capital<br>+ education annuity<br>+ spouse annuity<br>As a percentage of gross base salary<br>TA / TB / TC |
|---|---|---|---|
| Capital | 20% | 20% | 20% |



## *Cover for predecease of a dependent child*

| 2024 guarantees | OPTION 1 Enhanced death capital + education annuity<br>As a percentage of gross base salary TA / TB / TC | OPTION 2 Death capital + enhanced education annuity<br>As a percentage of gross base salary TA / TB / TC | OPTION 3 Death capital + education annuity + spouse annuity<br>As a percentage of gross base salary TA / TB / TC |
|---|---|---|---|
| Allowance (limited to funeral costs actually incurred for child aged <12) | 200% of the Monthly Social Security Ceiling | 200% of the Monthly Social Security Ceiling | 200% of the Monthly Social Security Ceiling |

## *Funeral expenses cover*

| 2024 guarantees | OPTION 1 Enhanced death capital + education annuity<br>As a percentage of gross base salary TA / TB / TC | OPTION 2 Death capital + enhanced education annuity<br>As a percentage of gross base salary TA / TB / TC | OPTION 3 Death capital + education annuity + spouse annuity<br>As a percentage of gross base salary TA / TB / TC |
|---|---|---|---|
| Insured | 100% of the Monthly Social Security Ceiling | 100% of the Monthly Social Security Ceiling | 100% of the Monthly Social Security Ceiling |

## DESIGNATING YOUR BENEFICIARY: WHO CAN BE A BENEFICIARY?

Standard clause in the policy in the event of death:

- Spouse
- Cohabiting partner
- Failing that, to the children, born or to be born, in equal shares between them, living or represented
- Failing that, to the descendants, in equal shares between them
- Failing that, to direct ascendants, in equal shares between them
- Failing that, to the heirs

If there is more than one beneficiary of the same rank and one or more of them predeceases, their share of the capital is divided among the other beneficiaries in proportion to their respective shares.

**Please note :** If this is not suitable, the Participant may designate one or more beneficiaries of their choice at any time (information available at **www.klesia-schneider-electric-prevoyance.fr**,)

- Either by electronic means via your KLESIA client space (for employees with more than two months' seniority)
- Or by post using the paper form available on the site, sent by registered post with acknowledgement of receipt to the insurer, provided that no previous specific designation has been formally accepted with KLESIA prévoyance by the Beneficiary concerned.

We would also like to inform you that, as part of a bank loan, you can also guarantee all or part of the loan with the death benefit under this new scheme, with the agreement of the bank. However, this option requires a specific procedure. The form for this procedure is available **www.klesia-schneider-electric-prevoyance.fr**

# I Death risk

## DEATH CAPITAL COVER

### *The spouse*

He or she is not legally separated; a spouse is defined as a person married to the Participant or bound to the Participant through a civil union (PACS).

### *The cohabiting partner*

A cohabiting partner is a person who meets all of the following criteria:

- They live in the same household as the Participant
- They are free from any marital or civil union relationship
- The Participant is free from any marital or civil union relationship
- The cohabitation has lasted for more than two years and can be proved; this period is not required if the couple has had a child.

### *Dependants*

Dependants include "dependent children" and "dependent ascendants" as defined below:

**a) Definition of dependent children for the purposes of "death and related benefits" excluding education annuity benefit.**

The Participant's children and those of their spouse or cohabiting partner, whether legitimate, natural, recognised or not, or adopted if they meet the following cumulative conditions:

- Are under 27 years of age
- Do not receive income from the work of their spouse, civil union partner or cohabiting partner
- Are dependent on the Participant for tax purposes, i.e.:
  - are either included for tax purposes for a half or quarter of a share in the calculation of income tax payable in the year of the claim – or, in the case of students who have not chosen to be included in the tax household, receive maintenance from the Participant which is deducted from the income tax payable in the year of the claim.

A child born during the year is considered a dependent child even if not yet dependent on the Participant.

After the age of 20, children who meet the above cumulative conditions must not be in employment or have their own income from work, unless they are in one of the following situations:

- Apprenticeship
- On a sandwich course with income not exceeding 55% of the minimum wage
- In higher education
- Are a holder of the disability card provided for in article 173 of the Family Code, no age limit applies

The following are also taken into consideration:

- Children accepted into the Participant's household, provided they have been declared by the company at the time of affiliation or subsequently as soon they are accepted into the household, if they meet the conditions set out above
- The Participant's legitimate children born alive less than 300 days after the Participant's death.
- The Participant's children for whom maintenance is currently paid following a court order, if they meet the conditions set out above.

**b) Definition of dependent children for the purposes of the "education annuity" benefit**

Your children and those of your spouse or partner, whether recognised, adopted or stepchildren accepted into the household, are considered to be dependent children, provided they meet all of the following conditions

On the one hand:

- They are under the age of 18
- Or are aged between 18 and 27 and meet one of the following conditions:
  - are in an apprenticeship
  - are in secondary or higher education, or on a sandwich course

- Or are aged between 18 and 26 and registered with the unemployment benefits office as a first-time jobseeker; children who have followed a sandwich course and are unemployed at the end of their course are considered to be first-time jobseekers
- Or, whatever their age, if they receive the Allocation d'Éducation de l'Enfant Handicapé (AEEH) or the Allocation pour Adulte Handicapé (AAH) or are recognised as disabled in category 2 or 3 by the Social Security
- Children born within 300 days of the Participant's death, if they are born alive and viable.

On the other hand:

- They live under your roof
- Or are dependent on you for tax purposes, either on the basis of the family quota, or on account of the fact they are in receipt of maintenance paid by you and deducted from your income
- Or are dependent on your spouse or cohabiting partner for tax purposes

Dependent children also include stepchildren, including those of a potential former spouse, the current spouse, or the cohabiting partner of the deceased Participant, those who lived in the household until the time of the Participant's death and whose other parent is not required to pay maintenance.

**c) Definition of dependent ascendants** Les Ascendants taken into account for determining the number of shares in the calculation of income tax payable by the Participant at the time of the insured event.

The family situation taken into consideration by KLESIA Prévoyance must be that of the Participant at the date of the claim, with the exception of births occurring within the period of three hundred days mentioned above.

## ACCIDENTAL DEATH COVER

An additional capital sum is paid in the event of death resulting from an accident.

An accident is any unintentional bodily injury by the Participant, or of the beneficiary of the guaranteed capital, resulting exclusively from the sudden action an external cause, to the exclusion any illness, even if it appears to be accidental (in particular cardiovascular disease, ruptured aneurysm, stroke, etc.).

A road traffic accident is defined as an accident occurring in a place open to public traffic and caused by the action of any private or public motor vehicle, whether the Participant is a passenger or driver of the vehicle, or is outside the vehicle. A traffic accident also occurs when the Participant is a passenger in a means of air transport.

The capital is payable if death occurs within twelve months of the accident and is exclusively due to the accident.

## PERMANENT TOTAL DISABILITY ("PTD") COVER

The purpose of the cover is the early payment of the death capital to a Participant who is in a state of Permanent Total Disability, if they or their legal representative so requests within the six months following notification by the Social Security, except in cases of force majeure.

The capital is paid in one lump sum to the Participant or the designated legal guardian.

The amount is identical to the amount payable in the event of death, including the increases provided for in the event of accidental death if the Permanent Total Disability is the result of an accident. If the Permanent Total Disability is indeed the result an accident, the Participant is responsible for proving this.

The Participant in a state of Permanent Total Disability is classified by the Social Security as a category 3 invalid, or receives an annuity for accidents at work or occupational illness at the rate of 100%.

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### *Impact on other cover*

Early payment of the death capital immediately terminates all benefits enjoyed by the Participant, with the exception of the double effect benefit and, where applicable, the annuity in the event of death. In particular, the death of the Participant does not result in the payment of a new capital payment.

## COVER FOR "DEATH OF A FAMILY MEMBER"

The purpose of this benefit is to pay the Participant an allowance in the event death:

- Of their spouse, civil union partner or cohabiting partner
- Of a dependent child within the meaning of the paragraph "Definition of dependent children for the purposes of 'death and related benefits' not including the 'education annuity' cover"

The allowance is payable to the Participant themselves, who is the sole beneficiary of the cover.

## FUNERAL EXPENSES COVER

The purpose of this cover is to pay an allowance to reimburse funeral costs in the event of the Participant's death.

The amount of this benefit, paid to the person who paid the funeral expenses, is equal to the amount shown on the paid invoice, up to the limit of the amount shown in the summary of benefits on page 8 of this leaflet.

Any balance is paid to the designated beneficiaries, or in the absence of designation, to the beneficiaries of the "all causes" death capital.

## EDUCATION ANNUITY COVER

The purpose of this benefit is to pay an annuity to each dependent child of the deceased Participant.

The conditions required to be considered a dependent child must be met at the time when the Participant dies.

For children orphaned (both parents) by the death of the Participant, the amount of the pension is doubled. This also applies in the event of the simultaneous or successive death of the Participant and their spouse or partner.

The annuity is payable for life if the child benefits from the Allocation d'Education de l'Enfant Handicapé (AEEH) or the Allocation pour Adulte Handicapé (AAH) or if the child is recognised as category 2 or 3 disabled by the Social Security at the time of the Participant's death or Permanent Total Disability.

The pension is paid monthly at the end of the period.

## DOUBLE EFFECT (COVER FOR ORPHANS)

The purpose of the cover is to provide

a lump-sum capital payment in the event of the death of the Participant's spouse or cohabiting partner, whether simultaneous with or subsequent to the Participant's death, provided that at least one child of the Participant, spouse or cohabiting partner remains dependent on the spouse or cohabiting partner at the time of the Participant's death, in accordance with the "Definition of dependent children for purposes other than education annuity cover".

Simultaneous deaths of the Participant and their spouse or cohabiting partner are deemed to occur during the same event.

Successive deaths of the Participant and their spouse or cohabiting partner are deemed to occur within an interval of 12 months.

## SPOUSE TEMPORARY ANNUITY COVER

The purpose of this cover is to pay an annuity to the surviving spouse or partner in the event of the Participant's death. The formula for calculating the amount of the annuity, expressed as a percentage of base salary, is shown in the summary of benefits on page 6 of this leaflet.

The annuity is paid from the first day of the calendar month following the death of the Participant and until the effective date of any reversionary pension and, at the latest, until legal age of entitlement to the beneficiary's retirement pension, regardless of whether the Company is a member of the Institution. In the event of a new union, payment of the pension will cease at the end of the quarter in which the spouse or cohabiting partner remarries, enters into a new civil partnership or becomes a recognised cohabiting partner.

The pension is paid quarterly at the end of the period due.

## SPOUSE LIFE ANNUITY COVER

The purpose of this cover is to pay a life annuity to the surviving spouse or partner in event of the Participant's death. The formula

for calculating the amount of the annuity, expressed as a percentage of base salary, is shown in the summary of benefits on page 6 of this booklet. The annuity is paid from the first day of the calendar month following the death of the Participant, regardless of whether the Company is a member of the Institution.

In the event of a new union, annuity payments cease at the end of the quarter in which the spouse or cohabiting partner remarries, enters into a new civil partnership or becomes a recognised cohabiting partner. The pension is paid quarterly at the end of the period due.

# The risk of sick leave

The purpose of this cover is to ensure the payment of daily allowances to Participants who are temporarily in total incapacity for work and who receive cash benefits from the Social Security under sickness, accident at work or occupational illness insurance schemes.

The cover does not apply to Participants receiving Social Security benefits under maternity insurance.

## BENEFIT AMOUNT

The benefit paid provides a continuation of the net working salary, taking into account benefits paid by the Social Security and any salary maintained by the employer.

In the event of incapacity following an accident at work or an occupational illness recognised and compensated by the Social Security, a Participant who is temporarily in total incapacity for work receives daily benefits in addition to the cash benefits provided by the Social Security.

This supplementary compensation for incapacity is paid in addition to the temporary compensation for incapacity paid by the Social Security and ceases at the same time as the latter.

# Disability risk

The purpose of this cover is to pay an annuity when the Participant receives a category 1, 2 or 3 disability pension from the Social Security, or an annuity for an accident at work or occupational illness with a permanent disability rate at least equal to 20% corresponding to an annuity paid by the Social Security calculated at a rate of 10%.

If the Participant is recognised as being disabled in category 2 within the meaning of article L341-1 of the Social Security Code following a category 1 disability which did not give rise to payment of benefits by the Institution, the base salary used to calculate the benefit is equal to:

- **Total gross remuneration received during the last three calendar months preceding the month of the claim and subject to provident contributions, multiplied by four (not including variable elements subject to provident contributions),**
- **Plus other exceptional salary items (bonuses, gratuities, and backpay) received during the twelve calendar months preceding that of the claim and subject to provident contributions**
- **Limited to tranches subject to pension contributions prior to the date of qualifying for category 2 disability.**

## DEFINITION OF DISABILITY CATEGORIES

**Disability:** a state of health, recognised by the Social Security, which reduces or removes the member's ability to earn an income from their work.

The Social Security has three categories of disability:

- **Category 1:** disabled member able to carry out gainful employment.
- **Category 2:** disabled member unable carry out any professional activity.
- **Category 3:** disabled member completely unable carry out any professional activity whatsoever and in need of the assistance of a third party to carry out ordinary activities of everyday life.

## BENEFIT AMOUNT

In the event of category 2 or 3 disability, the benefit paid will enable you to maintain your net working salary, taking into account the benefits paid by the Social Security.

In the event category 1 disability, a benefit is paid equal to 50% of the gross base salary, minus the gross benefits paid by the Social Security.

In the event category 3 disability, an allowance equal to €600 per month will be paid in addition to the benefit provided for above.

Payment of this allowance ceases under the same conditions as the disability annuity.

In the event of disability resulting from an accident at work or an occupational illness, compensation is equal to:

- **Permanent disability rate greater than or equal to 50% corresponding to an annuity paid by the Social Security calculated at a rate greater than or equal to 25%:** the benefit paid **maintains the net working salary,** taking into account the benefits paid by the Social Security.
- **Permanent disability rate equal to or greater than 20% corresponding to a pension paid by the Social Security calculated at a rate of 10% and less than 50% corresponding to an annuity paid by the Social Security calculated at a rate of 25%:** the amount of the annuity is equal to **85% of the gross base salary TA / TB / TC x (N / 50%),** minus gross benefits paid by the Social Security.
- **Permanent disability rate of less than 20% corresponding to an annuity paid by the Social Security calculated at a rate of 10%:** no annuity is paid.

Rate of disability "N": corresponds to the rate of disability recognised by the Social Security in force on 1 January of the financial year in which the event occurred.

**NOTES**
For expatriates, the above benefits are paid in addition to those paid by the Caisse des Français à l'Étranger (CFE). In all cases, the benefits paid under disability cover may not exceed those that would have been paid in France taking into account the benefits paid by the French Social Security system. It is specified that the benefits paid under disability cover following an accident at work or an occupational illness for which the permanent disability rate is greater than or equal to 33% corresponding to an annuity paid by the Social Security calculated at the rate of 16.50% and less than 66% corresponding to a pension paid by the Social Security calculated at the rate of 49% may not be less than the benefits provided for under the CCN de la Métallurgie, which are as follows:
- For managerial staff (staff falling under articles 2.1 and 2.2 of the national inter-professional agreement of 17 November 2017): 75% of gross base salary TA / TB / TC * (N / 66), after deduction of gross benefits paid by Social Security.
- For non-management staff (staff not falling under articles 2.1 and 2.2 of the national inter-professional agreement of 17 November 2017): 70% of gross base salary TA / TB / TC * (N / 66), minus gross benefits paid by the Social Security

## EXCLUSIONS RELATING TO RISKS OF DEATH, INCAPACITY FOR WORK AND DISABILITY

The cover provided for in this contract for the occurrence of one of the risks listed above is not covered if the occurrence of the risk results:

- Directly or indirectly from the disintegration of the atomic nucleus
- From the suicide of the Participant occurring during the first year of membership of the Groupe SCHNEIDER ELECTRIC provident contract. Membership of the contract taken out with the previous insurer is taken into account in the calculation of the one-year period; acts of war when France is a belligerent party, except under special conditions determined by applicable legislation on life insurance in wartime; in the event of war, cover can only be granted under the conditions laid down by French legislation on life insurance in wartime.
- Popular uprising, riot, affray, acts of terrorism in which the Participant has taken an active part, it being specified that cases of self-defence, assistance to a person in danger or maintenance or surveillance missions with a view to maintaining the safety of persons or property of the company are covered, if the beneficiary can provide proof of this.
- Flights carried out in an aircraft without a valid certificate of airworthiness or piloted by a person who does not hold a valid pilot's licence for the aircraft used or who has an out-of-date licence; this pilot may be the Participant himself.
- The voluntary or intentional action of the beneficiary or Participant.

## EXCLUSIONS RELATING TO INCREASES IN DEATH OR PERMANENT TOTAL DISABILITY BENEFITS IN THE EVENT OF AN ACCIDENT

In addition to the exclusions provided for article a of this paragraph, the increases provided for in the contract in the event of accidental death or permanent total disability resulting from an accident are not covered if the accident is the result of:

- The observation, on the day of the event relating to the claim, that the Participant has used narcotics or medical substances for uses other than those as prescribed.
- If, on the day of the claim, the Participant's blood alcohol level is found to be equal to or higher than the legal limit specified by the highway code.
- The practice of sports that do not have a sports federation and are therefore not recognised by the French Ministère de la Santé, de la Jeunesse et des Sports
- Practising a sport professionally
- Participating as a competitor or passenger in competitions, demonstrations, acrobatics or record attempts using motorised vehicles.
- The consequences wilfully handling devices of war or explosives the possession of which is prohibited.
- De lParachuting, parasailing, paragliding or piloting a ULM (Ultra-Light Motorised Aircraft) or any uncertified aircraft. However, Participants enrolled in the clubs of the company's works councils, as part of the activities they provide, are not excluded from the consequences of accidents resulting from the use of paragliders or ULMs.

## ANI (NATIONAL INTERPROFESSIONAL AGREEMENT) PORTABILITY

If the employment contract is terminated for reasons other than gross negligence, coverage will continue free of charge if the former employee is covered by the Unemployment Insurance scheme.

The continuation of cover is also subject to the condition that the rights were opened with the last employer and that the latter is not in liquidation.

The continuation of cover takes effect from the date of termination of the employment contract.

This continuation is granted during the period of compensation by the Unemployment Insurance system for a period equivalent to that of the last contract or, where applicable, the last employment contracts when they are consecutive with the same employer, and at all events up to a maximum of 12 months.

Former employees must provide KLESIA Prévoyance with proof that they have been covered by the unemployment insurance system at the start of and throughout the period in which cover is maintained.

Suspension of Unemployment Insurance benefits due to illness or any other reason has no impact on the calculation of the duration of continuation, which will not be extended by the same amount.

The cover maintained is that in force with the last employer. Thus, any revision of the contract after the termination of the employment contract will apply to the former employee.

The continuation of cover ceases:

- At the end of the portability period
- On the date of death of the former employee
- If payment of unemployment insurance benefits ceases
- In the event of failure to provide proof of unemployment insurance cover
- If the insurance contract is terminated
- When there are no longer any active employees in the former company or when the company ceases trading

## SOCIAL ACTION

The provident scheme allows you to benefit from a social fund, a fund dedicated to the SCHNEIDER ELECTRIC Group, to help employees who find themselves in a difficult situation when faced with major expenses linked to incapacity, disability, or dependency.

You can contact us exclusively on **09 88 20 88 01**, free crystal number, from Monday to Friday from 8.30 am to 5.30 pm.

# For payment of benefits

## *If you are off work*

| | |
|---|---|
| **Who should you contact?** | **General questions about the plan: KLESIA**<br>▶ By internet: **www.klesia-schneider-electric-prevoyance.fr**<br>▶ By telephone: +33 (0)1 71 39 16 30<br>**To make a claim:**<br>▶ PeopleLink, or failing that, your personnel department<br>▶ By telephone: 25 25 or +33 (0)1 70 48 88 88<br>In the event of the termination of your employment contract, you can create your personal space to obtain information on your benefits and contact KLESIA |
| **Supporting documents to be provided** | **Social Security daily allowance:** From 1 March 2021, roll-out of Prest'IJ: KLESIA will take care of recovering the information relating to your daily allowance benefits directly from your Caisse Primaire d'Assurance Maladie. |

## *In the event of death*

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|---|---|
| **Who should you contact?** | **For any questions: KLESIA**<br>▶ By internet: **www.klesia-schneider-electric-prevoyance.fr**<br>or by e-mail contact-schneider-deces@klesia.fr<br>▶ By telephone: +33 (0)1 71 39 16 30 |

## *In the event of disability*

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|---|---|
| **Who should you contact?** | **General questions about the scheme: KLESIA**<br>▶ By internet: **www.klesia-schneider-electric-prevoyance.fr**<br>▶ By telephone: +33 (0)1 71 39 16 30<br>**Declaring a claim for category 2 or 3 disability:**<br>▶ PeopleLink, or failing that, your personnel department<br>▶ By telephone: 25 25 or +33 (0)1 70 48 88 88<br>In the event of the termination of your employment contract, you can create your personal space to obtain information on your benefits and contact KLESIA<br>**To set up your category 1 disability dossier:**<br>▶ Send supporting documents to PASS<br>▶ By internet: pass.fr-prevoyance@schneider-electric.com (**N.B.**: documents must be in PDF format)<br>▶ By post : SCHNEIDER ELECTRIC INTENCITY– PASS PREVOYANCE – 160 avenue des Martyrs, 38000 GRENOBLE<br>For more information: see the "questions and answers for employees" section of the website.<br>**If your dossier is already set up:**<br>Send supporting documents to KLESIA:<br>▶ By post : KLESIA Prévoyance - SA 20202 69307 LYON CEDEX 07<br>▶ On your KLESIA personal space (**N.B.**: documents must be in PDF format)<br>You can create your personal space via the link **https://www.klesia.fr/comment-creer-son-compte-client**<br>To find out more, visit **www.klesia-schneider-electric-prevoyance.fr** under "questions and answers for employees". |
| **Supporting documents to be provided** | ▶ Photocopy of the definitive notification of disability pension from the Social Security or of the work accident annuity<br>▶ Proof of payment of the disability pension, together with a sworn statement that you are not working again and that you are not receiving any other income<br>▶ Bank details + photocopy of the beneficiary's valid national identity card or passport<br>▶ Your most recent tax assessment<br>▶ Proof of payment of benefits from the job centre or any other relevant organisation, or a sworn statement that no benefits have been received |



## If you have any questions

Your SCHNEIDER ELECTRIC management contacts in the

Human Resources department or the personnel department can help you set up your dossier and provide you with a list of documents to be submitted to KLESIA Prévoyance.

A dedicated team is at your disposal to provide you with any information you may need on the way the provident scheme operates:

- **By telephone:** +33 (0)1 71 39 16 30
  (Monday to Friday 9 am to 6 pm)
- **By post:**
  KLESIA Prévoyance
  TSA 20202
  69307 LYON CEDEX 07

This scheme is taken out with KLESIA Prévoyance and the information document is provided with this guide and is also available from Schneider Electric's human resources department or personnel department.



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PAPIER

**KLESIA Prévoyance**
Institution de Prévoyance régie par le Titre III du Livre IX du Code de la Sécurité sociale
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