

Issy-les-Moulineaux, 3 June 2026

CNP Assurances launches "Santé Entreprise", a simple and modular supplementary health insurance policy for VSEs and SMEs

To address a rapidly changing market and increased expectations of companies in terms of health, purchasing power and quality of life at work, CNP Assurances is unveiling a new supplementary health insurance solution. Affordable, modular and enriched with high added value services, "Santé Entreprise" is a concrete response to the challenges of VSEs and SMEs and the needs of their employees.

Targeting companies with 1 to 149 employees, Santé Entreprise is based on a clear promise: "Supplementary health insurance designed for all companies, simple for VSEs, flexible for SMEs, with services that matter."

The new offering is consistent with CNP Assurances' determination to offer more affordable, understandable and competitive solutions in a rapidly changing market. Santé Entreprise is based on a new pricing structure, enhanced cover, and services that meet new societal challenges.

Enhanced guarantees and greater clarity

The constituent modules of Santé Entreprise provide access to a broad range of cover. Employees have the option to customise their coverage through options, one of them not-at-fault.

For greater transparency, the entire offer is written in plain English, with concrete examples of reimbursements to make it easier to understand.

Enhanced services addressing three major societal challenges

In addition to health cover, Santé Entreprise features an innovative range of services designed to meet the new expectations of companies and their employees.

These services are part of a global approach addressing three major challenges:

- **Facilitate access to care**, with teleconsultations available 24/7 and access to a second medical opinion
- **Control healthcare budgets**, through reimbursements within 24 hours, a partner care network at specially negotiated rates, and a quote analysis service
- **Strengthen prevention and take better account of mental health**, with total coverage of up to 12 psychologist sessions a year, packages focused on alternative medicines and physical activity, and a psychological counselling service.

This approach contributes to concretely improving the well-being of employees while strengthening the attractiveness of companies and the loyalty of their employees.

A modular offer to better meet the expectations of each VSE and SME

The offering is based on three complementary formats:

- for companies with 1 to 19 employees, a simple, turnkey **packaged offer**, with a **Director component** enabling company heads to access the same cover as their employees

- for companies with 5 to 140 employees, a **modular offer** enabling fully customised cover

This modular approach makes it possible to adapt precisely to the needs of each company, regardless of its size or sector. A new contribution structure, including an **isolated/duo/family** option, also makes it possible to take better account of the diversity of family situations.

Christophe Harrigan

Director of Social Protection Europe at CNP Assurances



“Consistent with our Lead for Impact strategic plan, we are stepping up our sales momentum and seeking to become a leading player in the social protection segment. Together with high value-added services, Santé Entreprise provides VSEs and SMEs with real leverage to attract and retain talent, reduce absenteeism and strengthen team commitment. It illustrates our determination to support companies over the long term by improving their employer promise and protecting the quality of life of their employees.”

Isabelle Leroy

Director of Marketing and Customer Experience at the European Social Protection Department of CNP Assurances

“With Santé Entreprise, we have developed an offer that is competitive, easy to understand and easy to implement. We have designed it as a global solution that goes beyond traditional supplementary health insurance. By integrating high value-added services, particularly in mental health and prevention, we are addressing major societal challenges while simplifying the user experience.”



About CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,300 employees. It generated net income of €1,582m in 2024. A subsidiary of La Banque Postale, the Group is no. 2 in property loan insurance and life insurance in France. It is the fifth-largest insurer in Europe and the 5th-largest insurer in Brazil. Its solutions are distributed in 17 countries by various partners and insure more than 36 million people in personal insurance and protection, and 13 million in retirement savings. CNP Assurances is a responsible insurer and intor (€415bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

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