

Member: Groupe Henner - GMC

Country: France

Field of activity: Insurance & Healthcare benefits

Title of report about your progress:

Report on workplace standards, human resources development and actions to fight corruption.

Period of time: January 2008 to December 2008

Communication on progress:

Following the first report issued in late 2004 and the following one covering 2005, 2006 and 2007, this document introduces updates for actions and operations managed to comply with Global Compact's principles.

How do you intend to communicate your progress to the shareholders?

Internal communication.

Links to communicate about your progress:

<http://www.henner.com>

## **The commitment made by the Chair of Groupe Henner – GMC**

Groupe Henner was formed based on the company, *Garantie Médicale & Chirurgicale*, or Medical and Surgical Cover (GMC) founded in 1947. The group is an independent structure which serves clients in the area of social welfare, covering for company risk and providing individual insurance.

The main aim of Groupe Henner is to provide companies and individuals with their expertise in designing and administering insurance policies in France and abroad.

In particular, this involves:

- Striking a balance between the quality of our insurance coverage and the cost of healthcare
- Meeting the needs of all our clients, strengthening our professionalism and developing our ability to innovate and adapt with regard to service and advice.

The policy on quality led by Groupe Henner clearly defines:

- Its values, based on the following notions:
  - Team spirit and solidarity
  - The value of human relations
  - Professionalism
  - A sense of service.
- Its objective: To design, promote and manage insurance and service solutions.
- Its vision: Groupe Henner, is an independent national and international benchmark, recognised for its professionalism, its innovative capacity, its ethics and its values.

In line with its policy on quality, Groupe Henner is committed to:

- Becoming a member of the UN's Global Compact program in 2004,
- Observing the ten principles of the program.

Rémy Robinet-Duffo  
Chair of Groupe Henner-GMC

## Report

Operations managed in 2008 (boxed text):

### Human rights, workers' rights

#### 1- Facilitating access to care to every Member covered by GMC:

As a reminder, GMC especially has been focusing on network expansion in developing countries since early 2004, owing to the growing number of Members residing in these countries.

Since 2005, more than 1,000 agreements have been signed (direct settlement and medical cooperation inpatient care), including 128 new agreements in 2007. Outside the USA, GMC's medical network currently includes around 3,100 providers, 500 of whom joined in 2007. Within the USA, we work with a local network administrator, Olympus Managed Healthcare Corporation, which offers members a large network of 3,600 hospitals and 431,000 outpatient providers. All members benefit from the discounts we have negotiated plus full direct settlement.

**In 2008 alone**, more than 300 new deals were signed, both with hospitals and outpatient facilities, pharmacies, and biomedical and x-ray centres.

#### 2- Fighting HIV/AIDS and supporting the persons living with AIDS

The specific action plan managed in the HIV/AIDS field includes:

- Identification of specialized providers able to treat patients in appropriate conditions [More than 350 providers identified].
- Provider credentialing [More than 75 providers assessed based on 132 criteria including medical infrastructure, skills and competence]; Four new criteria were added in 2007.
- Agreements based on medical co-operation and a direct settlement system [More than 60 agreements signed in 25 countries].

Meanwhile, we ran a pilot Voluntary Counselling and Testing program (VCT) in six countries: Burundi, Niger, Kenya, Uganda, Zambia and Zimbabwe.

**In 2008**, action led specifically to combat HIV/AIDS includes:

- The publication of a charter in which GMC is committed to its clients and employees in favour of a prevention policy and fight against HIV/AIDS (see appendix) ;
- The medical assessment of healthcare providers based on 132 technical and medical items including: testing & advice, biomedical procedures, anti-retroviral treatments available, treatment of immunodeficiency-related diseases and the training of practitioners. Over 75 service providers have been assessed so far.

Furthermore, in 2008 we put together a team in the medical board devoted to monitoring patients infected with HIV/AIDS (also known as case management), who work together with the healthcare providers. This action is supported by a highly trained French expert, to assist the advising doctors at GMC.

### 3- Promoting local management

As part of the group's development, since the beginning of 2007, GMC has continued recruiting local employees in Curitiba (Brazil), Singapore, Tunis, and Nairobi (Kenya). Local recruitment offers the following advantages:

- For employees: working for a company that respects human and workers' rights. All employees at our regional branches abroad are recruited locally, trained in Paris at the company's head offices, and supervised by the central teams. They all benefit from healthcare cover provided by the company which goes beyond the legal obligations of the country of residence. This is done to maintain equality among all the company's staff.
- For the company: enabling us to providing our members with local, quality service, adapted to the country in which they live.

#### In 2008

Staff numbers at our regional branches increase by 35.9%.

In France, GMC continues to recruit staff regardless of their country of origin or culture.

#### In 2008

Staff numbers in France rose by 9.9%.

## Supporting a healthy environment

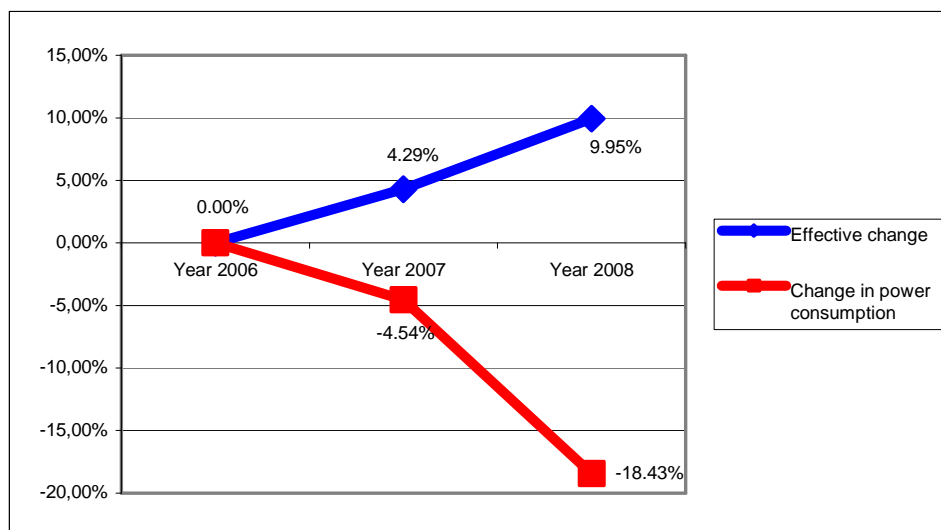
Various means have been used in 2008 to promote a healthy environment and to reduce energy consumption:

### 1 – Power consumption

The policy to reduce power consumption has proven to be effective owing to the following measures:

- Timers fitted to air conditioning to reduce usage at night or at weekends.
- Low wattage light bulbs in offices, corridors and toilets.
- The gradual replacement of servers and computers with new, energy-saving equipment.

**In 2008**, in France, the results are highly encouraging (see Effective change and effective power consumption in France).



## 2 - Recycling of all IT equipment (monitors, keyboards, towers, etc.).

The recycling of IT equipment is done by an authorised company.

**In 2008**, IT recycling results:

- 3,608 kg of recycled monitors
- 7,212 kg of towers, printers and other equipment recycled.


## 3 – Paper consumption

Paper recycling is increasing, with the results obtained so far constantly improving.

**In 2008**, paper recycling results:

47 tonnes of paper (archives, packaging), up from 33 tonnes in 2007, i.e. an increase of 42.4%.

Also at GMC:

- The number of reimbursement statements sent by email has increased strongly, avoiding the use of printed materials; A similar process has also been developed for issuing premium invoicing.
- The "Green products" pictogram  has been added on all order forms.

## 4 – Ink cartridges

Printer and photocopier cartridges are also recycled.

**In 2008**, cartridge recycling results:

1,477 cartridges recycled, up from 782 in 2007, i.e. an increase of 88.9%.

## Fighting fraud and abuse

Providing quality care also implies fighting fraud and abuse. At GMC, we have developed a specific action plan:

- All client service officers have been trained to detect suspicious cases (counterfeit invoices, verification of treatment provided);
- Medical analysis of suspicious cases by GMC's medical department;
- A Steering Committee for making decisions on suspicious cases;
- Itemized procedures detailing the client service officer's role and responsibilities, the internal audit department and the involvement of the medical department
- Reporting to clients and risk carriers when further disciplinary or judiciary action is needed.

In 2007, around 40 cases were detected every month, of which between two and five cases were proven to be fraudulent.

**In 2008**, in the international department results:

17 cases of suspected fraud were detected by client services. This figure has decreased dramatically since the procedure was brought in.

This process also applies to the domestic business in France knowing that it's more focused on healthcare providers as a first level control is carried out by the French social security for the insured persons, reducing the potential risk.

**In 2008**, in the domestic department results:

21 cases of suspected fraud were detected by client services. This figure is higher than in the international department, as the procedure was brought in more recently.

## APPENDIX

### **Groupe Henner commitment to HIV/AIDS treatment**

Groupe Henner recognises the particularly serious nature of human immunodeficiency virus (HIV) and acquired immunodeficiency syndrome (AIDS) and supports efforts made by all national and international healthcare providers, both public and private, to combat the disease.

In particular, Groupe Henner acknowledges certain factors specific to HIV/AIDS, such as:

- The highly transmissible nature of the disease,
- The human and technical constraints on prevention,
- The considerable and costly treatment it requires
- The current lack of a cure or vaccine.

Groupe Henner is committed to developing concrete means of prevention and fighting HIV/AIDS for its employees and clients.

For its employees in France and around the world, Groupe Henner :

- Provides precise information on testing and advising centres and covers the entire cost of tests when the local laws do not provide for such measures.
- Provides a specific healthcare policy in addition to local social security systems.
- Fully covers all related healthcare expenses for all company employees.
- Fully covers premiums for healthcare insurance for all company employees.

For its clients and their employees around the world, Groupe Henner :

- Provides precise information on testing and advising centres in countries that provide these services
- Provides direct settlement of healthcare expenses with GMC-approved centres to facilitate access to care
- Assesses the skills and facilities available in specialised medical centres to promote quality healthcare.

Furthermore, Groupe Henner provides all employees and policy holders ongoing support of its medical staff and experts, counselling HIV/AIDS sufferers and monitoring their treatment in association with their doctors.