



WHAT DO SPF MEAN FOR SANOFI ?

2015

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SANOFI AT A GLANCE

More than
110,000
employees

Present in
100
countries

€33.8 bn
In sales 2014

Our mission

We act with our partner to **protect** health, enhance life and respond to the hopes and potential healthcare needs of 7 billion people around the world.

3 Commitments

Exploring the boundaries of **medical innovation for patients**

Preventing disease and **supporting** patients

Improving **access to healthcare**

3 business segments



Pharma



Human vaccines



Animal Health

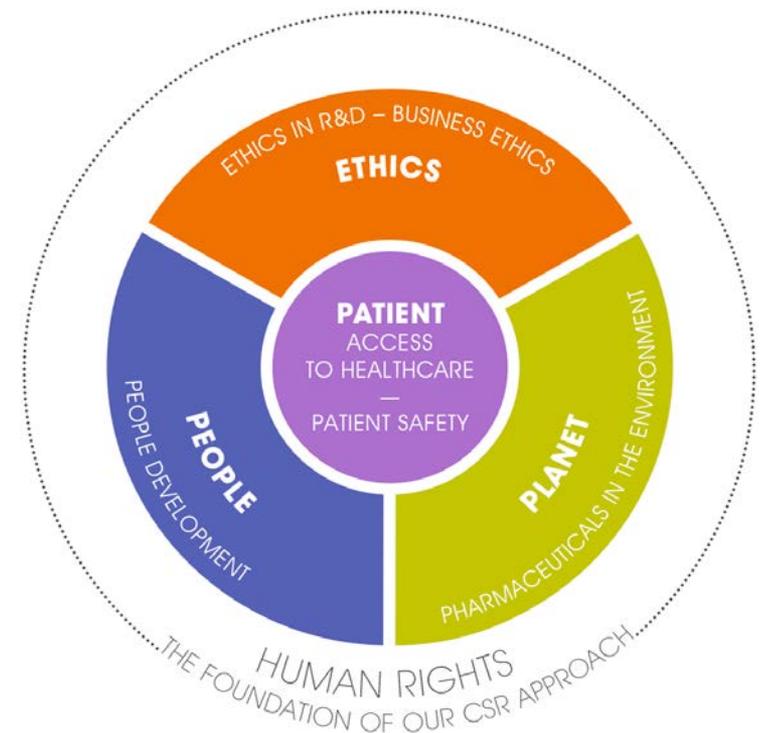
CSR STRATEGY AT SANOFI



Embedded into Sanofi's business strategy, CSR drives innovations and contributes to the company's success. We place the **patient** at the center of our CSR strategy. In addition, our commitment to **human rights** provides the foundation for all our activities.

Our CSR strategy is organized in four pillars: **Patient**, **Ethics**, **People** and **Planet**. These CSR priorities support, guide and inspire us as we seek to improve access to healthcare and deliver innovative solutions adapted to patients' needs across globe.

We address SPF mainly through our Patient (through our healthcare business and corporate foundation) and People pillars.





SANOFI AT A GLANCE

**CORPORATE
SOCIAL
RESPONSIBILITY**



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**PARTNERING TO PROMOTE
ACCESS TO HEALTHCARE**

Each day, across the globe, Sanofi's 110,000 employees are working to protect the health and improve access to healthcare for as many patients as possible.

As a healthcare company, Sanofi places quality, safety, ethics, and respect for the planet at the heart of its business.

1/3
of the global
population
has no access
to healthcare

More than
**300 access
to healthcare
programs**
in more
than **80** countries

More than
190 million
people benefited

ESSENTIAL HEALTHCARE AS A KEY SPF



Sanofi supports and views SPF as one way governments can ensure a safety-net for vulnerable populations by providing access to primary care and reducing out-of-pocket payments which can be catastrophic for people living on limited incomes

Sanofi supports national efforts to promote SPF through innovative schemes. By providing choice, governments ensure the provision of quality medicines and continued investment in social and economic development.

Sanofi is committed to working with governments to develop national health systems that ensure access to healthcare and affordable medicines for all.

International Benefits Policy SPF for sanofi's employees

Benefits - SPF

The Drivers

- Strong will of the CFO
- Ethical reasons
 - Healthcare actor
 - Corporate social responsibility
- Corporate Human Relation Policy
- A first approach
 - In 1993, creation of “Enfants de sanofi”
 - Mission : Provides individual support to all employees’ children worldwide from birth to age 25, who are facing medical, education, social or family difficulties
 - Build up collective actions as vaccination, healthcare campaigns, and educational programs.



Benefits - SPF

Sanofi's Minimum Scheme

- Sanofi's SPF : Minimum scheme
 - Geographical scope
 - Benefits :
 - Risks benefits: protect against the life's risks
 - Death, medical and disability
 - Pension, savings plan, termination indemnity

➤ Since 2005, sanofi deploys a global benefits strategy that includes a SPF

Sanofi's Benefits – SPF

The setting-up

- **Centralized process**
 - **Project management led by the Corporate Benefits team**
 - Setting-up of cross function teams
 - RFP with preferred providers
 - Approval

 - **Death cover to be implemented in each affiliate :**
 - Group Term Life
 - Offer a 24 months salary lump sum benefits to all employees
 - Accidental and Death and Disability benefits
 - Promote AD&D coverage in addition to Group term Life



Sanofi's Benefits - SPF Minimum Scheme

- **Life coverage - Business cases**
 - **Cultural issues**
 - Muslim countries
 - **Market environment**
 - Central Asia
 - Unsecured countries

➤ 99% of Sanofi's employees have at least a 2 years death coverage

- **Ongoing Approach**
 - **Follow-up through**
 - Regular review
 - Post-Merger harmonization



SANOFI ESPOIR: GRASSROOTS INNOVATION IN SPF

OUR CORPORATE FOUNDATION

The missions

Creating long-term partnerships that contribute to **sustainably reducing healthcare inequalities** in 3 key areas:

- **Fighting against childhood cancers:**
 - since 2006, more than 45 projects supported in 33 countries in Asia, Africa and Latin America
- **Reducing maternal and neonatal mortality:** 14 on-going programs in Asia, Africa and Latin America
- **Improving access to healthcare** for the most deprived populations

Responding to humanitarian emergencies



In 2014

42 development aid programs
30 beneficiary countries

2.8 million beneficiaries

832 health facilities networked
204 ministries and health departments
involved



To learn more
[Foundation website](#)



Improving access to healthcare for the most vulnerable

Remaining Challenges:

- Despite progress towards the MDG's Goal, poverty and inequality remain the central challenges:
MICs: 105 countries, 70% of the world's population, 73% of the world's poor, 70% of the disease burden.
- In 2015: 800 million people are still living in extreme poverty with less than \$1.25/day.
- Access to basic healthcare is a fundamental human right, but is not available to the majority of families living in MICs, particularly those working in the informal sector.
- More than 100 million people descend into poverty each year due to excessive healthcare expenses



Improving access to healthcare for the most vulnerable



Micro health-insurance pilot programs supported by our Foundation

- With the CIDR, in Guinea and Chad
- With Inter Aide/ATIA, in Madagascar and India
- With GRET in Cambodia

Main results, impacts and limits

- 137,562 recipients at the end of 2014, nearly 450 health providers contracted and networked
- Families: ↑ prevention, ↑ counseling, ↑ access to care, ↓ debt (prevention campaigns, free screenings and medical reports)
- Health Network: structuring the provision of care (medical hotlines, call centers, recipient assessment, etc..)
- Mutual health insurance schemes: innovation and expertise (health baskets, social services, distribution mechanisms, etc.)
- Complementarity with health coverage programs but limited deployment and difficult financial balance without subsidies



Improving access to healthcare for the most vulnerable

Take-aways from micro insurance pilot experiences

- We can learn from our successes and failures in pilots, and innovate micro-insurance programs to reinforce civil society, quality of care and public policies
- Only a truly global, joint effort by all stakeholders can generate progress to improve social protection, and above all deliver better access to care for all who need it.
- Ultimately, each country needs a Universal Health Coverage scheme adapted to its social, economic and cultural context : 2030 Agenda for Sustainable Development, Target 3.8.
3 key goals: improving accessibility, quality and equity of access to healthcare

Now it is time to leverage and share our experiences and best practices, impacts and limits

→‘The role of health micro-insurance in the social protection systems of developing countries’: full-day session on October 29, in partnership with the French Agency for Development (AFD), with the participation of BIT and WHO-P4H



DISCUSSION

Key expectations from our participation

Our Wish List

- Develop networking across geographies, sectors and actors
- Share best practices and benchmarking (on a country basis) – getting access to ILO's benchmark
- Engage other locally based companies (beyond EU and US MNCs)
- Leverage on our Access to Healthcare focus and the impacts of our foundation activities
- Work on impact assessments
- Develop SPF communication tools

Key expectations from our participation Our Proposals

- Engage our partners, suppliers and clients (hospitals, ministries...) within the healthcare ecosystems at country level
- Develop practical guide to SPF implementation with broad principles and approach for both the public and the private sector
- Assess of the effectiveness of existing social protection floors in countries
- Assess of existing medical public providers (such as hospitals) to provide insight and ranking on benefits