

TAKE A BREAK FROM REGULATORY CHANGES!

At this time last year we were announcing a deluge of government decrees. Summer 2015 should be much drier. Even so, this year we all had to roll up our sleeves and put all those new regulations into practice. After all the turmoil, doubts and questioning, the time has come to seek compliance.

Let's take a look at the calendar

1 April 2015 saw the official inception of the new rules on responsible insurance policies. As from that date, all supplementary healthcare plans that do not comply with the new specifications no longer qualify as social insurance and that means: employer contributions are themselves subject to social charges and insurance premium tax (IPT) is levied at 14% instead of 7%.

Companies who had an "old generation" responsible healthcare plan in force before 19 November 2014 can benefit from a transition period up to 31 December 2017 to make their policy compliant - provided in the meantime they do not change one iota of the policy wording.

Those companies who do not yet have a healthcare plan must set up a scheme before 1 January 2016 that corresponds at least to the so-called ANI basket of covers.

Simplification gets under way with the DSN

From April, as well, companies generating more than €2m in contributions to the benefits agency (Urssaf) have switched over to DSN* (a digital employment data reporting system). This single transfer of salary data will replace all the existing employer declarations to the State social insurances. (*DSN - *Déclaration sociale nominative*) The system is set to be rolled out for all companies as from 1 January 2016. Obviously, if companies are to reap the benefits of simplification then they must change the configuration of their salary software so as to adapt to the new procedures.

Depuis plus de 30 ans Gerep créé avec les entreprises des solutions en termes de protection sociale, santé, prévoyance, retraite, épargne salariale, QVT et bien d'autres. Nous mettons à votre disposition des équipes dédiées pour proposer aux entreprises et à leurs salariés des solutions adaptées à leur besoins en accord avec nos valeurs d'expertise, de service et de technologie.

Contactez-nous au 01 45 22 52 53 ou à marketing@gerep.fr.

Gerep has not just been standing still

Gerep has not let this wave of changes pass it by. Providing support for you was simply not good enough. Your broker has taken on a new assignment: the management of employee benefit schemes under delegated authority. From now on, we can make sick-leave benefit payments on behalf of the insurers and provide ongoing case-by-case monitoring. This speeds up the process and means no more handling at a distance - things become much clearer and more customised.

As a welcome back from holiday, we will be offering companies our new GPS* wellness programme. The right way to keep staff zen and in good health in the face of the challenges lying in wait before the year end. (*GPS - Gerep Prévention Santé*) More on this in September. And so, until then, we wish you a happy holiday and clear regulatory skies.

Depuis plus de 30 ans Gerep créé avec les entreprises des solutions en termes de protection sociale, santé, prévoyance, retraite, épargne salariale, QVT et bien d'autres. Nous mettons à votre disposition des équipes dédiées pour proposer aux entreprises et à leurs salariés des solutions adaptées à leur besoins en accord avec nos valeurs d'expertise, de service et de technologie.

Contactez-nous au 01 45 22 52 53 ou à marketing@gerep.fr.