

# THE H.R SERVICE VOUCHER « CESU RH »

E.F.S.I

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# Universal Voucher of Services

**The CESU, a mainstay of “Borloo Act of 26 July 2005”, is a voucher which allows the individual to beneficiate all or part of an employee or home service.**

**It comes in two forms:**

CESU bank, which replaces the *service voucher*, may be obtained directly from the bank.

Pre - financed CESU, replacing the *service voucher*, previously reserved for works councils. The CESU may be fully or partially financed by companies, or public employers who wish to benefit their staff or employees.

Since its establishment by law, the CESU is adopted by more than 20,000 companies for 600,000 beneficiaries.

# CESU – HR

## ■ CESU part of HR Policy :

Being an additional compensation for their employees.

Improve the social policy of the company

Provide concrete solutions service for the well-being of employees

## **The implementation of HR CESU is simple:**

It can be financed from 1 to 100% by the company

It can be free or for a specific service (i.e. childcare)

Some issuers offer two type of titles: Title CESU (paper) and the CESU Account (dematerialized)

National plate forms servicing offer personalized services by their advisors for the organization and implementation of services.

# CESU – HR

- **CESU has a favorable taxation for companies and employees.**

## **For the company:**

The participation of the company is exempt from employer contributions, to a maximum of € 1,830 per year & per employee.

The amounts committed to finance benefits are deductible from yearly taxes.

The allocation of a tax credit of 25% Companies funding capped at € 500,000 per year.

## **For the beneficiary employee :**

Amounts paid CESU are exempt from payroll taxes.

Expenses remaining dependents are tax deductible up to 50%.

# CESU – HR

## The tax benefits for beneficiaries:

A reduced VAT rate of 7% on the services provided by a provider (association or company)

The amounts incurred for the payment of services are deductible up to 50% of the income tax and after deducting participation of the company.

This rate applies to a maximum of € 12,000 for personal expenses per year per household. This limit may be increased under certain conditions (children, dependent parents, etc.).

Small technical works at home: capped at € 500 per year

Computer and Internet home assistance capped at € 1,000 per year

Gardening work and weeding capped at € 3,000 per year

Baby sitting for children under 6 years away from home capped at € 2,300 per year.

# Key Figures

688 M € pre-financed CESU issued in 2012: a market growth of 8% despite the crisis to 922,000 beneficiaries.

61% of HR CESU are used for child care.

727,000 providers and stakeholders are involved, including: - 515 000 individuals (housekeepers, gardeners etc..)

12,900 customers (financiers): private and public companies, communities, mutual insurers.

286 M € of HR CESU issued € 213 million are issued to the private sector (businesses and EC).

€ 402 million on social CESU issued € 334 million are issued for 21 General & Regional Councils.

# Key Figures

- There are 2 million companies in 2011 (employees of private employers and employee organizations)

Creation of 5000 jobs physical in 2011, 330,000 jobs created since 2005

4 million consumer households in 2011, 17% of French households.

28,600 organizations personal services (45% of companies, 22% of associations, 28% of self-employed entrepreneurs, 5% of public institutions) - source ANSP - nova / April 2012



**CESU – services Voucher**  
**Another tool of global services solution**  
**In the bodily injury claims management**

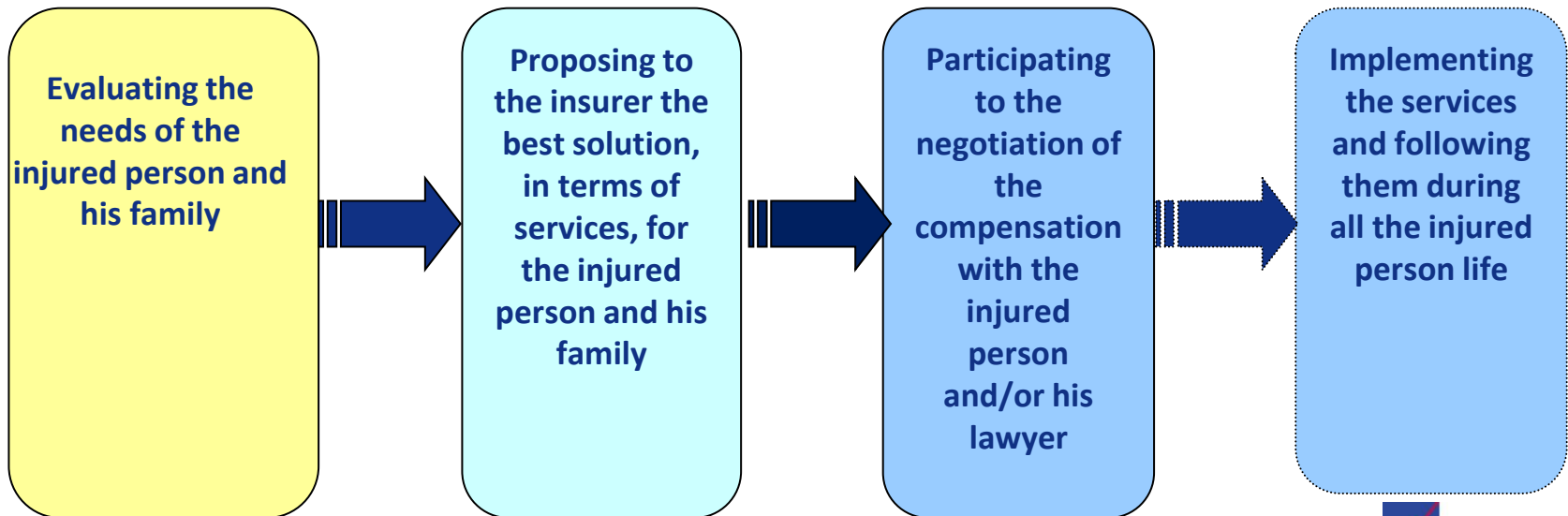


# The global solution of AXA Assistance

## ■ Organisation:

- A manager assisted by a physician and disability consultants
- Specialized network providers for disability equipment (*medical supplies, architects, vehicle experts, carers, ...*)

## ■ The role of AXA Assistance is to accompany the insurer in the bodily injury case management and the victim in the daily life :



# Global solution & implementation

- Assist the Claim Manager during the negotiation of future need of care
- Build a Life Project including the solutions step by step in the victim's life
- Vet and controls the implementation of supplies: settlement, pay slip, bills
- Define a macro-economic analysis of expenses and draw up a report for legal use
- Make the evaluation and practical implementation with a regular Quality control :
  - ✓ Needs of domestic and paramedical care
  - ✓ Medical supplies
  - ✓ Home fitting up
  - ✓ Vehicle fitting
  - ✓ Employment support
  - ✓ Psychological support.

# Our mapping of services

**Medical Assessment**

**Assistance / Care  
"CESU"**

Temporary

Permanent

**Medical Rehabilitation**

*Gain Autonomy*

**Social Rehabilitation**

*Back to social life*

**Vocational Rehabilitation**

*Back to work*

Medical experts

Medical experts

Home assistance  
(pets, gardening..)

Babysitting

Home nurse

Housekeeping

Transport

Psychologists

Rehabilitation clinics

Physiotherapists

Medical equipment

Driving aids

House equipment and  
adaptation

Home Architects

Network of  
specialized homes

Social coaching

Professional coaching

Training centers

Recruiting centers

Schools

Sport's coaching