

2026 RENEWAL OF ASFE INDIVIDUAL RATES

1. GAN

Range	Formula	Zone	Intervention level	Hospit	Health	Health+	Health+ Child
EXPAT+ Range	DIAMOND	1	Top-up to the CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Top-up to the CFE	7%	8%	5%	5%
		2	TOT	7%	8%	5%	5%
		3	Top-up to the CFE	7%	8%	6%	6%
		3	TOT	7%	8%	5%	5%
		4	Top-up to the CFE	9%	10%	7%	7%
		4	TOT	8%	9%	6%	6%
		5	TOT	7%	8%	6%	6%
	PEARL	1	Top-up to the CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Top-up to the CFE	7%	8%	5%	5%
		2	TOT	7%	8%	5%	5%
		3	Top-up to the CFE	6%	7%	5%	5%
		3	TOT	6%	7%	5%	5%
		4	Top-up to the CFE	7%	8%	5%	5%
		4	TOT	7%	8%	5%	5%
		5	TOT	7%	8%	5%	5%
	QUARTZ	1	Top-up to the CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Top-up to the CFE	7%	8%	6%	6%
		2	TOT	7%	8%	5%	5%
		3	Top-up to the CFE	6%	7%	5%	5%
		3	TOT	6%	7%	5%	5%
		4	Top-up to the CFE	7%	8%	6%	6%
		4	TOT	15%	16%	14%	14%
		SAPPHIRE	1	Top-up to the CFE	6%	7%	5%
1	TOT		6%	7%	5%	5%	
2	Top-up to the CFE		7%	8%	5%	5%	
2	TOT		6%	7%	5%	5%	
3	Top-up to the CFE		7%	8%	6%	6%	
3	TOT		7%	8%	5%	5%	
4	Top-up to the CFE		7%	8%	6%	6%	
4	TOT		7%	8%	5%	5%	
5	TOT		9%	10%	8%	8%	
INDICE Range	30	A	Top-up to the CFE	7%	8%	6%	6%
		A	TOT	7%	8%	6%	6%
		E	Top-up to the CFE	8%	9%	7%	7%
		E	TOT	15%	16%	14%	14%
	40	A	Top-up to the CFE	8%	9%	7%	7%
		A	TOT	7%	8%	6%	6%
		E	Top-up to the CFE	10%	11%	9%	9%
		E	TOT	18%	19%	17%	17%
		C	Top-up to the CFE	10%	11%	9%	9%
		C	TOT	18%	19%	17%	17%
	60	A	Top-up to the CFE	7%	8%	6%	6%
		A	TOT	7%	8%	6%	6%
B		Top-up to the CFE	8%	9%	7%	7%	
B		TOT	18%	19%	17%	17%	
C		Top-up to the CFE	10%	11%	9%	9%	
C		TOT	18%	19%	17%	17%	

Life and disability Lifeplan'Expat	0%
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Hospi: Hospitalization
Health: Hospitalization + Routine Healthcare
Health+: Hospitalization + Routine Healthcare + Dental & Vision Care
Health+Child: Hospitalization + Routine Healthcare + Dental & Vision Care + Maternity care

2. AXA

Currency	Intervention level	Product	Zone	Renewal rates 2026
EUR	TOT	START EXPAT	USA	4%
	TOT	START EXPAT	OTHER	4%
USD	TOT	ASU 90 \$	A	7%
	TOT	ASU 90 \$	B	7%
EUR	Top-up to the CFE	INDICE 50 CCFE	A	7%
		INDICE 50 CCFE	B	7%
		MAPS1	A	11%
		MAPS2	A	7%
		MAPS2	B	9%
		MAPS2+	A	13%
		MAPS2+	B	13%
		Mini MAPS	A	7%
		SENIOR EXPAT	WORLDWIDE	7%
	TOT	ASU 100	A	7%
	TOT	ASU 100	B	11%
	TOT	ASU 90	A	11%
	TOT	ASU 90	B	12%
	TOT	ASU 90 - Zone C	C	11%
	TOT	INDICE 50 1ER EUR		9%
	TOT	START EXPAT	USA	4%
TOT	START EXPAT	OTHER	4%	

3. CHUBB

Product	Renewal rates 2026
Standard assistance	0%
Premium assistance	0%

2026 RENEWAL OF PREVINTER GROUP RATES

1. Health Benefits

Current Plans	2026 Rates
CLASSIC/PRIVILEGE (AXA 705.191)	Zone 1 : +5% Zone 2 : +5% Zone 3 : +9%
BUSINESS EXPAT (ALLIANZ)	EUR : +5% USD: Quartz: +0% Pearl: +0% Sapphire: +7% Diamond: +12%
ESSENTIAL/COMPREHENSIVE (ALLIANZ) with * - China and Singapore: move to zone A - Thailand, UAE and Qatar: move to zone B	+6%

Former plans	2026 Rates
SATELLITE (AXA)	+9%
CLASSIC/PRIVILEGE (AXA 704.131 / 704.132 / 704.133)	Zone 1 : +5% Zone 2 : +5% Zone 3 : +9%
MONDIAL (AXA)	+9%
UNIVERSAL (ALLIANZ)	+6%

2. Life & Disability Benefits

- AXA LIFE & DISABILITY RENEWAL: 0%

- ALLIANZ LIFE & DISABILITY RENEWAL: 0%

- CHUBB ACCIDENTAL LIFE & DISABILITY RENEWAL: 0%

Excluded countries: Afghanistan, Iraq, Libya, Somalia, Sudan, Syria, Yemen, Mali, Nigeria, Chad, Israel, Gaza Strip, West Bank, Lebanon and Ukraine.

3. CHUBB Civil Liability Benefits: 0%

4. ASSISTANCE Benefits

• ISOS / CHUBB RENEWAL

ISOS Access fees with 3-year agreement

+VAT on 01/01/2026

2026 Renewal: 2% indexation on the 2025 premium, i.e. €185.04 excluding VAT per employee / €222,05 VAT included

2027 Renewal: 185.04 € excluding VAT + INSEE July 26

CHUBB insurance premium: 0%

• AXA ASSISTANCE RENEWAL: 0%

• CHUBB RENEWAL (BUSINESS EXPAT'): 0%

Reminder: Transfer of insurer on 01/01/2025 from Europ Assistance to CHUBB

• CHUBB RENEWAL (PREVINTER MISSION): 0%

ÉVOLUTION DES TAUX INDIVIDUELS ASFE 2026

1. GAN

Gamme	Formule	Zone	Niveau Intervention	Hospi	Health	Health+	Health+ Child
Gamme EXPAT+	DIAMOND	1	Complément CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Complément CFE	7%	8%	5%	5%
		2	TOT	7%	8%	5%	5%
		3	Complément CFE	7%	8%	6%	6%
		3	TOT	7%	8%	5%	5%
		4	Complément CFE	9%	10%	7%	7%
		4	TOT	8%	9%	6%	6%
	PEARL	1	Complément CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Complément CFE	7%	8%	5%	5%
		2	TOT	7%	8%	5%	5%
		3	Complément CFE	6%	7%	5%	5%
		3	TOT	6%	7%	5%	5%
		4	Complément CFE	7%	8%	5%	5%
		4	TOT	7%	8%	5%	5%
	QUARTZ	1	Complément CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Complément CFE	7%	8%	6%	6%
		2	TOT	7%	8%	5%	5%
		3	Complément CFE	6%	7%	5%	5%
		3	TOT	6%	7%	5%	5%
		4	Complément CFE	7%	8%	6%	6%
		4	TOT	15%	16%	14%	14%
	SAPPHIRE	1	Complément CFE	6%	7%	5%	5%
		1	TOT	6%	7%	5%	5%
		2	Complément CFE	7%	8%	5%	5%
		2	TOT	6%	7%	5%	5%
3		Complément CFE	7%	8%	6%	6%	
3		TOT	7%	8%	5%	5%	
4		Complément CFE	7%	8%	6%	6%	
4		TOT	7%	8%	5%	5%	
Gamme INDICE	30	A	Complément CFE	7%	8%	6%	6%
		A	TOT	7%	8%	6%	6%
		E	Complément CFE	8%	9%	7%	7%
		E	TOT	15%	16%	14%	14%
	40	A	Complément CFE	8%	9%	7%	7%
		A	TOT	7%	8%	6%	6%
		E	Complément CFE	10%	11%	9%	9%
		E	TOT	18%	19%	17%	17%
		C	Complément CFE	10%	11%	9%	9%
		C	TOT	18%	19%	17%	17%
	60	A	Complément CFE	7%	8%	6%	6%
		A	TOT	7%	8%	6%	6%
B		Complément CFE	8%	9%	7%	7%	
B		TOT	18%	19%	17%	17%	
C		Complément CFE	10%	11%	9%	9%	
C		TOT	18%	19%	17%	17%	

Prévoyance Lifeplan'Expat

0%

Hospi : Hospitalisation**Health :** Hospitalisation + Médecine Courante**Health+ :** Hospitalisation + Médecine Courante + Optique/Dentaire**Health+Child :** Hospitalisation + Médecine Courante + Optique/Dentaire + Maternité

2. AXA

Devise	Niveau d'intervention	Produit	Zone	Taux de renouvellement 2026
EUR	TOT	START EXPAT	USA	4%
	TOT	START EXPAT	AUTRE	4%
USD	TOT	ASU 90 \$	A	7%
	TOT	ASU 90 \$	B	7%
EUR	Complément CFE	INDICE 50 CCFE	A	7%
		INDICE 50 CCFE	B	7%
		MAPS1	A	11%
		MAPS2	A	7%
		MAPS2	B	9%
		MAPS2+	A	13%
		MAPS2+	B	13%
		Mini MAPS	A	7%
	TOT	SENIOR EXPAT	WORLDWIDE	7%
	TOT	ASU 100	A	7%
	TOT	ASU 100	B	11%
	TOT	ASU 90	A	11%
	TOT	ASU 90	B	12%
	TOT	ASU 90 - Zone C	C	11%
	TOT	INDICE 50 1ER EUR		9%
TOT	START EXPAT	USA	4%	
TOT	START EXPAT	AUTRE	4%	

3. CHUBB

Produit	Taux de renouvellement 2026
Assistance simple	0%
Assistance complète	0%

ÉVOLUTION DES TAUX COLLECTIFS PREVINTER 2026

1. Garanties Santé

Gammes actuelles	Taux 2026
CLASSIC/PRIVILEGE (AXA 705.191)	Zone 1 : +5% Zone 2 : +5% Zone 3 : +9%
BUSINESS EXPAT (ALLIANZ)	EUR : +5% USD: Quartz: +0% Pearl: +0% Sapphire: +7% Diamond: +12%
ESSENTIAL/COMPREHENSIVE (ALLIANZ) avec * - Chine et Singapour : passage en zone A - Thaïlande, UAE et Qatar : passage en zone B	+6%

Anciennes gammes	Taux 2026
SATELLITE (AXA)	+9%
CLASSIC/PRIVILEGE (AXA 704.131 / 704.132 / 704.133)	Zone 1 : +5% Zone 2 : +5% Zone 3 : +9%
MONDIAL (AXA)	+9%
UNIVERSAL (ALLIANZ)	+6%

2. Garanties Prévoyance

- RENEUVELLEMENT PRÉVOYANCE AXA : 0%
- RENEUVELLEMENT PRÉVOYANCE ALLIANZ : 0%
- RENEUVELLEMENT PRÉVOYANCE ACCIDENTELLE CHUBB : 0%

Liste des pays exclus : Afghanistan, Iraq, Libye, Somalie, Soudan, Syrie, Yémen, Mali, Nigeria, Tchad, Israël, Bande de Gaza, Cisjordanie, Liban et Ukraine

3. Garantie Responsabilité Civile CHUBB : 0%

4. Garanties Assistance

- RENEUVELLEMENT ISOS / CHUBB

Access fees ISOS avec accord sur 3 ans

- + TVA au 01/01/2026

Renouvellement 2026 : 2% d'indexation sur la cotisation 2025, soit 185,04 € par foyer

Renouvellement 2027 : 185,04 € HT + INSEE Juillet 26

Prime assurance CHUBB : 0%

- RENEUVELLEMENT AXA ASSISTANCE : 0%

- RENEUVELLEMENT CHUBB (BUSINESS EXPAT') : 0%

Transfert de l'assureur au 01/01/2025 d'Europ Assistance à CHUBB

- RENEUVELLEMENT CHUBB (PREVINTER MISSION) : 0%