



Key French Social Security Figures, 2013



RÉPUBLIQUE FRANÇAISE

MINISTÈRE
DES FINANCES
ET DES COMPTES PUBLICS

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DES AFFAIRES SOCIALES
ET DE LA SANTÉ



KEY
FRENCH
SOCIAL SECURITY
FIGURES,
2013

2014 edition



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THE FRENCH SOCIAL SECURITY SYSTEM



The French social security system was founded in 1945 in order to “ensure that everyone should have the means required to support themselves and their family in decent conditions, under all circumstances”.¹ It is based on the principle of solidarity which guarantees financial protection against life’s contingencies for everyone.

It covers health insurance, compensation for occupational injuries and illnesses, pensions and family benefits. These four main branches of the social security system are completed by the collection of social contributions and cash management.

The French social security system is underpinned by the principles of universality and unity. It is administered through a number of different basic schemes: the general scheme for employees and the unemployed; agricultural workers' and farmers' scheme managed by the CCMSA; and the RSI scheme for the self-employed which covers the craft, trade and commercial sectors, and independent professionals for health insurance. Other, 'special' schemes cover specific professions such as civil servants and railroad and utility employees. The general scheme alone accounts for about three quarters of the total expenditure incurred by the basic social security schemes.

In 2013, total net expenditures amounted to 336.5 billion euros for the general scheme and are estimated at 463.2 billion euros for all schemes combined in the most recent amending Social Security financing bill.

The French social security system is financed by social contributions paid by employers and employees, a general social welfare contribution (CSG) and various other contributions and taxes.

While opinion polls show overwhelming public support for the social security system, there tends to be only a limited understanding of how the system functions and the huge flows of money in the system. This document aims to fill the knowledge gap by presenting key figures on the French social security system and providing a better understanding of it has evolved over time and the issues faced today.

¹ Explanatory statement from the French decree of 4 October 1945 establishing the social security system



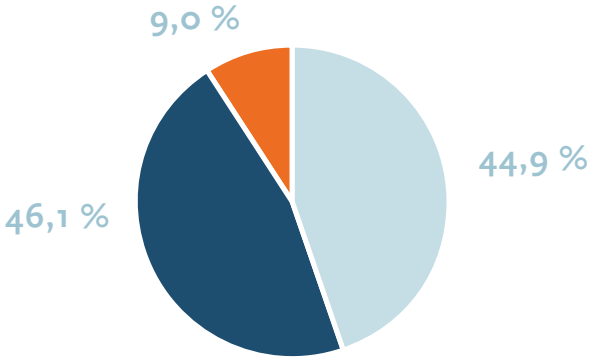
SOCIAL SECURITY REVENUE



The ACOSS (central agency of social security funds) is in charge of the social security general scheme's cash operations and manages the URSSAF which are responsible for the collection of social contributions.

- 9.5 million contributor accounts managed in 2013.
- 458.6 billion euros in revenues collected in 2013.
- General scheme consolidated products totalled 324 billion euros in 2013.

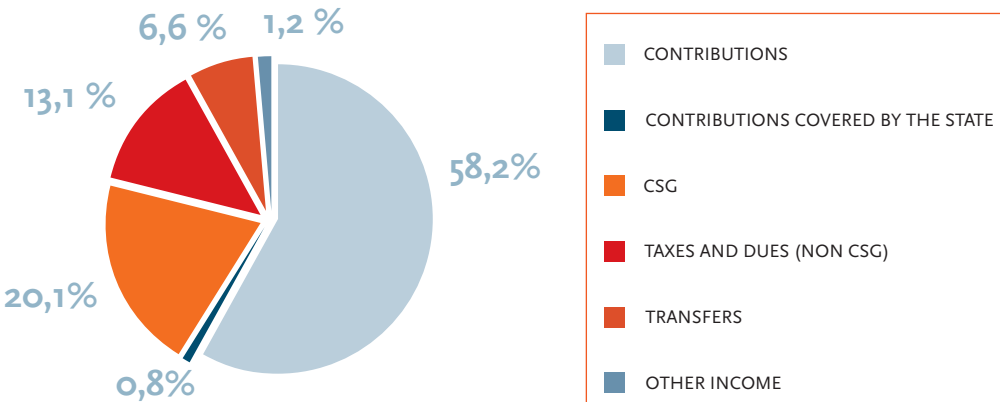
BREAKDOWN OF THE PRINCIPAL CONTRIBUTORS IN 2013



Source: Social Security Accounts Commission, June 2014

HOUSEHOLDS
 COMPANIES
 PUBLIC ADMINISTRATIONS

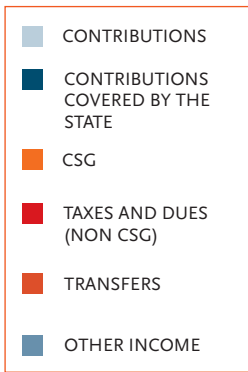
STRUCTURE OF REVENUE IN 2013



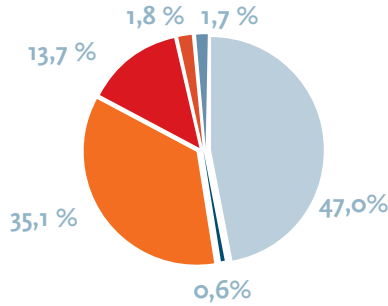
Source: Social Security Accounts Commission, June 2014

STRUCTURE OF REVENUE BY BRANCH IN 2013

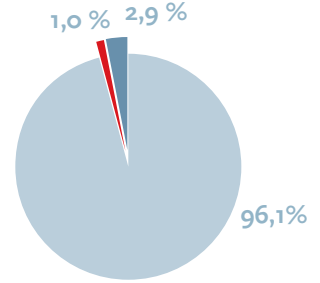
Source:
Social Security
Accounts
Commission,
June 2014.



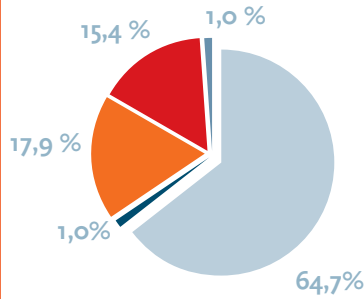
CNAM (health)



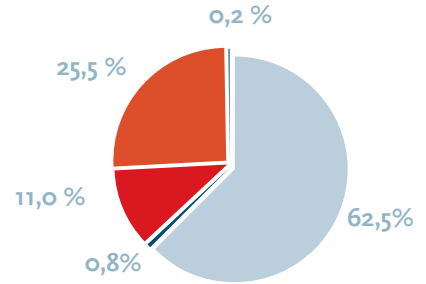
CNAM (occupational injuries and illnesses)



CNAF (family benefits)



CNAV (old age)



EMPLOYEE AND EMPLOYER SOCIAL SECURITY CONTRIBUTIONS

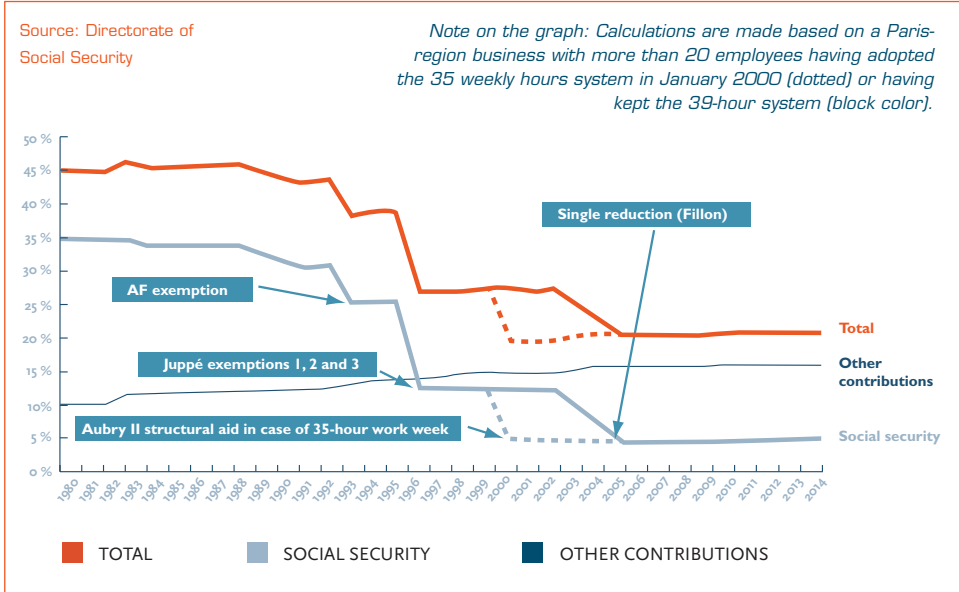
As of 1st January 2014

Source:
Directorate of
Social Security

As a percentage of gross salary		Employer	Employee	Total
Social security contributions				
Health insurance		12,8 %	0,75 %	13,55 %
Old-age insurance	Below ceiling	8,45 %	6,8 %	15,25 %
	Above ceiling	1,75 %	0,25 %	2,0 %
Family benefits		5,25 %	-	5,25 %
Occupational injuries (average)		2,38 %	-	2,38 %
Other contributions				
CSG		-	7,5 %	7,5 %
CRDS		-	0,5 %	0,5 %

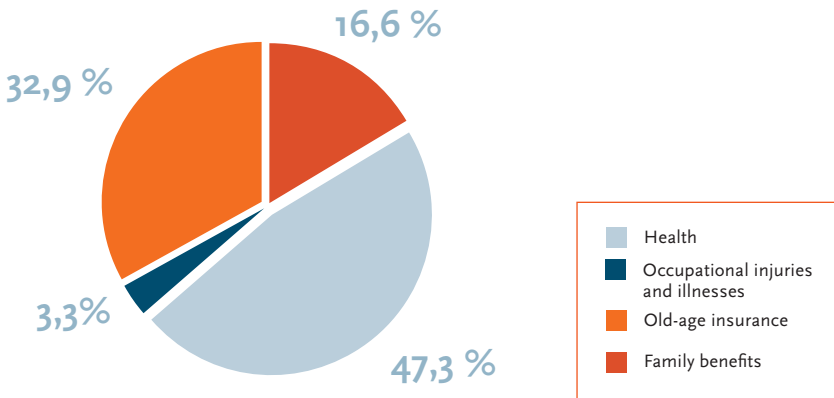
'Below ceiling' refers to the contributions paid on that part of the wage which is below the social security capped limit (3,129 euros gross per month as of January 1st 2014) as opposed to 'above ceiling' meaning contributions to be paid on the entire wage. Only those contributions collected for the pensions branch are calculated on the capped wage.

TRENDS OF ACTUAL EMPLOYER CONTRIBUTION RATES AT MINIMUM WAGE LEVEL (SMIC) (AS A PERCENTAGE OF GROSS SALARY, 1980-2014)



Since the late 1980s, actual employer charges on minimum wage salaries have dropped sharply. Indeed, while other employment contributions have seen nearly a 4-point increase over the past two decades, employer social security contributions have decreased from over 33% to 4.68% of gross salary. This decrease is mainly due to the measures to reduce employer charges on low wages that have been implemented beginning in the mid-1990s. Today, social security contributions account for only 22.3% of total employer social charges at minimum-wage level.

BRANCH-BY-BRANCH GENERAL SCHEME EXPENDITURE IN 2013



Source: Social Security Accounts Commission, June 2014



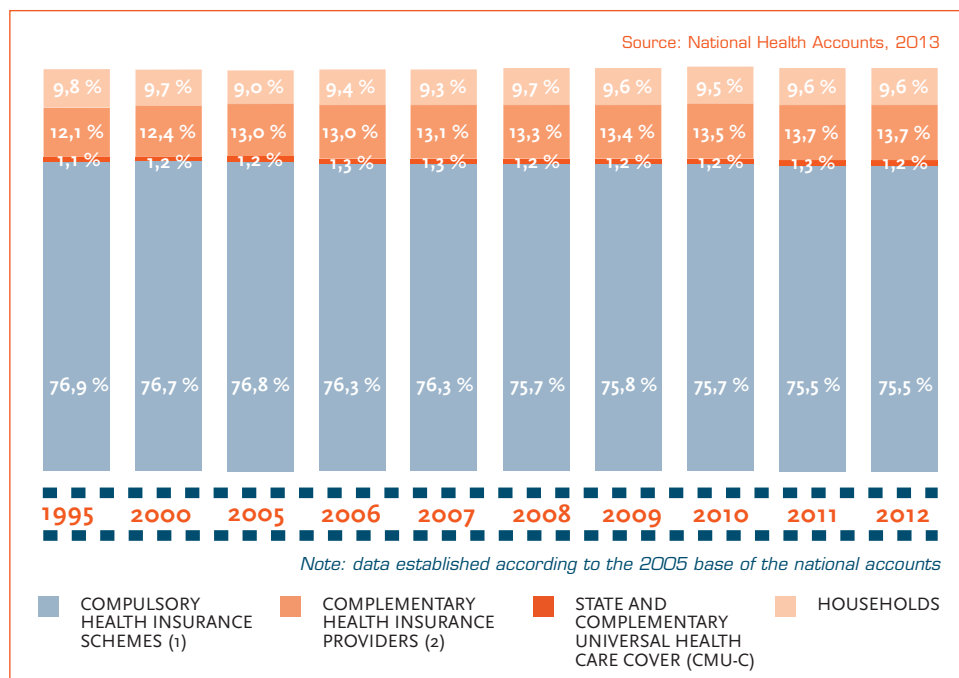
THE HEALTH INSURANCE BRANCH OF THE GENERAL SCHEME



The National Health Insurance Fund for Employees (CNAMTS) is in charge of the health insurance branch of the Social Security system's general scheme and manages the network of local health insurance funds (CPAM).

- 59.2 million general scheme beneficiaries.
- 91 % of the population is insured by CNAMTS which covers 86 % of total health care expenses.
- 153.6 billion euros net in benefits paid by the CNAMTS in 2013.
- Health care spending came to 11.6% of the GDP in 2012.

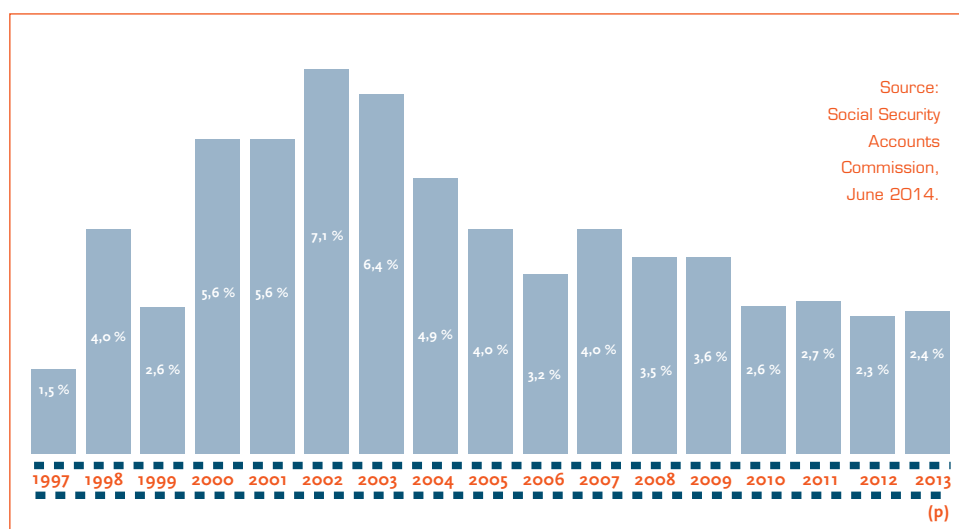
TRENDS IN FINANCING OF HEALTH CARE AND MEDICAL GOODS CONSUMPTION IN PERCENTAGES



(1) including the public hospital deficit

(2) including complementary universal health cover benefits from these institutions

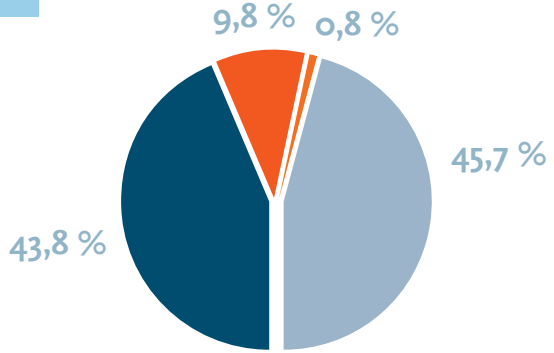
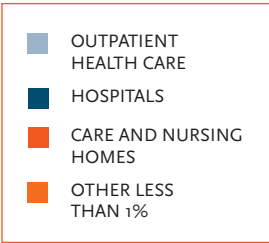
ANNUAL GROWTH OF GENERAL SCHEME HEALTH INSURANCE COSTS (ONDAM)* BETWEEN 1997 AND 2013



*ONDAM: National health insurance expenditure target

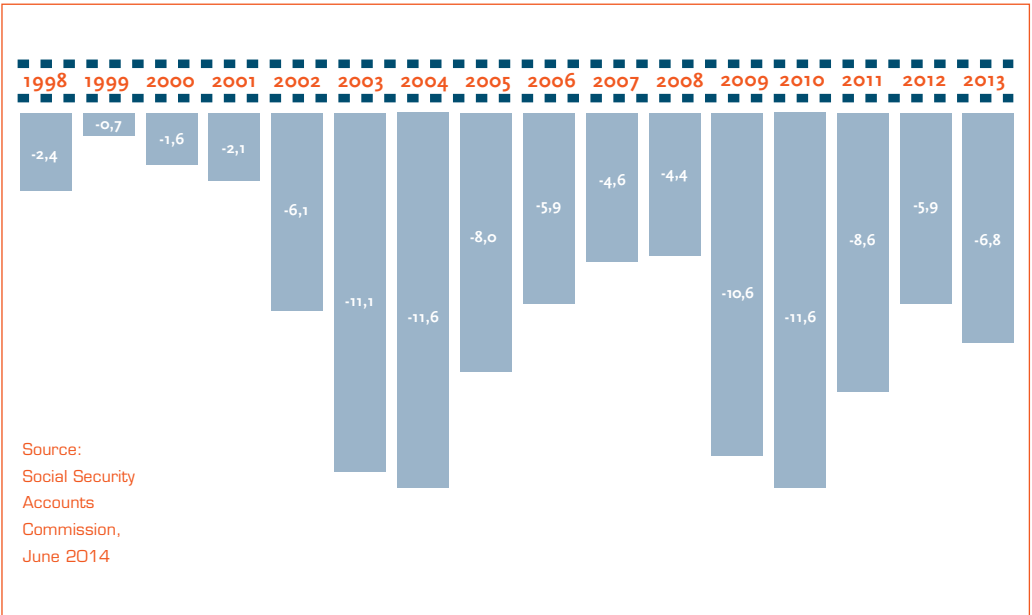
HEALTH CARE EXPENSES COVERED BY THE HEALTH INSURANCE SYSTEM (ONDAM - PROVISIONAL 2013 FIGURES)

Source:
Social Security
Accounts
Commission,
June 2014

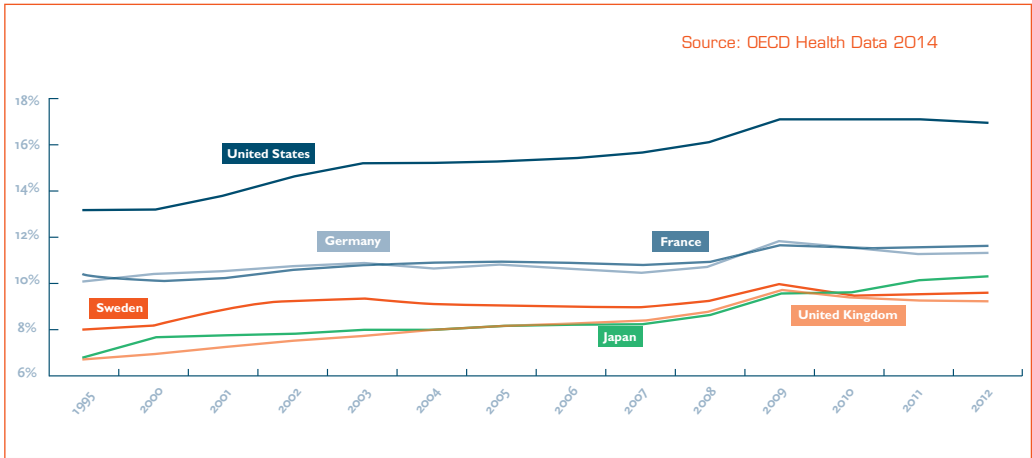


Outpatient health care expenses include fees charged by health care professionals, cash benefits (daily sickness benefits) and outpatient medicine and medical equipment expenses, as well as transport.

EVOLUTION OF THE FINANCIAL SITUATION OF THE HEALTH INSURANCE BRANCH (CURRENT BILLIONS OF EUROS)



INTERNATIONAL COMPARISON OF HEALTH EXPENDITURE AS A SHARE OF GDP



Health expenditure as a share of GDP is an indicator that puts health spending into perspective, reflecting as it does the share of a country's resources devoted to health care. Totalling 235.6 billion euros in 2013, total health expenditure in France accounted for 11.6% of GDP, putting the country well behind the USA (16.9%) but ahead of Germany (11.3%), Sweden (9.6%) and the United Kingdom (9.3%). The growth in health care spending as a share of GDP that occurred in 2009 across all of these countries can be attributed chiefly to the effects of the economic crisis. These values have since stabilized or even begun a slight decrease.





THE OCCUPATIONAL INJURIES AND ILLNESSES BRANCH OF THE GENERAL SCHEME

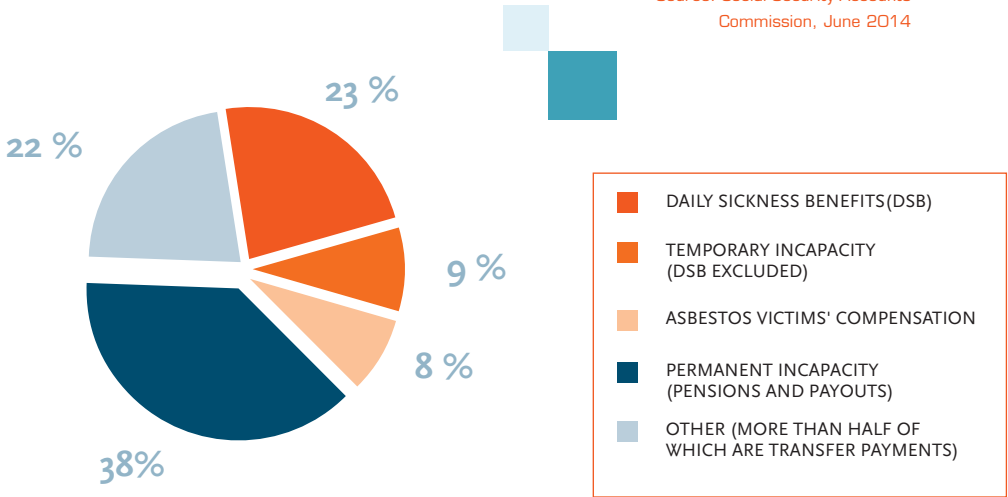


The national health insurance fund for employees (CNAMTS) is also in charge of the nationwide occupational injury and illness compensation branch of the general social security scheme and manages the network local old-age and occupational health insurance funds (CARSAT).

- In 2013, some 2.1 million businesses paid industrial injury contributions for more than 18.3 employees (about 70% of the labour force).
- In the same year, approximately 626,900 cases of occupational injury and 51,500 cases of occupational illnesses resulted in sick leave.
- Net benefit payments totalled 8.7 billion euros in 2013.

OCCUPATIONAL INJURY AND DISEASE EXPENDITURE IN 2013

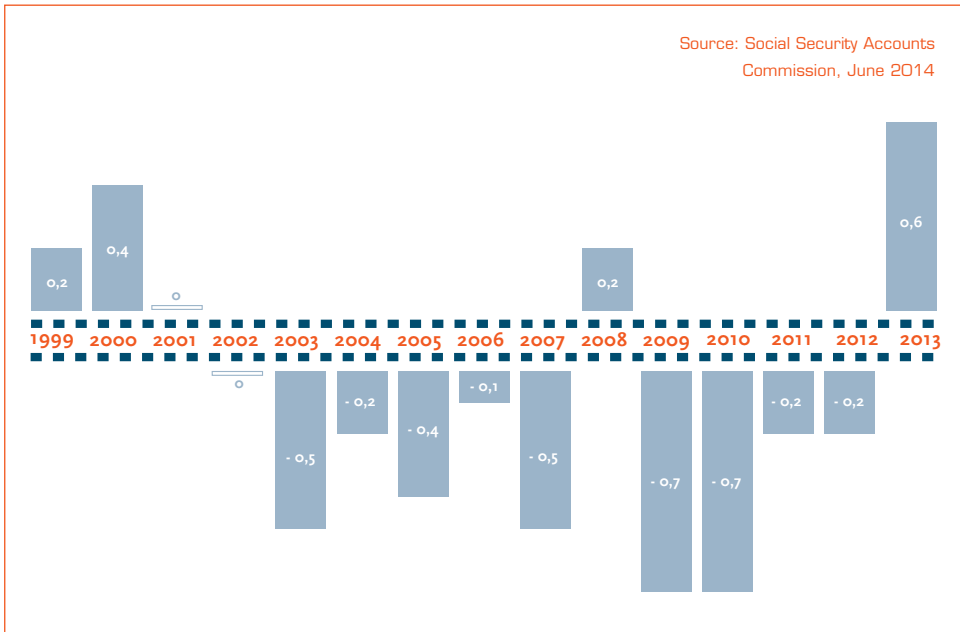
Source: Social Security Accounts Commission, June 2014



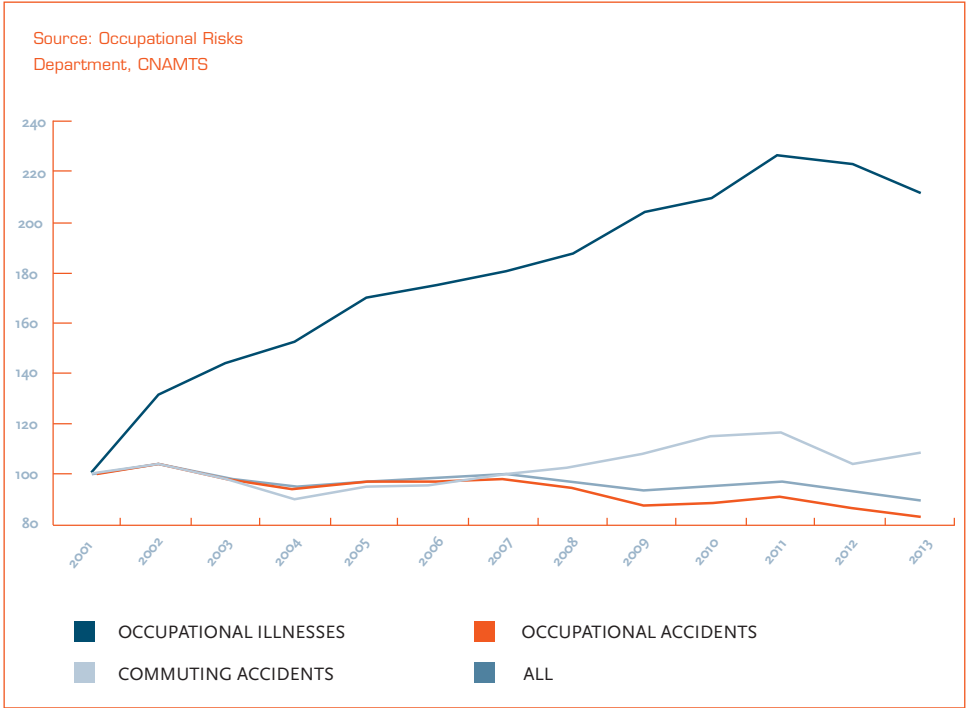
ACAATA : allowance provided for in the case of early cessation of occupational activity for workers exposed to asbestos
 FIVA: asbestos victims compensation fund

EVOLUTION OF THE FINANCIAL SITUATION OF THE OCCUPATIONAL INJURIES AND ILLNESSES BRANCH (IN BILLIONS OF CURRENT EUROS)

Source: Social Security Accounts Commission, June 2014

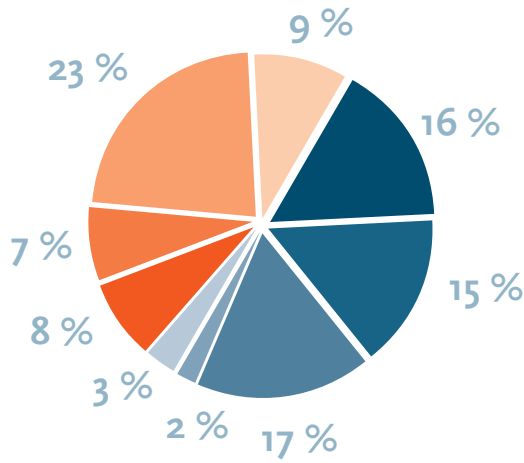


TRENDS IN WORK-RELATED ACCIDENTS, COMMUTING ACCIDENTS AND OCCUPATIONAL ILLNESSES RESULTING IN SICK LEAVE, 2002 TO 2013 (BASE 100 IN 2001)

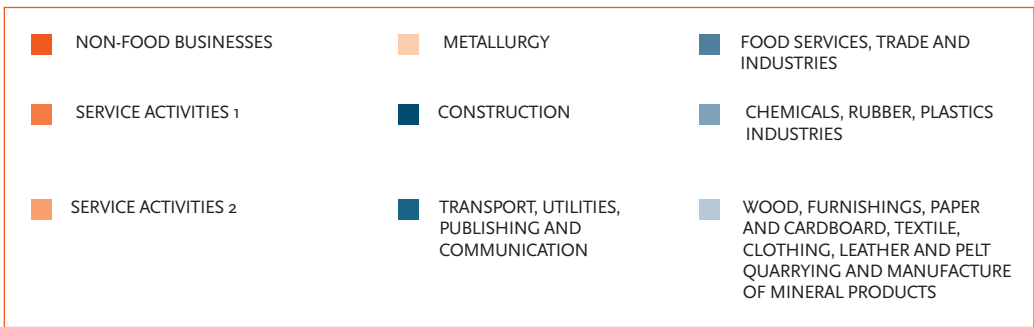


Out of around 763,000 reported and recognized accidents in 2013 (whether or not these resulted in sick leave), 81% were occupational injuries, 12% commuting accidents and 7% cases of occupational illness.

INDUSTRIAL INJURIES WITH SICK LEAVE BY ACTIVITY BRANCH IN 2013



Source:
CNAMTS
(Department
of work-related
risks)



The CNTs (national technical committees) have grouped France's industries into nine major branches of activity. In 2013, just under 618,000 occupational injuries resulting in sick leave were reported by the general scheme, involving some 18.3 million employees.



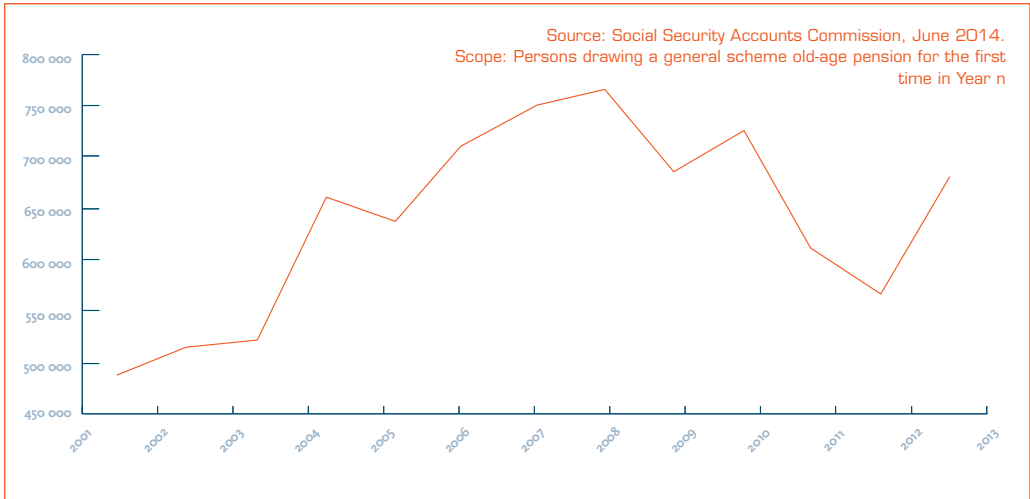
THE OLD-AGE INSURANCE BRANCH OF THE GENERAL SCHEME



The national old-age insurance fund (CNAV) is in charge of pensions within the general scheme and manages the network of local pension and health insurance funds (CARSAT).

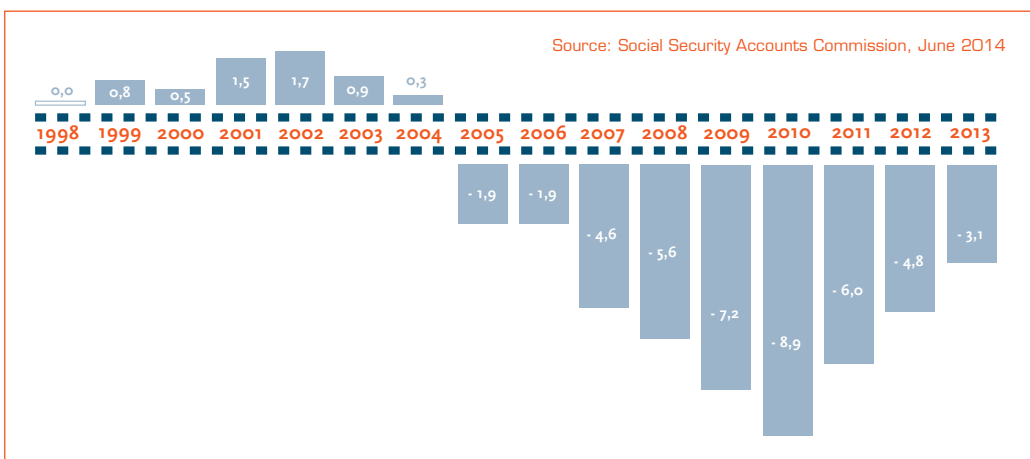
- 13.5 million general scheme pensioners in all of France in 2013.
- 105.9 billion euros in net benefits paid by the CNAV in 2013.
- Basic and complementary pensions came to 13.6% of the GDP.

TRENDS IN RETIREMENT NUMBERS



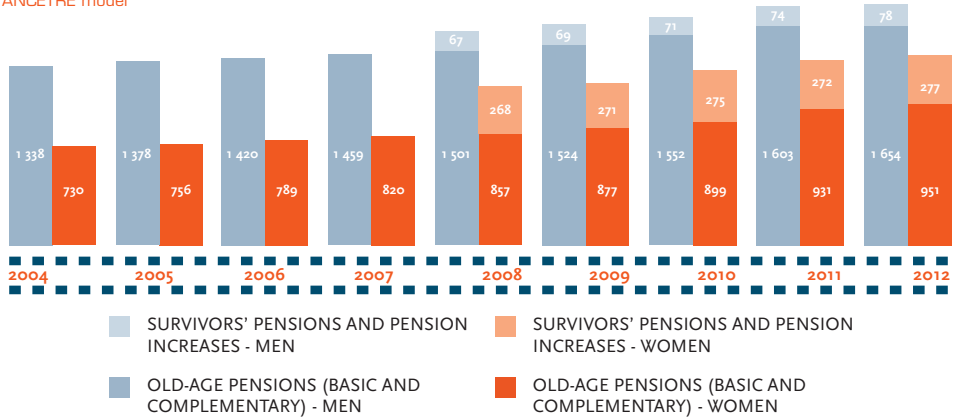
The "baby-boomer" generations reaching the age of retirement explain the increase in the number of those retiring starting in 2004, which changed from 500,000 to about 700,000 per year. The change in regulations also affects the annual rate of departures, and confers an uneven nature on them: creation of the early retirement system, in particular in favour of persons who have had a long professional career, which was tightened in 2009, then expanded in 2011; progressive increase in the duration of insurance needed to wind up a full pension, increased from 160 quarters for the 1948 generation to 167 quarters for the 1955 generation; two-year increase in the minimum retirement age and the age for a full retirement without any condition of duration (this increase went into effect gradually for generations born between 1951 and 1956, at a rate of an increase of five months per generation).

EVOLUTION OF THE FINANCIAL SITUATION OF THE OLD-AGE BRANCH OF THE GENERAL SCHEME (IN BILLIONS OF CURRENT EUROS)



TRENDS IN PENSIONS PAID TO MEN AND WOMEN, ALL SCHEMES COMBINED (AMOUNTS IN EUROS PER MONTH)

Source: DREES, EACR, EIR, ANCE TRE model

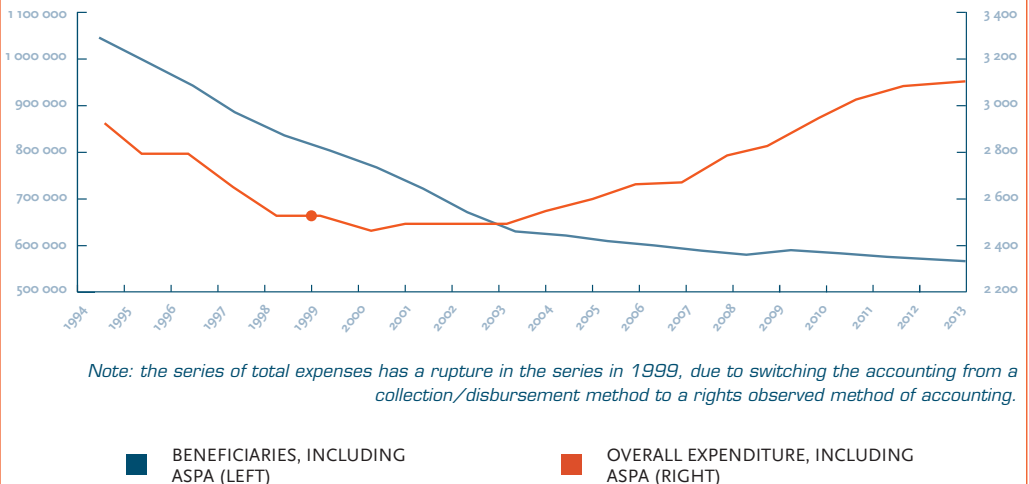


Champ : retraités ayant perçu un droit direct au cours de l'année N, nés en France ou à l'étranger, résidents en France ou à l'étranger, vivants au 31 décembre de l'année

These amounts include basic and complementary old-age pensions (entitlement accrued through employment and payment of the associated contributions) as well as survivors' pensions and, as of 2008, increases for parents having raised children.

GUARANTEED MINIMUM PENSION BENEFICIARIES AND EXPENDITURE AS PART OF THE SECOND STAGE OR THE ASPA* AS OF 31ST DECEMBER

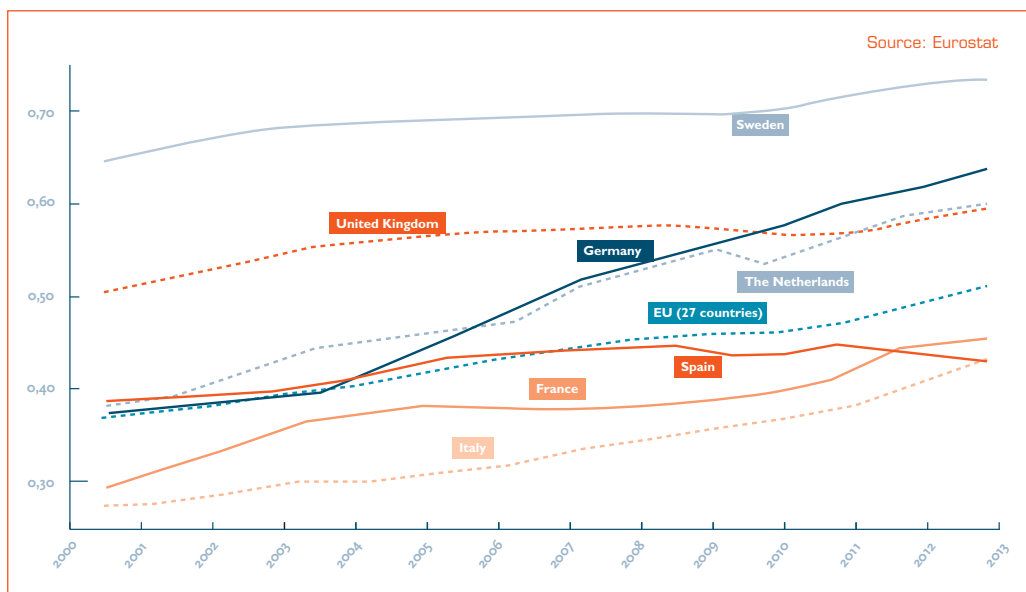
Source: pension solidarity fund. DSS calculations



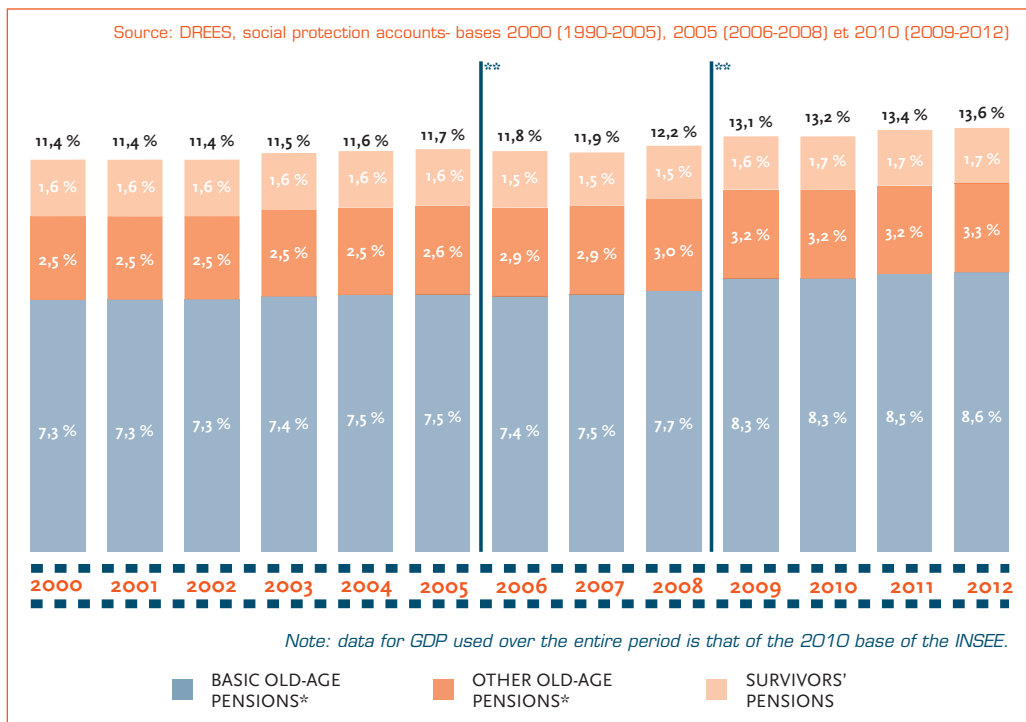
Note: the series of total expenses has a rupture in the series in 1999, due to switching the accounting from a collection/disbursement method to a rights observed method of accounting.

*the number of people and the related expenses concern the two stages of the old minimum old-age pension system, replaced with ASPA (solidarity grant for the elderly) for persons who retired starting on 1 January 2007.

EMPLOYMENT RATES AMONG THE 55-64 AGE GROUP



SPENDING ON PENSIONS AS A SHARE OF GDP



* In the 2000 base, supplementary pensions for independent workers is not distinguished from their basic pensions.

**Change in the base in the national accounts



THE FAMILY BRANCH OF THE SOCIAL SECURITY SYSTEM

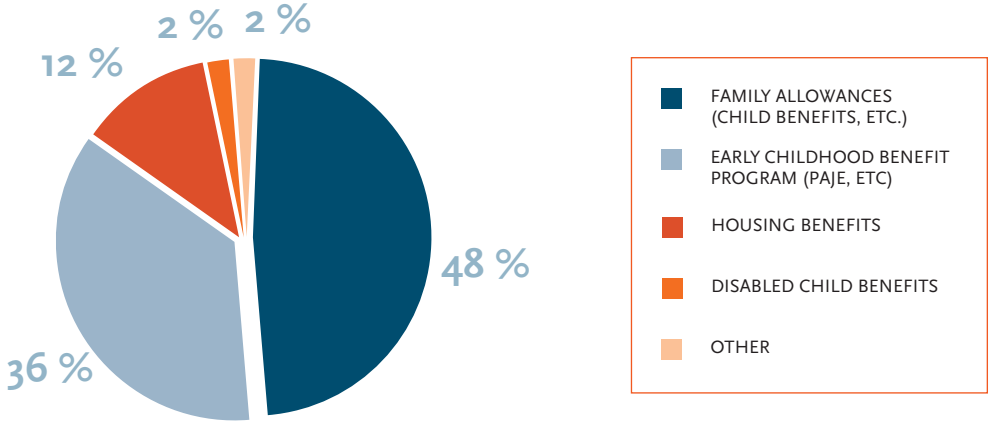


The national family benefits fund (CNAF) is in charge of the family benefits branch of the general scheme and manages the network local family benefit offices (CAF).

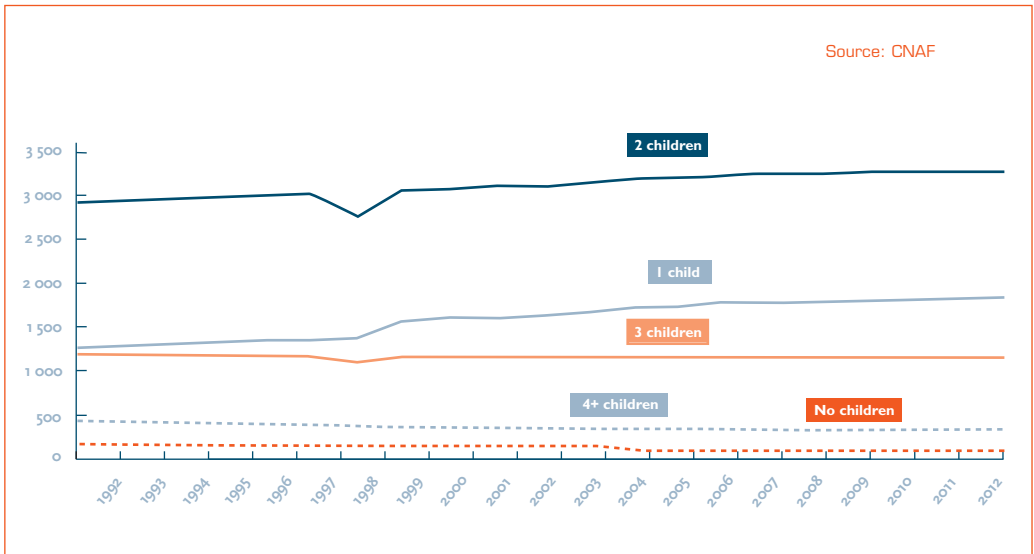
- 12 million claimants in 2013.
- 45,5 billion euros in benefits (family and housing benefits) paid by the CNAF in 2013.
- Family and housing benefits as a share of GDP: approximately 2%.

STRUCTURE OF STATUTORY FAMILY BENEFITS IN 2013

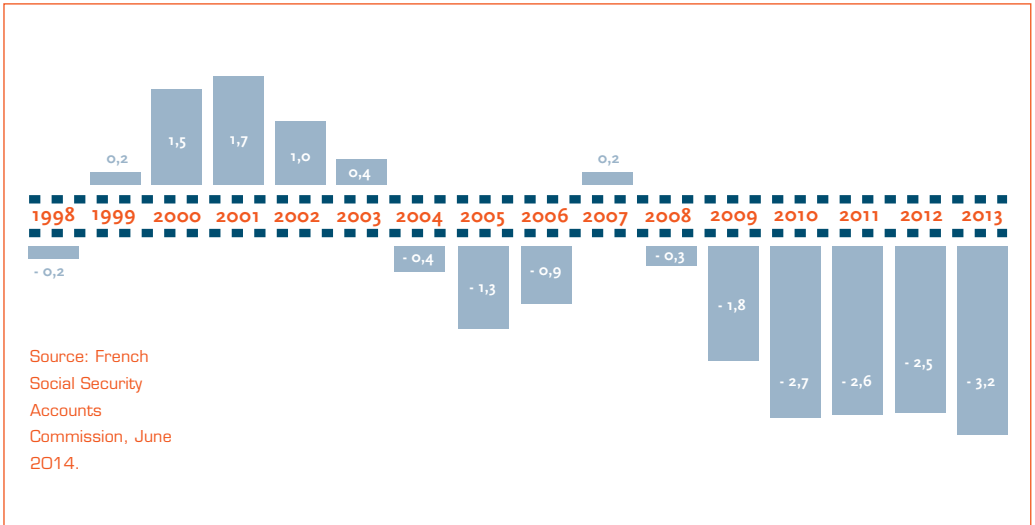
Source: Social Security Accounts
Commission, June 2014



TRENDS IN NUMBERS OF FAMILIES RECEIVING FAMILY BENEFITS

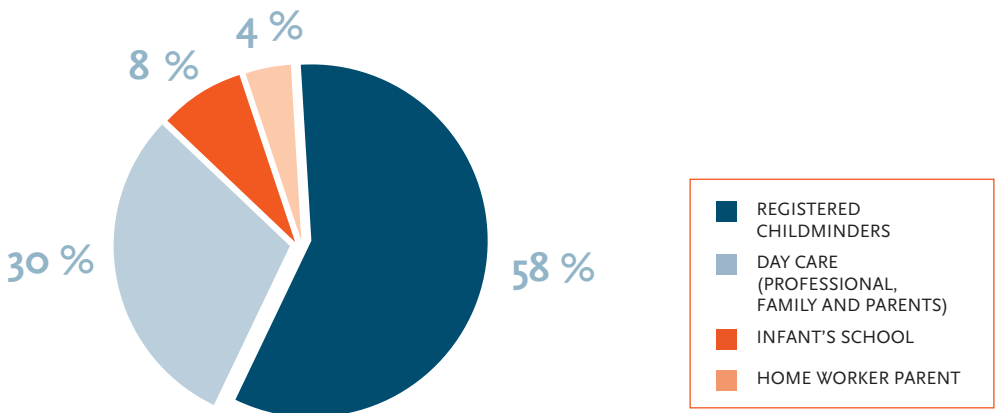


EVOLUTION OF THE FINANCIAL SITUATION OF THE FAMILY BENEFITS BRANCH (IN BILLIONS OF CURRENT EUROS)



CAPACITY OF "OFFICIAL" CHILDCARE FACILITIES FOR 100 CHILDREN UNDER THE AGE OF 3 (2011)

Sources: CNAF (RNDC and FILEAS), DREES (PMI enquiry), DEPP and INSEE



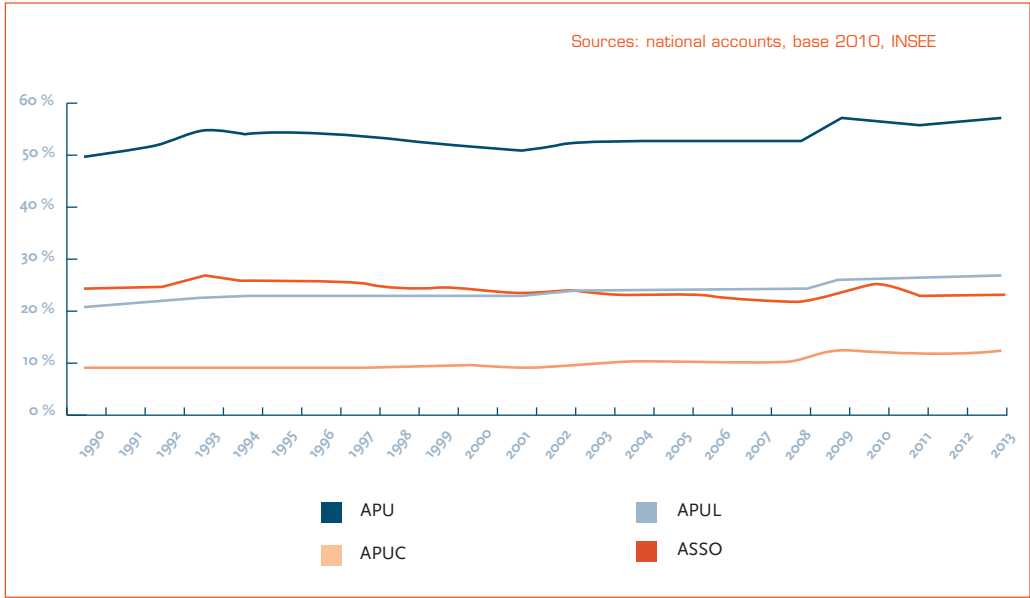
In 2011 in Metropolitan France, 52.2 places per 100 under-three year olds were available in official childcare facilities. Registered childminders are a dominant form of childcare, with 58% of all under-threes using this type of childcare service.



FINANCIAL SITUATIONS

- The social security general scheme deficit decreased in 2013, falling to 12.5 billion euros from 13.3 billion euros in 2012.
- Social Security revenues rose more quickly than expenditure (3.1% and 2.7% respectively) as a result of the measures implemented through the 2013 Social Security financing law, despite a slower increase in the wage bill (+1.2%).
- General scheme spending rose at a very moderate rate (+2.7%), reflecting a continued containment of health insurance expenditure.
- The ATMP (occupational injuries and diseases) branch moved to a surplus situation in 2013, while the three other branches of the general scheme continued to run a deficit.

COMPARED AMOUNTS AND TRENDS OF SOCIAL SECURITY, STATE AND LOCAL AUTHORITY SPENDING AS A PERCENTAGE OF GDP



APU: public administrations

APUC: central administrations (central government and central government agencies)

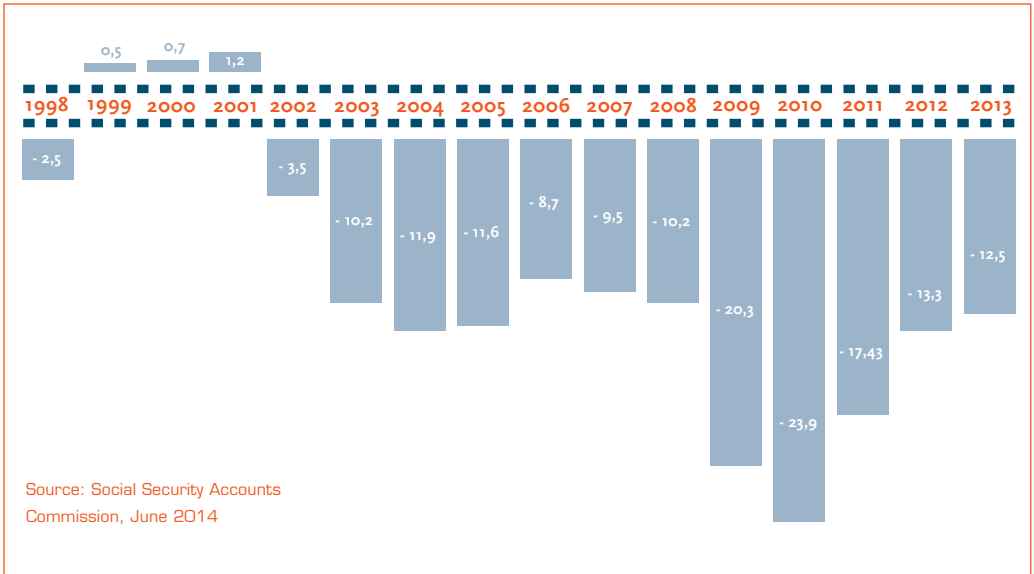
APUL: local authorities

ASSO: social security administrations (including unemployment benefit and compulsory complementary pension schemes)

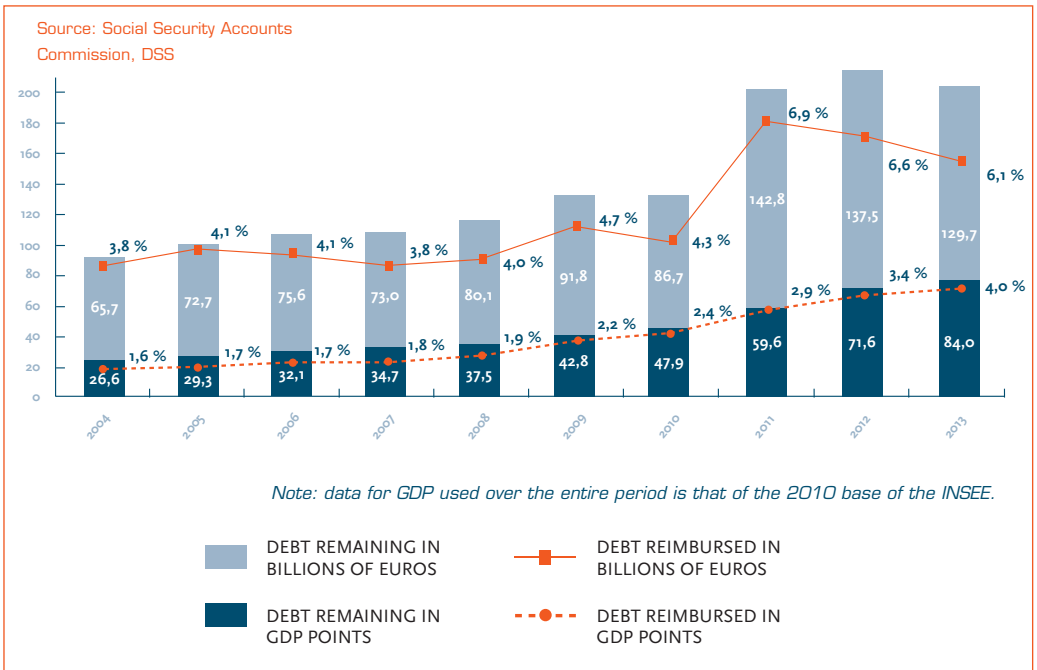
Scope: the expenditures of the institutional sector of the public administrations are consolidated of the internal transfers to the sub-sectors and of the transfers between sub-sectors. The expenditures of the sub-sectors of the public administrations which are the central public administration, the local public administrations and the Social Security administrations are consolidated of the internal transfers to each sub-sector but not of the transfers between these various sub-sectors.



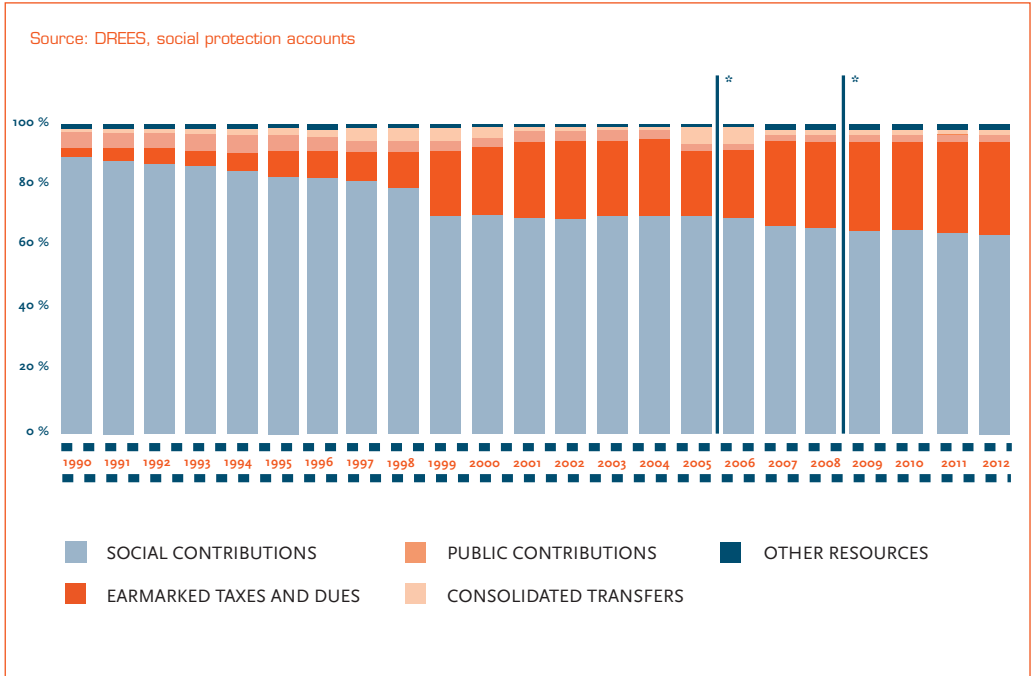
EVOLUTION OF THE FINANCIAL SITUATION OF THE GENERAL SCHEME (IN BILLIONS OF CURRENT EUROS)



SOCIAL SECURITY DEBT TO BE COVERED BY THE DEBT SINKING FUND CADES AS AT 31ST DECEMBER



TRENDS IN THE BREAKDOWN OF SOCIAL SECURITY ADMINISTRATION REVENUES



*Change in the basis of the national accounts

Although social contributions represented 88% of total social security revenues up until 1990, they accounted for only 66% in 2012. At the same time, the share of earmarked taxes and dues has increased from 4% to 30%. These two opposing trends can be partially explained by the increase in the CSG social welfare tax (considered as an earmarked tax) as a substitute for social security contributions.



SOCIAL SECURITY SCHEMES FOR THE SELF-EMPLOYED AND AGRICULTURAL SECTORS



The Fund for the Self-employed (RSI) administers health insurance for the self-employed in the trades and crafts, commercial and independent professional sectors, as well as old-age pensions for the two first two categories of workers. It also manages the fund's regional offices.

- 2.8 million people pay contributions to the RSI, of which 40% are in the commercial sector, 36% in the trade and craft sector and 24% independent professionals.

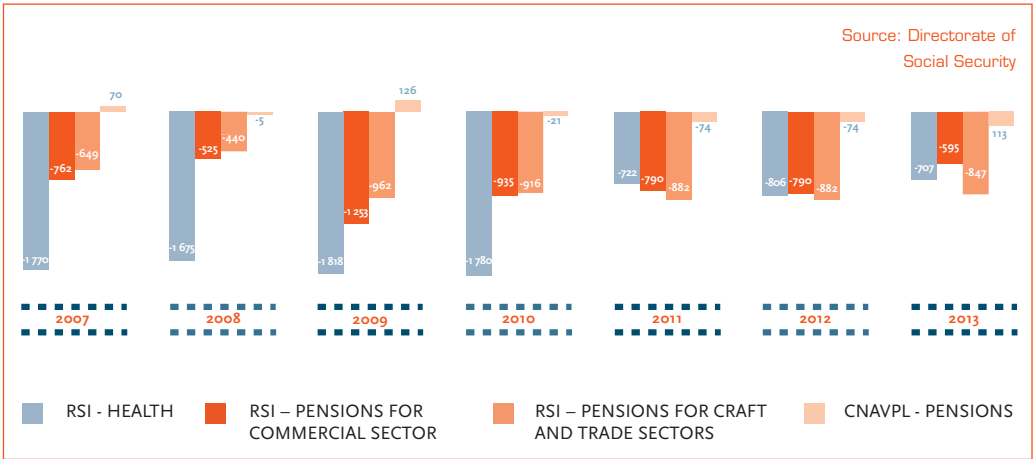
The National Old-age Insurance Fund for Independent Professionals (CNAVPL) administers pensions for independent professionals whilst lawyers are handled by the national fund for French barristers (CNBF).

- At 30 June 2013, 628.000 independent professionals were paying contributions to the CNAVPL.

The agricultural workers' and farmers mutual welfare fund (MSA) administers sickness benefits, pensions and industrial injury benefits. It also handles family benefits although statutory family benefits are recorded in the accounts of the National Family Benefits Fund (CNAF). It collects contributions from agricultural workers and farmers and manages the Fund's regional offices.

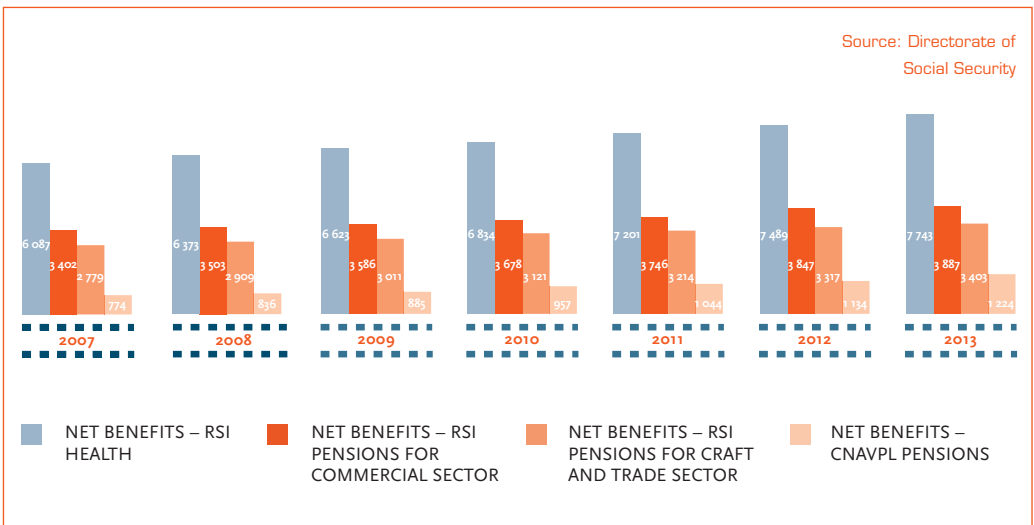
- 1.2 million people pay contributions to the MSA, of which 57% are agricultural workers and 43% are farmers.

FINANCIAL SITUATION OF THE HEALTH INSURANCE AND BASIC PENSIONS BRANCHES OF THE RSI AND CNAVPL (IN MILLIONS OF EUROS)



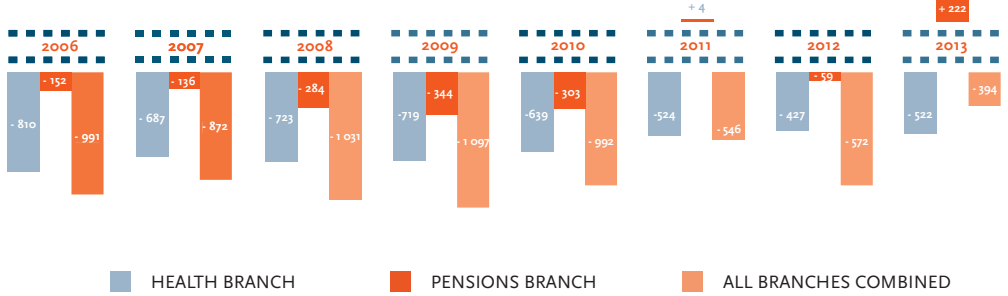
The health and pension branches for the trade and craft sector and commercial sector are supported by a corporate social solidarity contribution (C3S). This contribution is not taken into account in the above figures.

RSI AND CNAVPL SICKNESS AND BASIC PENSION BENEFITS (IN MILLIONS OF EUROS)



FINANCIAL SITUATION OF THE AGRICULTURAL EMPLOYEES' SCHEME (IN MILLIONS OF EUROS)

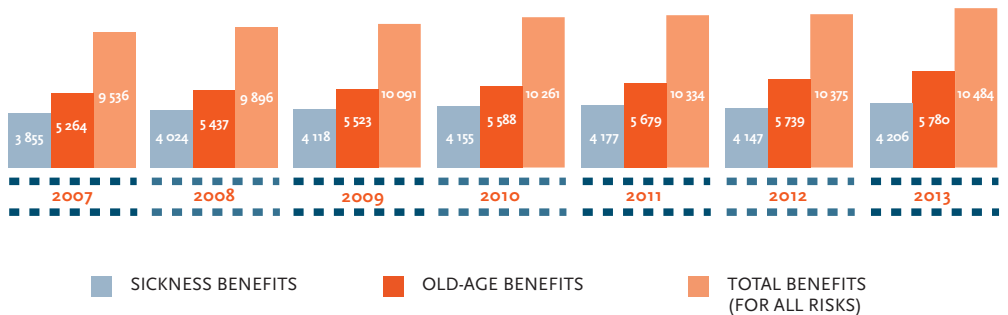
Source: Directorate of
Social Security



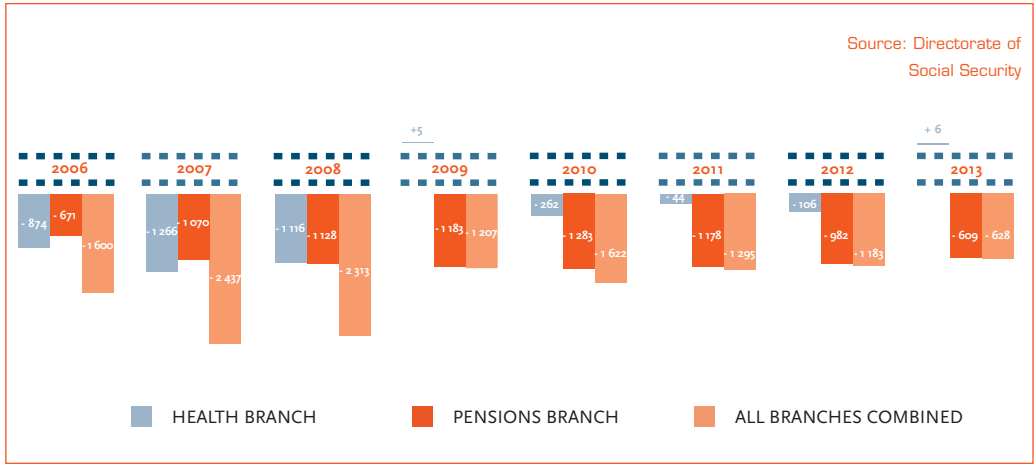
The health and pensions branches are incorporated in the general scheme for accounting purposes. These transfer payments are not taken into account in the figures above.

BENEFITS PAID UNDER THE AGRICULTURAL WORKERS' SCHEME (IN MILLIONS OF EUROS)

Source: Directorate of
Social Security

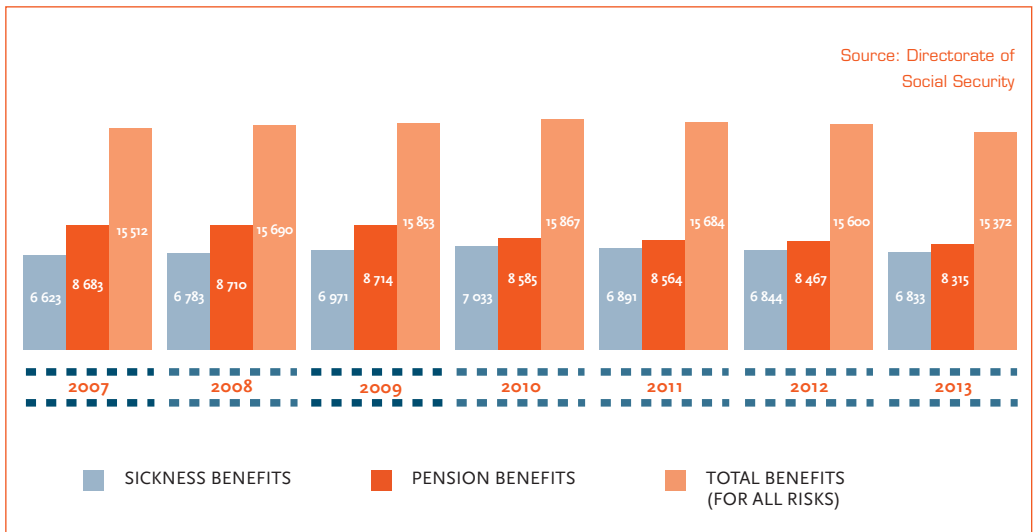


FINANCIAL SITUATION OF THE FARMERS' SCHEME (IN MILLIONS OF EUROS)



Up until 2008, the health and pension branches for farmers were supported by the fund for the financing of social benefits in the agricultural sector (FFIPSA). In 2009, the farmers' health insurance branch was incorporated into the general scheme. These transfer payments are not taken into account in the figures above. However, there is no longer any transfer mechanism for the pensions branch.

BENEFITS PAID UNDER THE FARMERS' SCHEME (IN MILLIONS OF EUROS)





QUALITY AND EFFICIENCY PROGRAMS (QEP)

S

Six Quality and Efficiency Programs (QEP) have been developed in the main social security policy areas, namely the four different branches of the social security system (health insurance, occupational accidents and injuries, pensions and family policy), social security financing and coverage of incapacity, disability and elderly dependency.

- The QEP set out the main social security policy objectives, and assess progress in meeting them.
- The QEP comprise a scoping section and a second section presenting the objectives and expected outcomes of the policies implemented through the network of Social Security institutions.
- The QEP provide a checklist of health and social policies, based on which four main themes have been identified:
 - Access to adequate social security benefits and health care
 - Quality of service provided by the Social Security system
 - Efficiency in delivering benefits and services
 - Financial viability of the Social Security system
- They include 173 indicators of which 75 are structural and 98 relate to objectives and outcomes.
- An 8-page summary presents main developments in respect of the QEP.
- The QEP comprise Appendix 1 of the Social Security Financing Bill ((PLFSS).
- Many of the indicators in this brochure are QEP indicators. They are available online: see the **LFSS section of the portal securite-sociale.fr**.



SOCIAL SECURITY PUBLIC SERVICE PERFORMANCE



Performance objectives for France's social security institutions are set out in the national agreements on objectives and management (COG) negotiated between the government and each social security institution since 1996.

Key considerations include processing speed, quality of service and financial performance. The COG identify main strategies for improvement and current management commitments: development of e-administration, respect for the environment and employment for people with disabilities and older workers are just some of the issues addressed under the current agreement.

The main performance indicators are shown below.

Drop-in services		2010	2011	2012	2013
Health	Percentage of persons received within 20 minutes	91,8 %	87,7 %	88,9 %	87,7 %
	Annual number of visits (in millions)	33	32,9	ND	28,6
Family	Percentage of persons received within 20 minutes	86,2 %	87,9 %	88,9 %	87,7 %
	Annual number of visits (in millions)	19,1	18,9	18,3	17,1
Pensions	Annual number of visits (in millions – outside of CGSS)	2,7	2,6	2,4	2,0
Collection	Non applicable				

Phone reception		2010	2011	2012	2013
Health	Percentage of calls handled	85,6 %	85 %	87,5 %	90,0 %
	Annual number of calls handled (in millions)	27,5	27	28,5	27,7
Family	Percentage of calls handled	79,4 %	86,1 %	82,0 %	78,8 %
	Annual number of calls handled (in millions)	30,7	27,0	27,1	28,4
Pensions	Satisfaction rates regarding telephone contacts	91,8 %	90,8 %	90,4 %	88,3 %
	Percentage of calls answered	82,5 %	90,3 %	86,3 %	82,5 %
	Annual number of calls handled (in millions)	4,5	4,7	5,2	5,5
Collection	Percentage of calls handled	95,3 %	96,9 %	93,4 %	93,0 %

Processing time		2010	2011	2012	2013
Health	Reimbursement timeframes for the insured (in calendar days) for 90% of electronic care sheets.	6,3	6,7	6,7	6,5
Family	Percentage of claims processed within 2 weeks	83,2 %	80,0 %	77,8 %	75,9 %
Pensions	Percentage of old-age pension entitlements settled within one month of due date (for residents in France)	96,5 %	96,2 %	96,5 %	95,2 %
Collection	Contributions accounts updated within 10 days	99,4 %	99,4 %	99,5 %	99,4 %

Overall cost* of administering benefits or contributions	2010	2011	2012	2013
Health/ Occupational accidents and injuries	3,86 %	3,75 %	3,71 %	3,67 %
Family	2,44 %	2,38 %	2,29 %	2,28 %
Pensions	1,12 %	1,09 %	1,04 %	1,02 %
Collection	0,33 %	0,30 %	0,29 %	0,28 %

*Gross expenditure excluding investment

e-administration		2010	2011	2012	2013
Health	Percentage of electronic claims + computerized data exchanges*	88,0 %	90,3 %	91,5 %	92,6 %
	Number of electronic claims (in millions - CPAM and CGSS)	825,8 %	871,8	894	919
Family	Progression rate for e-data collection **	83,9 %	84,0 %	87,9 %	86,7 %
Pensions	Percentage of annual social data declarations filed electronically	97,4 %	98,8 %	99,2 %	99,4 %
	Number of annual social data declarations filed electronically	1 990 928	2 029 561	2 041 282	2 047 232
Collection	Percentage of contribution summary declarations filed electronically (private-sector businesses)	50,6 %	68,6 %	88,5 %	94,2 %
	Percentage of payments made electronically	89,9 %	91,6 %	94,6 %	96,6 %

*(total deductions FSE+EDI/ Total service deductions) in 4th quarter

** Indicator reported since 2008

IMPLEMENTATION OF SOCIAL SECURITY POLICIES

Health	2010	2011	2012	2013
Proportion of beneficiaries over 16 years of age having chosen their general practitioner	89,9 %	89,8 %	90,6 %	91,3 %
Proportion of consultations under the coordinated medical consultation procedure	78,90 %	76,20 %	83,6 %	82,2 %

Family	2010	2011	2012	2013
Number of PAJE (early childhood benefit program) beneficiaries	2 286 231	2 287 637	2 278 762	2 266 134
Number of RSA (low-income top up) claimants*	1 797 714	2 032 370	2 142 264	2 296 022

* This indicator only applied to Metropolitan France until 2010 (1,834,770 in 2011). RSA benefits were extended to France's Overseas Departments (DOM) beginning on the 1st of January, 2011, where it replaced the RMI and API benefits.

Pensions	2010	2011	2012	2013
Percentage of old-age pension awards** (outside of international agreements and not including periods of insurance abroad) without adjustment of individual account in N-1	79,2 %	78,2 %	80,3 %	80,3 %

**Indicator introduced in 2009

Collections – Outstanding payment ratios at March 31st of following year	2010	2011	2012	2013
All contributors combined (Uninspected and excluding ISU)	0,77 %	0,70 %	0,79 %	0,81 %
Private-sector employers (Uninspected)	0,80 %	0,74 %	0,83 %	0,85 %
Public-sector employers (Uninspected)	0,03 %	0,03 %	0,05 %	0,04 %

SOCIAL RESPONSIBILITY AND SUSTAINABLE DEVELOPMENT

Les délais de traitement		2010	2011	2012	2013
Health	Employment rate for seniors (55 years and older)	27,2 %	29,0 %	31,0 %	30,0 %
Family	Employment rate for the handicapped (6%)	ND	ND	ND	6,99 %
Pensions	Reduction in the energy consumption of central buildings	-10,58 %	-13,32 %	-14,95 %	-18,87 %
Collections	Reduction in energy and water consumption	-7,57 %	-11,53 %	-18,20 %	-17,80 %



ORGANIZATION CHART AT 1ST JULY 2014



The general scheme includes 101 CAF*, 101 CPAM*, 22 URSSAF and 16 CARSAT (old-age and occupational health insurance funds).

Sickness and old-age benefits and the collection of contributions in the French Overseas Departments are administered by 4 CGSS.

The scheme for the self-employed is administered through 30 basic regional offices.

The agricultural schemes are administered through 35 local offices.

*Including the Caisse commune de sécurité sociale de Lozère

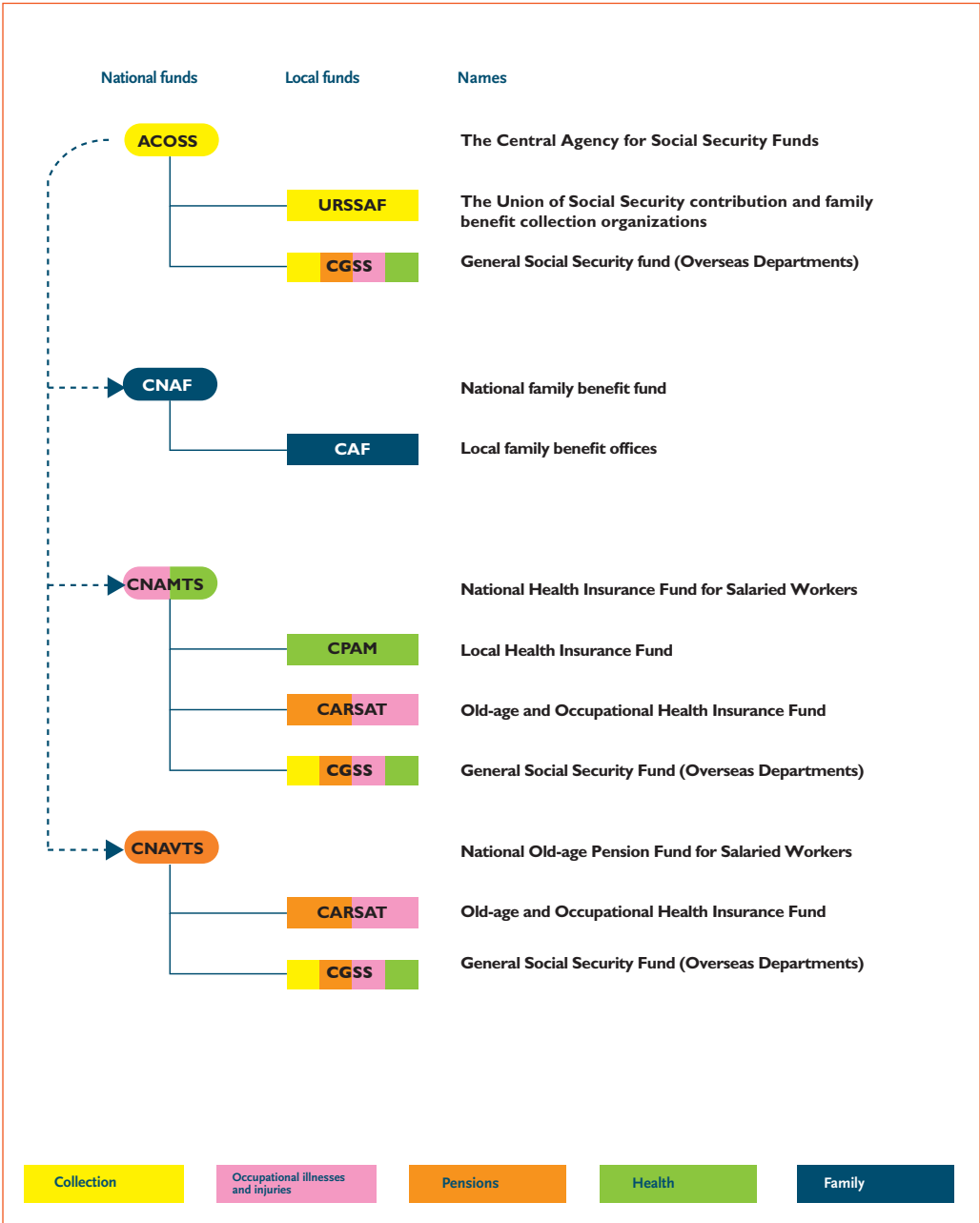
Ministry of Social Affairs,
Health and Women's Rights

Ministry of Finance and
Public Accounts

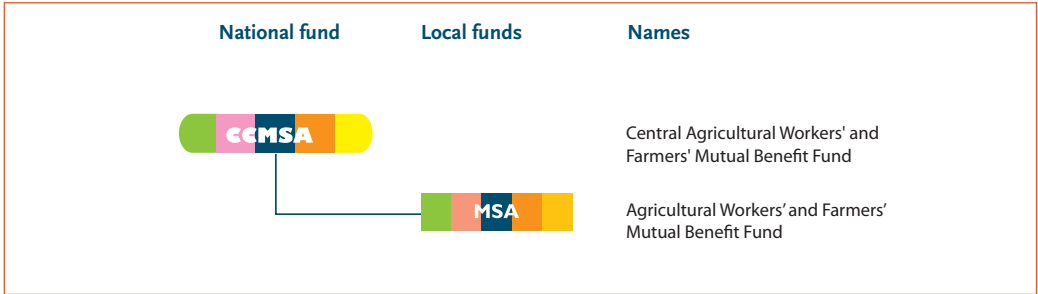
Directorate of Social Security

THE GENERAL SCHEME FOR EMPLOYEES

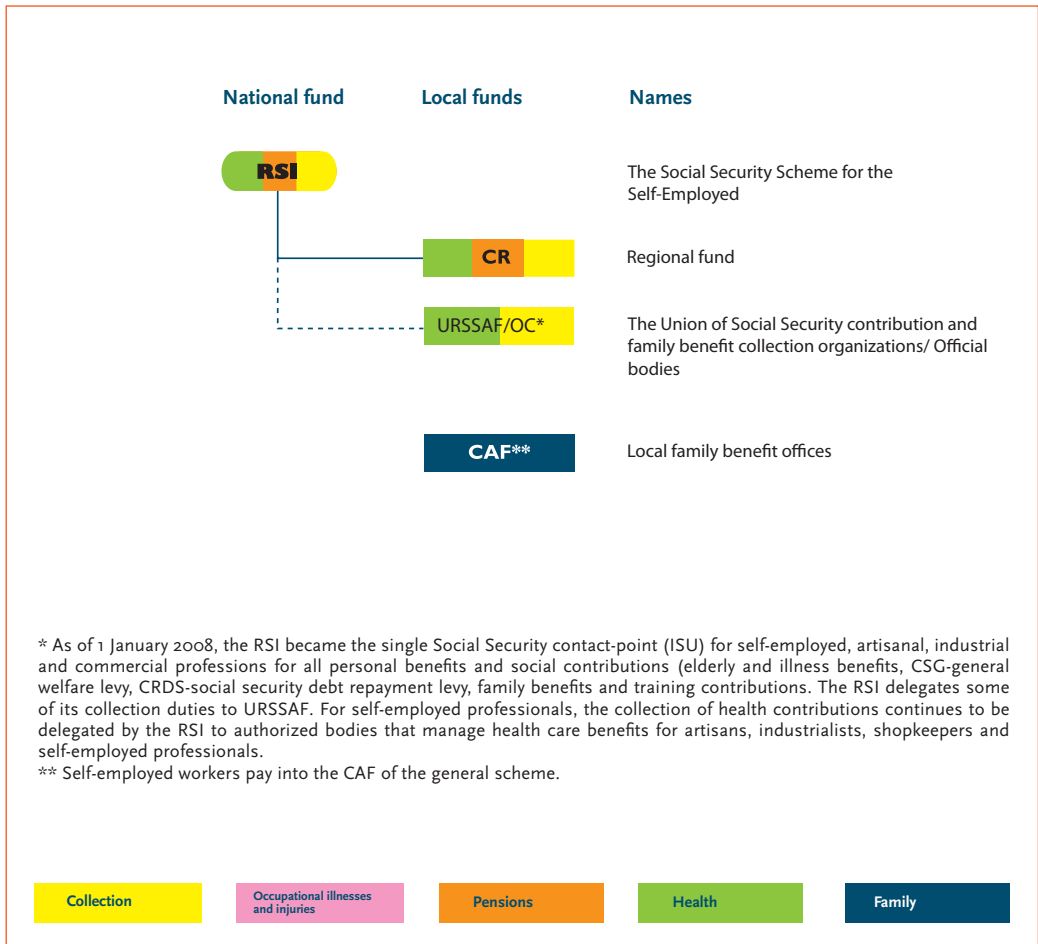
ACOSS redistributes revenues earmarked for financing the benefits provided by the four branches (health, occupational injuries & diseases, family, pensions) of the social security general scheme.




THE GENERAL SCHEME FOR WORKERS



THE SOCIAL SECURITY SCHEME FOR NON-AGRICULTURAL SELF-EMPLOYED INDIVIDUALS





For more information about the French social security system, go to :

www.securite-sociale.fr

