

IPECA AIRBUS' HEALTH CONTRACT

Upcoming developments



Following the steering committees on healthcare and providence costs concluding that the Airbus contract needed to be revised, a negotiation meeting was held on September 29th.



GENERAL CONTEXT

Healthcare costs are rising and Social Security reimbursements are falling due to the government's withdrawal from the system. In this context, our contract reserves are being used up faster than expected and would be exhausted by mid-2027 if no action is taken. Our contract must therefore be adapted.



PROPOSALS

- CHANGES TO CERTAIN BENEFITS

Introduction of a 20% co-payment on:

- Alternative medicine (ceiling unchanged at €100/year/beneficiary)
- Self-medication (ceiling unchanged at €100/year/beneficiary)
- Non-reimbursed contact lenses (ceiling unchanged at €580/year/beneficiary)

Note: no change for private rooms (€150/day/beneficiary)

- ADDITIONAL MANAGEMENT MEASURES

- Communication initiatives to promote use of the Kalixia healthcare network
- Prevention initiatives led by IPECA and MSAé
- Annual campaign for supporting documents for coverage of adult children

- CHANGES TO THE STRUCTURE AND AMOUNT OF CONTRIBUTIONS

- Changes to the structure of the plan to adapt to different family situations (single employee or employee + child(ren) in the Airbus mandatory plan)
- Modification of spouses' contributions based on their own coverage (with or without employer coverage)

⇒ EXAMPLE N°1 : employee with a **job classification ≤ 8** (“non-cadre” for health and providence) with a gross annual salary of **€35,000**

Current monthly contributions for the employee	Persons covered	Proposed monthly contributions for employees <u>from January 2026 onwards</u>
Airbus compulsory scheme (with employer contribution) €25 *	The employee	Airbus compulsory scheme (with employer contribution) - single employee: €25.50* OR - employee and children: €28.90*
Airbus optional scheme (without employer contribution) Family option = flat rate for spouse and children €35,33 **	His/her children	
	His/her spouse	Airbus optional scheme (without employer contribution) - Option if spouse does not have employer coverage (or uses IPECA as secondary health insurance): €47.1** - Option if spouse has employer coverage but still uses IPECA as primary health insurance : €94.2**

⇒ EXAMPLE N°2 : employee with a **job classification ≥ 9** (“cadre” for health and providence) with a gross annual salary of **€55 000**

Current monthly contributions for the employee	Persons covered	Proposed monthly contributions for employees <u>from January 2026 onwards</u>
Airbus compulsory scheme (with employer contribution) €28,6*	The employee	Airbus compulsory scheme (with employer contribution) - single employee: €29,5* OR - employee and children: €33,5*
Airbus optional scheme (without employer contribution) Family option = flat rate for spouse and children €35,33**	His/her children	
	His/her spouse	Airbus optional scheme (without employer contribution) - Option if spouse does not have employer coverage (or uses IPECA as secondary health insurance): €47,1** - Option if spouse has employer coverage but still uses IPECA as primary health insurance : €94,2**

* contribution proportional to salary

** contribution independent of salary, proportional to the Monthly Social Security Ceiling

- STEPS TO BE TAKEN DURING DEPLOYMENT

Upon signing the agreement, IPECA will launch a campaign in November 2025 to enable employees to adjust, if necessary, the composition of their family and the associated contributions:

- Mandatory scheme: **declare dependent children not yet covered by IPECA** (exemption possible if the children are covered by the spouse's supplementary health insurance, including in the case of a couple who are both Airbus employees)
- Optional scheme: **cancel or adjust the spouse's cover** at the reduced contribution of €47.1 (or do nothing, the default option being the reference contribution of €94.2)

Note: The contribution for the optional scheme (options for the spouse) **will now be deducted each month from the employee's bank account** and no longer from their payslip.

Through the optional scheme, it is also possible to **cover an ascendant attached to the tax household**.

CFE-CGC's CONSIDERATIONS

The proposed changes are in line with the **CFE-CGC's** objectives in these negotiations:

- **restoring balance** to our health insurance scheme,
- a contribution structure that maintains a **high level of solidarity** while adapting **to each family situation** (e.g. single parents),
- introduction of a co-payment on certain reimbursements to **make beneficiaries more accountable**.

The **CFE-CGC** has requested the **establishment of a help line** within IPECA's services to answer employees' questions during the transition phase.

Your CFE-CGC representatives are available to answer any questions you may have.

