

May 2023

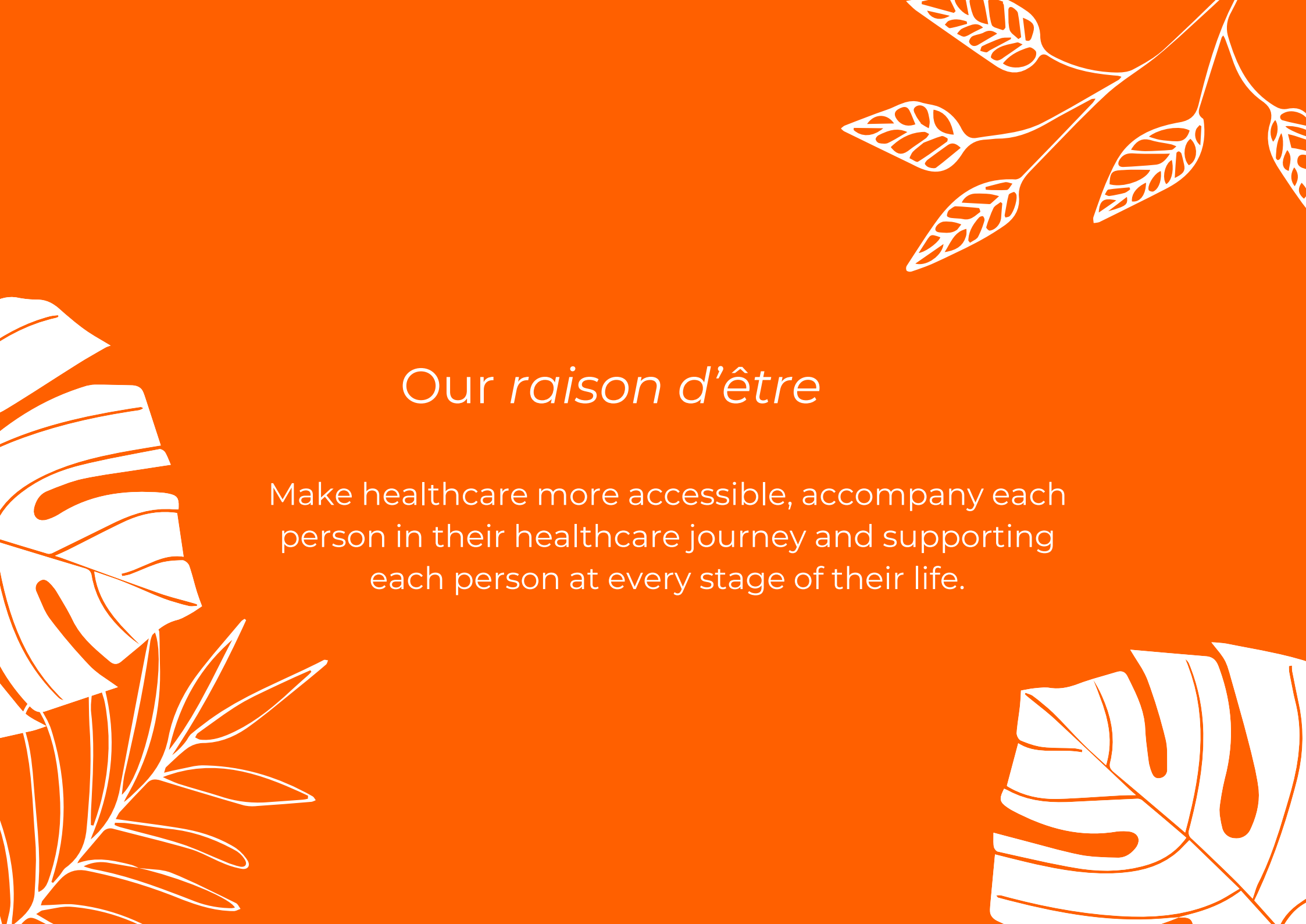


kenko



1. Presentation of Kenko



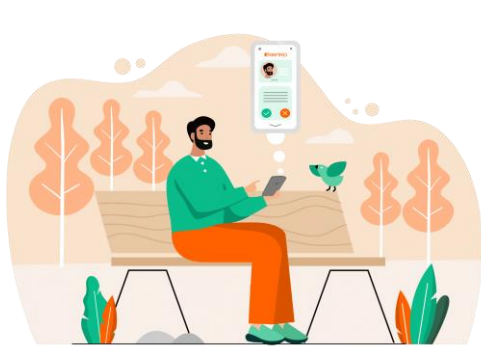
The background is a solid orange color. It is decorated with white line art of tropical foliage. In the top right corner, there is a branch with several elongated, pointed leaves. In the bottom left corner, there is a large, detailed monstera leaf with prominent splits and a smaller branch with pointed leaves. In the bottom right corner, there is another large monstera leaf. The text is centered in the middle of the page.

Our raison d'être

Make healthcare more accessible, accompany each person in their healthcare journey and supporting each person at every stage of their life.



A new approach of mutual insurance



Adaptable mutual insurance

According to the needs of each insured

With no extra cost



Truly useful services

Suggested in the right time to the insured

Included in the price



Redistribution of profits

In a health and well being kitty

80% of savings are redistributed to the insured



Each employee adapts his coverage to his health needs

A free pack to choose among 3 options



Pack Optique

Parfait pour les personnes ayant des problèmes de vue.

0€

[Voir le détail du pack](#)

Choisir ce pack



Pack Dentaire

Un pack qui améliore les remboursements de vos soins dentaires.

0€

[Voir le détail du pack](#)

Choisir ce pack



Pack Médecine

Idéal pour prendre soin de soi et être en bonne santé.

0€

[Voir le détail du pack](#)

Pack choisi



Pack Caméléon

Une option qui combine tous les packs et offre de meilleurs remboursements chez les praticiens n'ayant pas adhéré à L'OPTAM.

+ xx €

[Voir le détail du pack](#)

Choisir ce pack

- Each employee chooses his pack during his registration
- The pack can be changed at the end of every year.



The Insured Hub customises insurance for employees

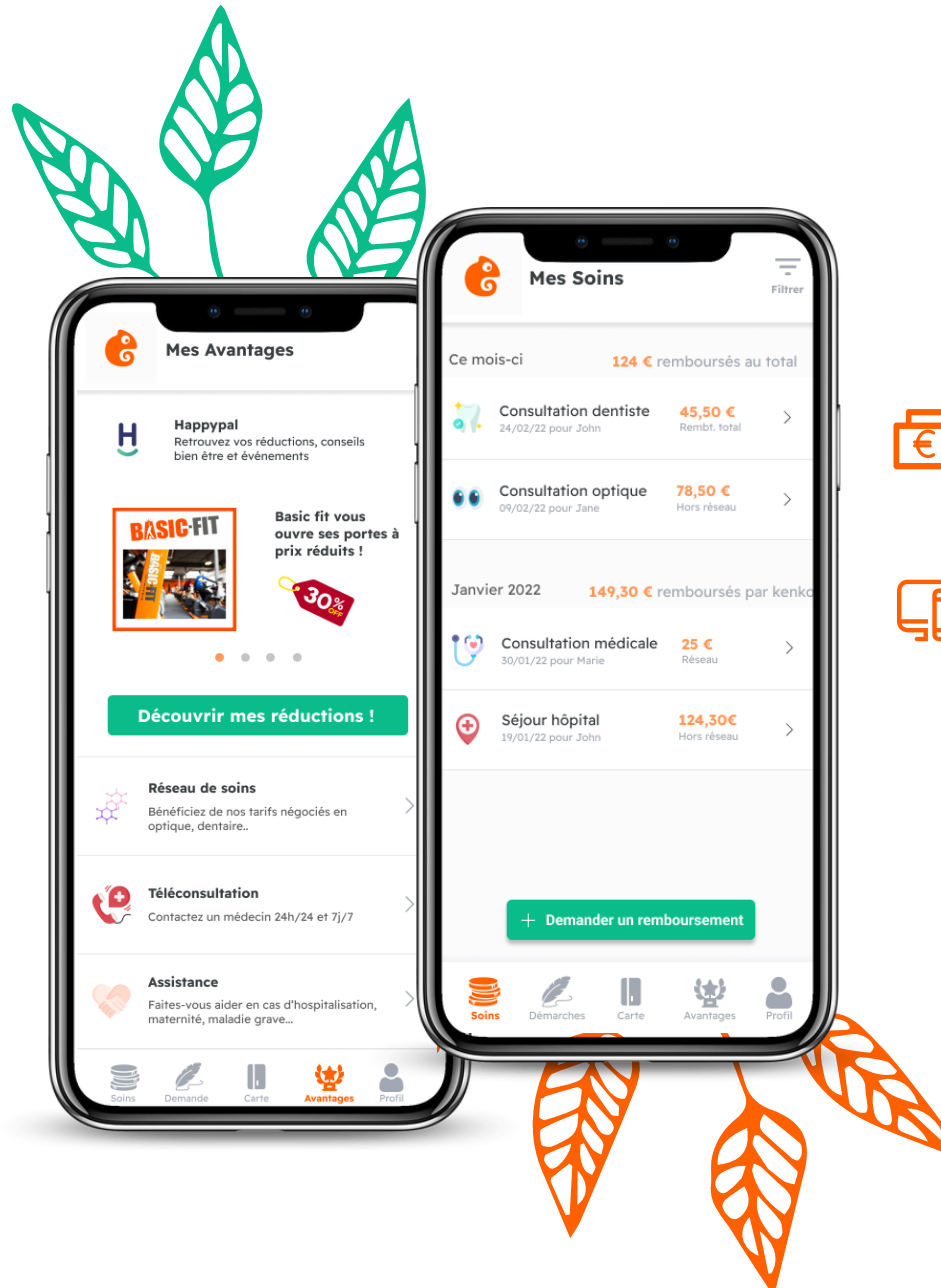
Customisation



Each employee chooses his or her own insurance package



Personalized services & benefits via HappyPal



Simplification



A simple experience, no jargon, 100% in €.



Refunds & claims, 100% digital



Our platform



Go to www.kenko.fr and "Me connecter"



Accueil

Mes remboursements

Mes demandes

Mes avantages



Mes derniers remboursements

[voir plus](#)

Avril 2022

Prix total

Remboursement



Consultation medecine generale
15/09/2022

25.00 €

100 %



Kenko

Sécurité sociale

Reste à charge

7.50 €

17.50 €

0.00 €



Consultation medecine generale
15/09/2022

25.00 €

100 %



Ma tribu



Jean

[+ Ajouter un membre](#)

Mes actions rapides



Télécharger ma carte de tiers-payant



Demander un remboursement



Voir mes garanties



Accéder à Happypal



Contacteur un conseiller



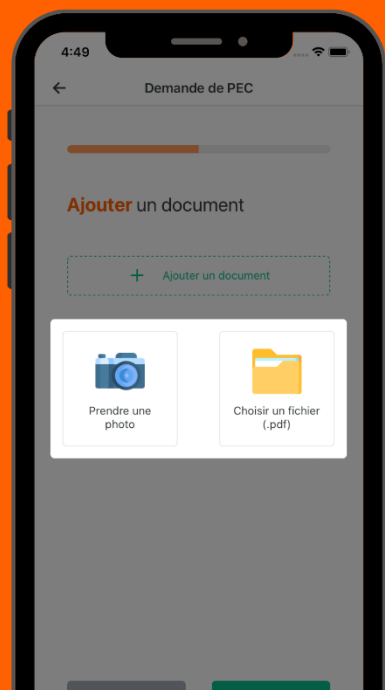
Our mobile app



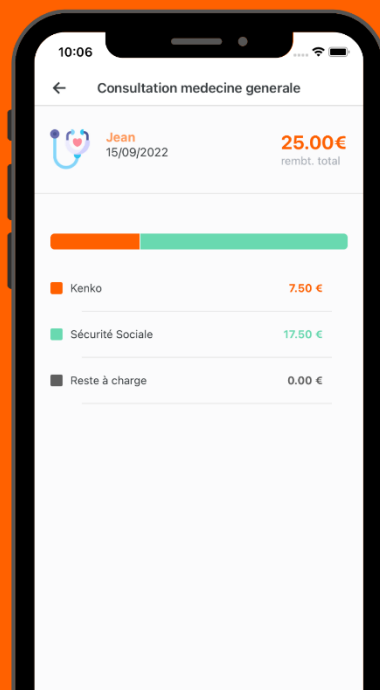
Download the **Kenko mobile app** !



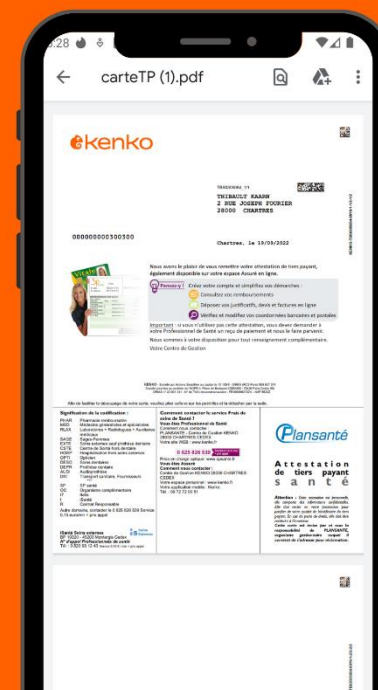
Send receipts and invoices in one click



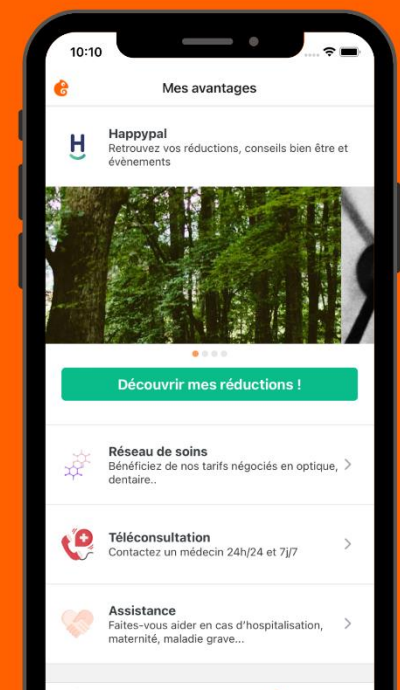
View details of your reimbursements



Download your "tiers-payant" card at any time



Access a wide range of health-related services





Advantages : Kenko x Happypal

HappyPal is your employee benefits platform with **+100 000 special offers and price reductions** on your favorite services and brands.



You can access from the **mobile app** or your **online web Kenko account**



VOYAGES
Centerparcs



BILLETTERIE
Disneyland Paris



HIGH-TECH
LG



CULTURE
Fnac



DÉCORATION
Ikea



ALIMENTATION
Carrefour

2. Your health coverage





Your health coverage : examples in euros



	KENKO		
	Base only	With pack	Option Caméléon
General practitioner consultation			
- Member of the OPTAM	61,50 €	74,00 €	74,00 €
- Non member	45,00 €	45,00 €	68,00 €
Ophtalmic consultation			
- Member of the OPTAM	66,50 €	86,50 €	86,50 €
- Non member	45,00 €	45,00 €	79,50 €
Cardiologist consultation			
- Member of the OPTAM	136,70 €	177,50 €	177,50 €
- Non member	94,46 €	94,46 €	166,06 €
Dental crown			
- 100% health basket	100%	100%	100%
- basket with limited rates within the limit of authorized fees*	534,00 €	564,00 €	564,00 €
- free basket	534,00 €	564,00 €	564,00 €

* : within the limit of fees authorized for dentists



Your health coverage : examples in euros



	KENKO		
	Base only	With pack	Option Caméléon
Inlay-core			
- 100% health basket	100%	100%	100%
- limited rate basket*.	288,00 €	355,50 €	355,50 €
- free basket	288,00 €	355,50 €	355,50 €
* : within the limit of fees authorized for dentists			
Implant dentaire			
- Implant placement (surgical phase), up to a limit of 3 per year and per beneficiary	380,00 €	450,00 €	450,00 €
- Implant stump, up to 3 per year per beneficiary	140,00 €	155,00 €	155,00 €
- Crown on implant	344,00 €	424,63 €	424,63 €
Full reimbursement of an implant with crown	864,00 €	1 029,63 €	1 029,63 €



Your health coverage : examples in euros



	KENKO		
	Base only	With pack	Option Caméléon
Optique			
Pair of glasses with simple lenses	370,00 €	420,00 €	420,00 €
<i>of which frame (maximum)</i>	100,00 €	100,00 €	100,00 €
Pair of glasses with very complex lenses	590,00 €	800,00 €	800,00 €
<i>of which frame (maximum)</i>	100,00 €	100,00 €	100,00 €
<i>Disposable lenses /year</i>	250,00 €	380,00 €	380,00 €
Myopia surgery/eye/year	800,00 €	1 000,00 €	1 000,00 €
Médecine non conventionnelle			
Acupuncturist, chiropractor, dietician, occupational therapist, etiopath, homeopath, hypnotherapist, kinesiologist, micro-physiotherapist, naturopath, nutritionist, osteopath, chiropodist, phytotherapist, psychoanalyst, psychologist, psychomotor therapist, sophrologist, tobaccologist (Consultations not covered by Social Security)	65 € / session - 4 times / year	80 € / session – 4 times / year	80 € / session - 4 times / year



Company financial contribution to your health coverage

A **simplified contribution structure**: Single/Family at Kenko. Optional Caméléon pack at the employee's choice.

Single - **Single employees** without a spouse or children.

Family - **All others** with spouse and/or children.

Monthly rate in € (PMSS 2023 basis)

Single
Family

KENKO

50,52€
99,84€

Pack Caméléon Tarif

Single Tarif
Family Tarif

KENKO

9,40€
20,22€



Latitude contributes to 50% of the price of your health coverage



Services related to health

In addition to reimbursements, you can access a large selection of services related to health, which are included in your Kenko contract !



Mapatho Plus

The collaborative platform for chronic pathologies

To find doctors specialized in each pathology, recommended by other patients suffering from the same condition



Téléconsultation

Medical consultations 24h/24 et 7j/7

To reach a nurse or doctor, at any time of the day or night



My Easy Santé

Sport and wellness mobile app

to test your health, follow coaching and fitness programs, set yourself personal challenges and follow them on a daily basis to achieve your goals



Hospiway

Advice on hospitalization

to choose a hospital or clinic based on the scores awarded, estimate surgeon fees and prepare for hospitalization



Assistance Premium

Support during difficult events

Medical repatriation, childcare, home help, tutoring, babysitting, but also home help in the event of maternity or serious illness.

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eKenko