

## Between March 21<sup>st</sup> and April 9<sup>th</sup> 2025 you are invited to elect your representatives at **IPECA's general assembly**

**IPECA** is a Provident Institution.

IPECA is not an insurance company. As such, IPECA has no shareholders. IPECA therefore does not pay dividends. Any financial surpluses are kept to establish reserves or are redistributed during social aid operations for insured employees or for prevention.

IPECA is not a mutual insurance company. Its joint governance is a guarantee of balance and social dialogue that necessarily have repercussions in member companies.

## **HOW IS IPECA ORGANIZED**

IPECA is a joint institution, which means that the Board of Directors and the General Assembly are made up of equal numbers of company representatives (MEDEF) and employee representatives (trade unions).

The role of the Board of Directors is to determine the company's strategic and political direction. The directors also play an important role in constructively challenging IPECA's General Management.

The same applies to the General Assembly, which is responsible for approving the accounts and making major decisions.

**CFE-CGC** has a major influence on IPECA's governance.



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CFE-CGC

**Administrators** 

O Agence L'œil et la plume

**General Assembly** 

Our positions are listened to AND heard by IPECA's management and the employers' directors.

## **IPECA** and you.

IPECA is not an insurance company. As such, IPECA has no shareholders. IPECA therefore does not pay dividends

You are insured by IPECA, but perhaps you don't know it?

- Your company may have chosen to have your health coverage managed by Malakof Humanis/IPECA, AG2R/IPECA or other co-insurance.
- Your company may also have entrusted IPECA with the sole "Death/Disability Insurance" part for all employees. This is essential coverage. It protects you and your family if you are the victim of an accident in life.

In both cases, it is not IPECA that appears on your third-party payer card. BUT IPECA contributes to your insurance coverage.

SO YOU ARE CONCERNED BY THE ELECTIONS!

## For your health, Think CFE-CGC







**Fabienne** DEBANNE



Guillaume BONNET



LASCRET









NARDIN



VALLIN





