### gip balhealth Foyer Group

## Brand Book





## Global Health DNA





### **Global Health DNA**

A person who settles outside home country for a few years often has a multitude of concerns. Due to a lack of knowledge or time, health care is not always a priority.

At Foyer Global Health, we are all expatriates. We offer you our expertise in the field of international health care by providing transparent health cover and service that meets your expectations.

We provide a unique and personalised experience, fully digital, autonomous or accompanied by our experts. We make your life easier while protecting your health,

wherever you are, **beyond borders**...

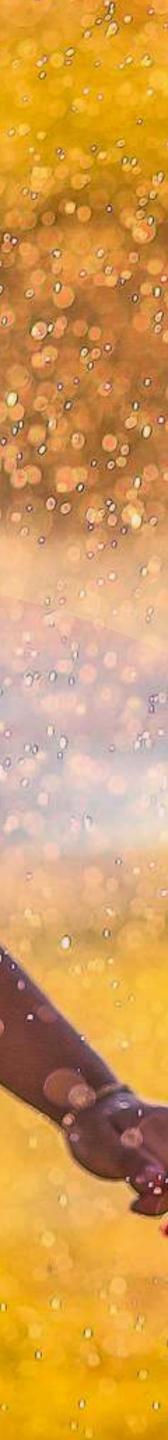






## Values

They are the **"keywords" that best define what we want to share with our end users and clients**. They guide our tone of voice as well as the decision for our projects and interfaces.



## TUSt

- Provide clear & transparent answers
- Keep your promises at all times
- Live up to expectations
- Build long-term relationships



## Excelence

- Average can never be an option
- Go the extra mile for clients/partners
- Challenge existing practices
- Learn from errors to further improve



## ndependence

- Be entrepreneurial and bold
- Make your voice heard
- Encourage quick decision making
- Act in the interest of clients/partners



## nnovation

- Quickly adapt to new requirements
- Put your intuition to work
- Have an open mind and be curious
- Contribute to creating the future



## Integrity

- Stick to the organisation's core values
- Treat everyone equally and fairly
- Always mean what you say
- Lead by example



### core values 1 fairly



Defining Design Principles is a way to keep all the company aligned with what has been decided as key guidelines, main principles and core values. **It will help improving the decision process of our teams**, reducing arguments, forcing clarity, and aligning the team on what really matters.



## 6 We keep it simple

bring on screen only what is useful to them.



We usually work on making interface smooth and simple for our users. Even for complex data display or process, we will simplify those and

## We allow errors

from them.



We are human, we make mistakes. Errors are the basis of our learnings. That is why, even if we do everything to prevent them for happening, we accept that users and employees make mistakes, as long as they learn

## We empower our users

- Insurance is all about responsibilities. Foyer Global Health is here to guide people in the intricacies of insurance clauses, and empower users who want more independence and freedom.



## We build trust through empathy

and use the social codes they are used to in their circles.



Neutral is bad. Facts are a lie. A human being is made of feelings that we need to respect and empower. We need to understand our users and clients, and deal with their feelings the best we can by welcoming them

## Secured from digital to real life

company. We bring all of that within digital journey, but also real life journey.



Security and privacy should be the first concern for an insurance



# Attributes and guiding principles





## **Tone of Voice attributes**

### • We are **Caring**

We care about our clients, partners and colleagues and we know that we can only be successful with mutual respect.

### • We are **Trustworthy**

We are transparent about what we are doing and why, and we do not hide behind ambiguity.

### • We are **Accessible**

We provide clients and partners with a large variety of communication channels and we are always available for them.

### • We are **Efficient**

We thrive to provide the best CX with multichannel access and fast response times as we believe clients should spend their time enjoying life.

### • We are **Experts**

We make the complex simple to give a delightful experience and we are confident that our decades of expertise will meet all expectations.

• We are



### globalhealth **Foyer Group**

Neutral and factual is already **wrong** 

**You are not a machine, you are** a human being **helping** another human being.





LOGOS





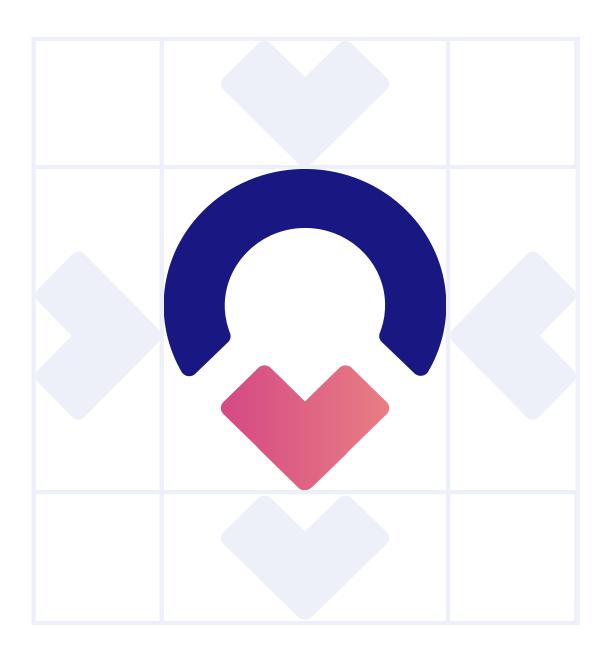
Complete logo



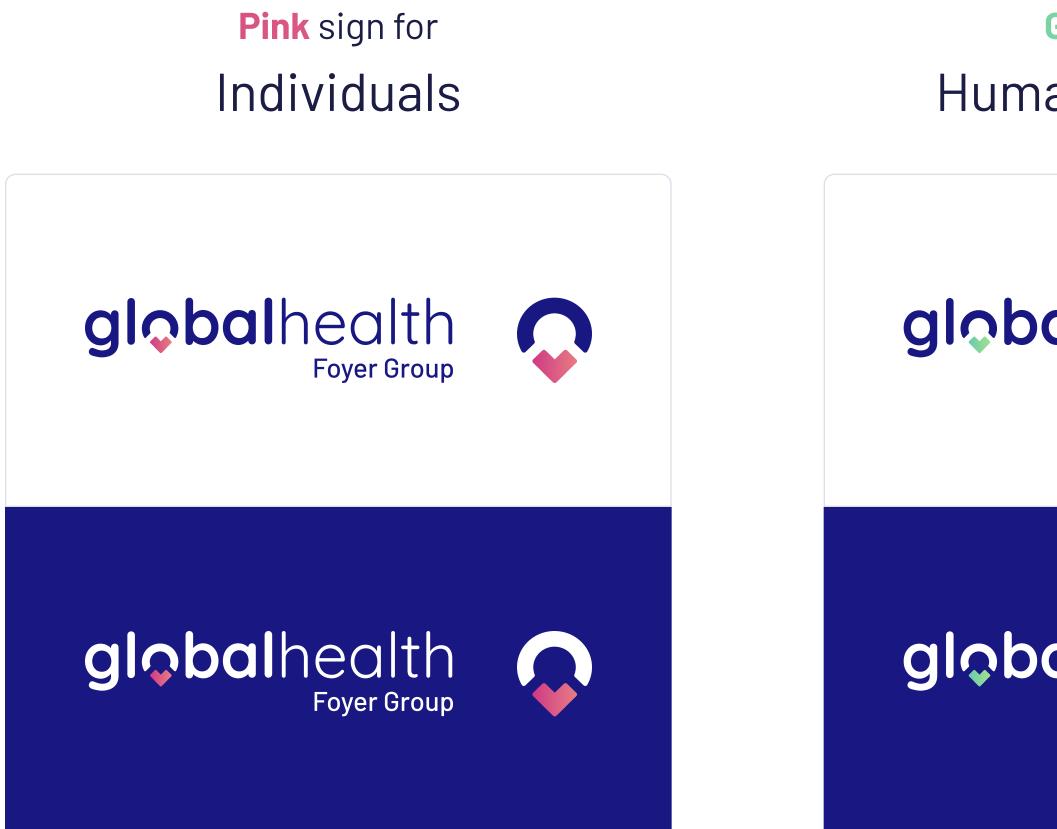


Logo Icon

# **Foyer Group**



### Logo variation



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### Green sign for Human Ressources

globalhealth Foyer Group

 $\bigcirc$ 

**Dark** sign for Brokers

### **global**health Foyer Group







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## Baseline





## Caring for you beyond borders

The "Caring for you" can be swaped with other meaningful actions









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### Caring for you beyond borders





## Colors & Typography



## **Primary Colors**

### Deep Koamaru

Authority / Secure / Protection

Primary	rgb(25, 24, 130) #191882	
Lighter	rgb(243, 243, 254)	#F3F3FE
Light	rgb(208, 208, 244)	#D0D0F4
Info	rgb(117, 116, 180)	#7574B4
Dark	reb(71 70 155)	#/.7/.600
Dark	rgb(71, 70, 155)	#47469B
Darker	rgb(25, 24, 130)	#191882

### **Deep Cerise**

Heart / Affection / Regeneration

Secondary	rgb(207, 58, 133)	#CF3A85	
Lighter	rgb(246, 232, 239)	#F6E8EF	
Light	rgb(239, 166, 203)	#EFA6CB	
Info	rgb(207, 58, 133)	#CF3A85	
Dark	rgb(151, 41, 97)	#972961	
Darker	rgb(73, 16, 45)	#49102D	

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### **Light Coral**

Joy / Enthusiasm / Mobility

Tertiary	rgb(220, 118, 123)	#DC767B	
Lighter	rgb(252, 239, 240)	#FCEFF0	
Light	rgb(248, 197, 199)	#F8C5C7	
Info	rgb(220, 118, 123)	#DC767B	
Dark	rgb(168, 87, 90)	#A8575A	
Darker	rgb(100, 53, 56)	#643538	



## **Complementary Colors**

Green	Orange	Red	Grey
Lighter <b>rgb(227, 249, 218)</b> #E3F9DA	Lighter <b>rgb(248, 236, 225)</b> #F8ECE1	Lighter <b>rgb(253, 239, 240)</b> #FDEFF0	Lighter <b>rgb(245, 247, 255)</b> #F5F7FF
Light <b>rgb(165, 221, 141)</b> #A5DD8D	Light <b>rgb(241, 184, 130)</b> #F1B882	Light <b>rgb(253, 198, 199)</b> #FDC6C7	Light <b>rgb(235, 238, 249)</b> #EBEEF9
Success <b>rgb(111, 161, 90)</b> #6FA15A	Warning <b>rgb(243, 161, 86)</b> #F3A156	Danger <b>rgb(228, 102, 104)</b> #E46668	Grey <b>rgb(200, 202, 232)</b> #C8CAE8
Dark <b>rgb(92, 128, 77)</b> #5C804D	Dark <b>rgb(222, 132, 50)</b> #DE8432	Dark <b>rgb(193, 83, 84)</b> #C15354	Dark <b>rgb(111, 112, 147)</b> #6F7093
Darker <b>rgb(68, 96, 56)</b> #446038	Darker <b>rgb(158, 91, 30)</b> #9E5B1E	Darker <b>rgb(148, 60, 61)</b> #943C3D	Darker <b>rgb(70, 72, 106)</b> #46486A
	Lighterrgb(227, 249, 218)#E3F9DALightrgb(165, 221, 141)#A5DD8DSuccessrgb(111, 161, 90)#6FA15ADarkrgb(92, 128, 77)#5C804D	Lighter       rgb(227, 249, 218)       #E3F9DA       Lighter       rgb(248, 236, 225)       #F8ECE1         Light       rgb(165, 221, 141)       #A5DD8D       Light       rgb(241, 184, 130)       #F1B882         Success       rgb(111, 161, 90)       #6FA15A       Warning       rgb(243, 161, 86)       #F3A156         Dark       rgb(92, 128, 77)       #5C804D       Dark       rgb(222, 132, 50)       #DE8432	Lighter       rgb(227, 249, 218)       #E3F9DA       Lighter       rgb(248, 236, 225)       #F8ECE1       Lighter       rgb(253, 239, 240)       #FDEFF0         Light       rgb(185, 221, 141)       #A5DD8D       Light       rgb(241, 184, 130)       #F1B892       Light       rgb(253, 198, 199)       #FDC6C7         Success       rgb(111, 161, 90)       #6FA15A       Warning       rgb(243, 161, 86)       #F3A156       Danger       rgb(228, 102, 104)       #E46668         Dark       rgb(92, 128, 77)       #5C804D       Dark       rgb(222, 132, 60)       #DE8432       Dark       rgb(193, 83, 84)       #C15354

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## Typography

### The official font used for Foyer Global Health is **Barlow**

ABCDEFGHIJKLM NOPQRSTUVWXYZ abcdefghijklm nopqrstuvwxyz 0123456789 àâáäãããáā éèêëeeē îiìíjī çćč ôœöòóõøō 8@...?;!! €£‰±÷+=%



- Lorem ipsum dolor sit amet, consectetur...



Pictos



## Individual Product Identity

**Products** 



**Complementary Health Insurance** 





**global**health

### **+ Exclusive** Protect V



## **HR Product Identity**

Products



**Complementary Health Insurance** 







### **+**+ Exclusive Protect

### Student Protect

## **Broker Product Identity**

Products



**Complementary Health Insurance** 







### ++ Special ++ Exclusive Protect



## Illustrations



### Illustrations









Use illustrations to humanise the digital experience



The illustration should not interrupt or divert the user's attention from important information



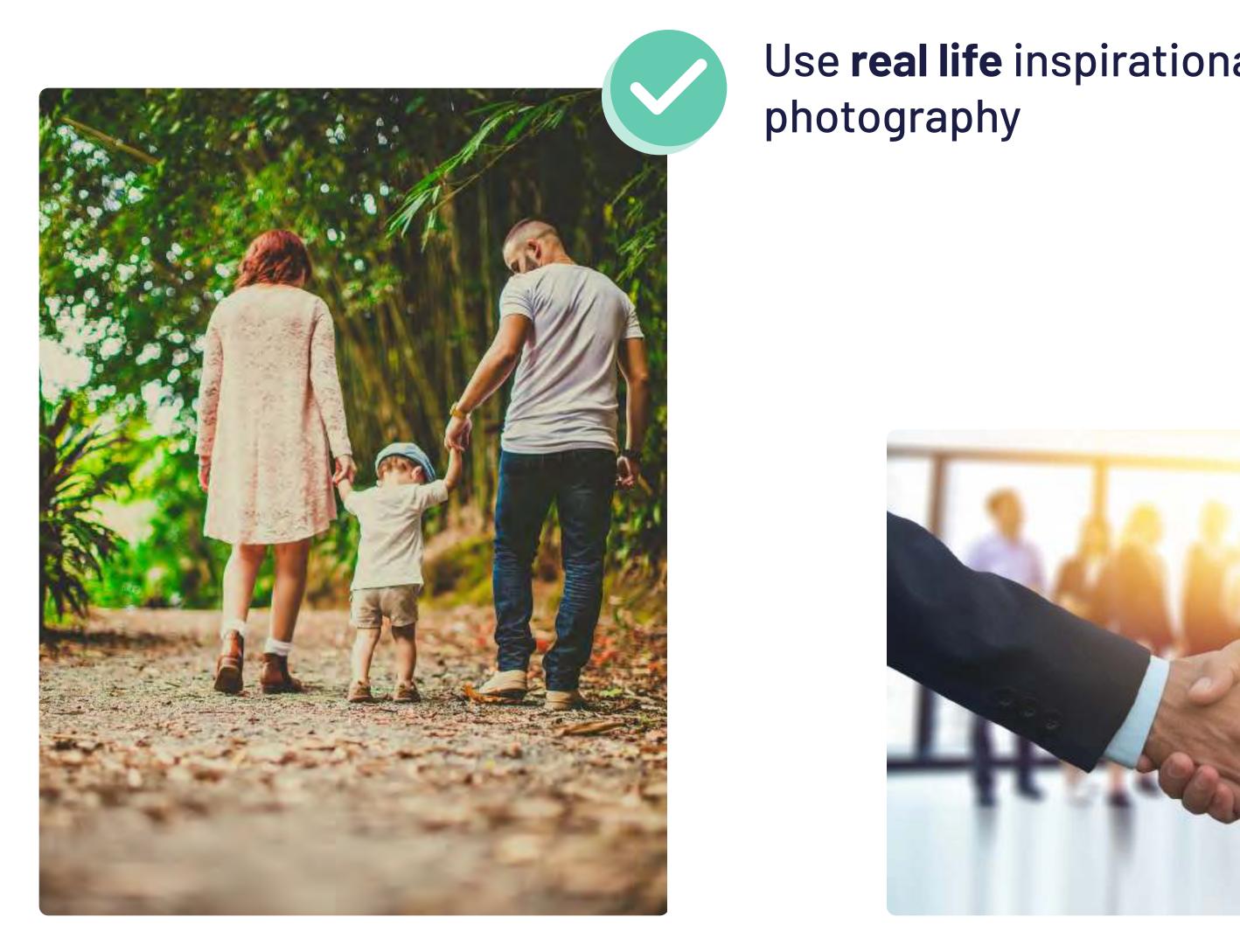




## magery







### Use **real life** inspirational photography

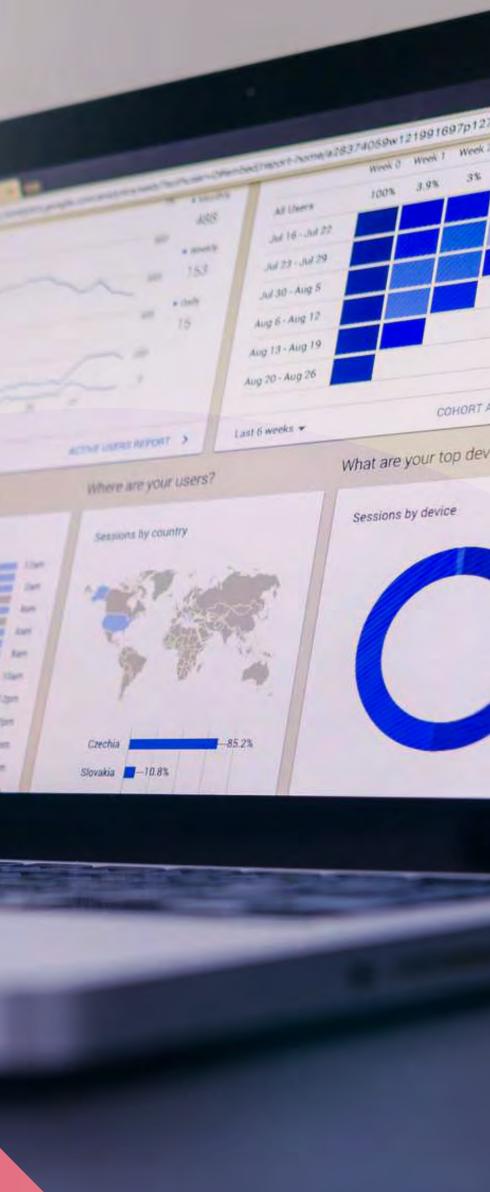




### Don't use **generic** photography



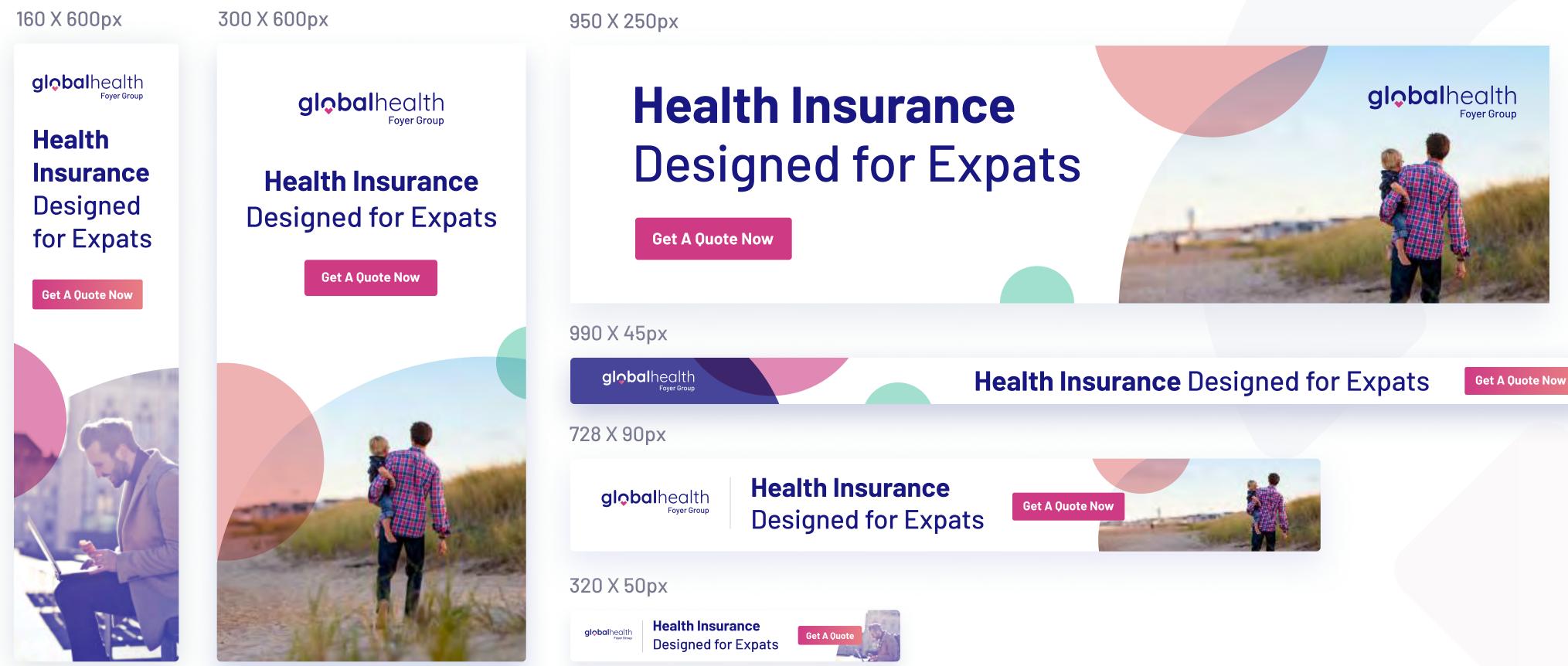
## Campaign



### show the prior proof which states for long of page NAME AND TAXABLE PARTY. of some owner some many lines. the local local local local local And the past and the

-----

### Campaign



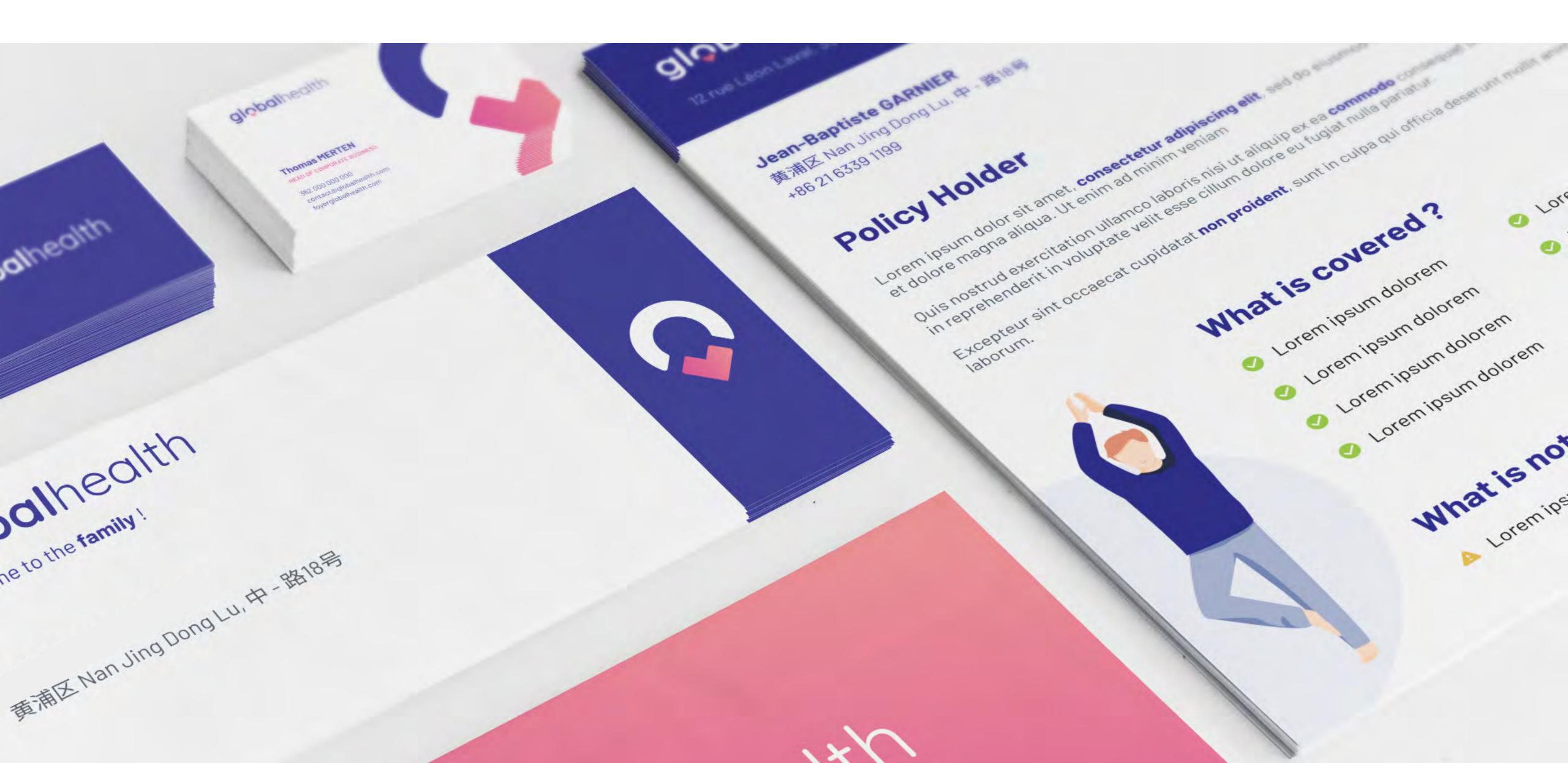




## Stationary & Mockups



### Stationary





#### **Business Card**



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#### Verso

#### globalhealth Foyer Group

#### **Thomas MERTEN**

+352 000 000 000 contact@foyerglobalhealth.com foyerglobalhealth.com



#### **Insured Card**

#### globalhealth Foyer Group

Name : Pierre-Antoine SCHMIDT Coverage plan: Exclusive Policy nº: 987666 Valid from: March 2022

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C 24/7 Emergency Assistance incl. GOP and VOB

+352 437 43 42 42

Customer Service +352 437 43 42 44 service@foyerglobalhealth.com

#### Your client portal

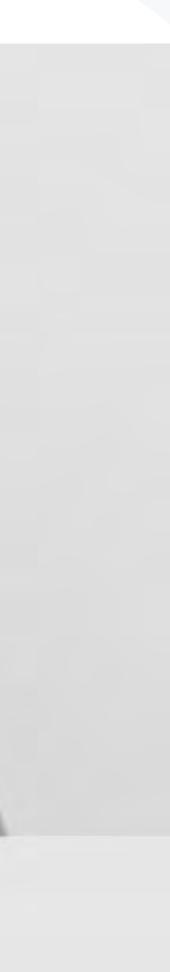
Available around-the-clock to:

- Access contractual documents
- Find medical providers
- Book telemedicine consultations
- Upload claims
- Contact us



Access to your client portal: my.foyerglobalhealth.com





#### Miscellaneous

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globalheol



## Documents



### Documents

#### Letter template

#### Format A4 (210 × 297 mm) Référence Pixels 72dpi (595 × 842 px)

Seben     Title       56px     2cm       56px     2cm       BARLOW     Votre contact prive       Bold 11pt     Conseiller Marc Hei       BARLOW     Numéro de téléphon       Bold/Regular 10pt     Adresse e-mail son       40px     1.4cm       BARLOW     Objet : Somethin       BARLOW     Objet : Somethin       Bold 12pt     40px       40px     1.4cm       Bold 12pt     Objet : Somethin       40px     1.4cm       Bold 12pt     40px       40px     1.4cm       Bold 12pt     40px       40px     1.4cm       Bold/Regular 10pt     Frais hospitali       Ces prestation     complement e       mémoires d'h     Frais hospitali       Ces prestation     complement e       Medame Schwart     Frais hospitali       Ces prestation     complement e       mémoires d'h     Frais hospitali       Ces prestation     complement e       Nord dei     46px			56px 2cm	6px 0.2cm	E Black 15pt Medium 14p
Solution     Sub title       2cm     Vorre contact prive       BARLOW     Numéro de téléphon       BARLOW     Adopx       BARLOW     Objet : Somethin       BARLOW     Objet : Somethin       BARLOW     Madame SCHMIDT,       Nous vous informon     Vous n'avez donc au       Grey Lighter     HPORTANT : Deu       #F3F3FE     IMPORTANT : Deu       BARLOW     Ces prestation       Bold/Regular 10pt     - Frais hospitali       Ces prestation     Ces prestation       Start Cow     - Frais hospitali       Ces prestation     - Fore Santé S.A       Tavez pas régit     - Fore Santé S.A       Sold 8pt     46px       Hedium 8pt     -1.7cm       24px     - Starte S.A					
1.7cm       Votre contact prive         BARLOW       Conseiller Marc Hei         BARLOW       Numéro de téléphon         Bold /Regular 10pt       Adresse e-mail son         40px       1.4cm         BARLOW       Objet : Somethin         Bold 12pt       40px         40px       1.4cm         Bold 12pt       40px         40px       1.4cm         Bold 12pt       40px         Addresse e-mail son       Vous riavez done au         Madame SCHMIDT,       Nous vous informon         Vous riavez done au       • Frais hospitali         Ces prestation       complément e         mémoires d'hu       • Frais hospitali         Ces prestation					Sub title
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#### 

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t		116px 4.1cm	56px 2cm	_	
		<b>global</b> health		-	
nt		Foyer Group		— 16px	BARLOW
		Leudelange, le 23 juin 2022		— 0.56cm	Regular 10pt
vilégié	Rappe	l de vos données			
imes <b>ne</b> 00352 - 437 43 42 0 nething@fgh.global	0 Votre r	nom : Martine SCHMIDT nº client : 1982120976890 contrat: 60018671			
ng went wrong on y	our contract !!!				
ns qu'un exemplaire de l <b>ucune autre démarche</b>	a présente prise en charge a d'ores et déjà <b>à effectuer.</b>	été adressé à l'hôpital.			
ux types de frais hospi	taliers peuvent être facturés au cours de	votre séjour :			
ns de base devront d'ab	<b>votre caisse de maladie légale :</b> ord être réglées à l'hôpital. Foyer Santé int <b>décomptes de remboursements</b> accomp ants.				
ns supplémentaires (ch pourront être facturées acture de ce type, vous	<b>e par votre caisse de maladie légale :</b> ambre individuelle, dépassements d'hono directement à Foyer Santé <b>sans avancer</b> pourrez nous la faire suivre en nous indique procéderons à son paiement directement a	<b>de frais</b> . Si l'hôpital vous uant <b>par écrit</b> que vous ne			
<b>imes</b> cated advisor	Pour toute autre question, votre Equip disposition au <b>00352 - 437 43 42 00 d</b> <b>8h30 à 17h30.</b>	and the first state of the stat			
3372 Leudelange ealth.com • foyerglobalhealt 4233 • T.V.A. LU14673664	th.com • Tel.+352 437 434				

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#### Documents

#### Tax certificate template

Format A4 (210 × 297 mm)

	56px 2cm	6px 0.2cm 			56px 2cm	
24p 0.85cr						
56p 2cr		<b>Certificat d'assuran</b> à joindre à la déclarati		glo	balhealth Foyer Group	
		<b>Mme Martine SCHMIDT</b> 5, avenue du Général de Gaule 75 000, PARIS CEDEX À côté de la pizzéria chez Luigi	Leudel	ange, le 23 juin 2022		
		<b>Vos données</b> <b>Votre nº client :</b> 1982120976890				
		Objet : Certificat à joindre à votre déclaration d'impôts				
		Par la présente, nous certifions que le compagnie pour le(s) contrat(s) d'assi			npris)par votre	
Oreulishter		Type d'assurance	Police	Échéance du contrat	Prime	BARLOW Bold 6pt
Grey Lighter #F3F3FE		Assurance santé internationale	61051564	01.07	2 871,27 €	Medium 8pt
				Total	2 871,27 €	Bold 10pt
		Le présent document peut servir de pièce justificative à l'appui de votre déclaration d'impôts.				
		Foyer Santé S.A				24px
						0.85cm
		Jeroen VAN	DE VELDE	Fi	rançois JACQUEMIN	70px 2.46cm
		Chief Operati	ng Officer	Managing director	Foyer Global Health	
		Foyer Santé S.A 12, rue Léon LAVAL – L-3372 Leudelange service@foyerglobalhealth.com • foyerglob R.C.S. Luxembourg B34233 • T.V.A. LU1467		34		

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# **Contract subscription** sample



We cannot provide you with an estimated premium at the moment. Please provide your payment information to continue the process.





I will contact you soon with a dedicated offer, adjusted to your needs. In the meantime these pieces of information are requested to proceed.

# **Contract subscription** sample 2 of 2



We are not available at the moment, please try again later.





Our teams will be available soon. In the meantime if your question is urgent, we will be available for you at sales@foyerglobalhealth.com

## Contract amendment sample



You must understand that the change you are requesting is not possible.





Thank you for your request **Peter**.

We are sorry to inform you that changes cannot be proceded during the contract period. *(explain more)* 

#### **Claim** sample 1 of 2



With this critical illness, reimbursements may take longer because we will have to check your contract conditions.





Hello Peter,

We have heard about your situation and we are by your side to help you get better in the best conditions.

We are checking on our side how we can best help you.

#### **Claim** sample 2 of 2



Sir,

We have a lot of work at the moment, your case should be processed soon.

Best Regards.





Thank you for your patience **Peter**.

We have a lot of inquiries at the moment, sorry for the delay. We are now in charge of you request. Expect a solution soon! Have the best day possible.





### **Read the message** Tips 1 of 5

#### You read the message? Good, now do it again.

**It's easy to miss important detail** the first time reading. Most email readers skim through an email in less than 10 seconds.

**Try to do better than that by actually reading and re-reading the message**. It may seem like a waste of your time, but you'll be surprised how often your brain adds or removes words while reading.



### **Understand the context** Tips 2 of 5

# Context matters, remember written form doesn't transport well emotions.

Ask yourself the following questions to get a stronger sense of how you can help.

- What's the problem? (if any)
- What's the goal or intent of your sender?
- Try to put a word on their feelings? (happy, neutral, angry)
- What's the priority level of the email? (low, normal, high/urgent

This will help you with the form of your answer by better understanding the whole context.



ry) n/urgent

### **Deal with emotions** Tips 3 of 5

#### Your empathy is the best thing that can help improving customer support.

Some small things can help create this empathy.

- Start your email with a polite formulation. ("Thank you for reaching us, we are glad to help")
- Reiterate what you understand from the sender, you accomplish two things. First, you help them feel heard. Second, you provide the opportunity for your recipient to state their purpose and further clarify the issue in case you've misunderstood. ("If I understood correctly [...]")
- Commit to a resolution: you will guide your sender until solution if found.
- If you already have a solution, **be clear and concise** to bring it to your sender.
- Ask yourself "how would I feel if I was receiving this answer to my question?".



### **Deal with guilt** Tips 4 of 5

#### Even if the client is wrong, never point it out.

It's easy to blame it on the client (or sender), but unfortunately for you, you are the expert, and the sender **just needs your advice on something**.

People don't make an effort to reach you if it's not justified and needed. Take time to ask yourself what you could do better to avoid this situation with another client. You will accomplish two things: first you'll avoid the "angry answer" by taking the guilt on yourself, second, you will improve your global service by fixing issues at the source.



#### **Invite a reply** Tips 5 of 5

#### Cultivate the relationship by avoiding a "one and done" response

First, never use a do-not-reply email address to answer to your sender. **Never**.

Then, actively encourage your sender to answer at anytime and for any topic they could feel a need for. You never close a case, you cultivate a good relationship for future requests.



### **Before you hit send**

## Checklist



Tips 1 of 5

#### **One more tips!**

This checklist is only a basic idea you can improve with your own experience.

If you improve, share with your teammates!



Tips 3 of 5





Tips 4 of 5





### I read the e-mail 2 times at least

I understand the client request and I can explain it to a colleague with my own words.

#### I understand client goal and problem

You understand the whole context, including client feeling and request priority

#### I answered in a positive way

I started with a polite formulation, re-phrased the client issue, and brought a solution.

### Client is never wrong or guilty

You are not angry and did answer the client problem without blaming them.

#### Tips 5 of 5 Client can and is invited to reply

You didn't close the conversation it encourages the sender to answer at anytime.



## Copywriting





#### Sample 1 of 3 : Website coverage module



#### We find the best medical coverage for you with only 6 simple information





We wait for the user to do something



We are misleading (what 6 questions?)



We ask. "No no, YOU tell me"



#### We actually do something





### Copywriting

#### Sample 2 of 3 : Email body



#### Hello Geoffrey CROFTE,

Thank you for your interest in Foyer Global Health. We are glad to provide you with the best propositions for covering your health.

In case we missed something, we are entirely at your disposal 😂

I wish you a good day,



**Martin Schmidt** Digital Sales







We do the best we can



We are humans, we make mistakes



We wish the best (no "regards")



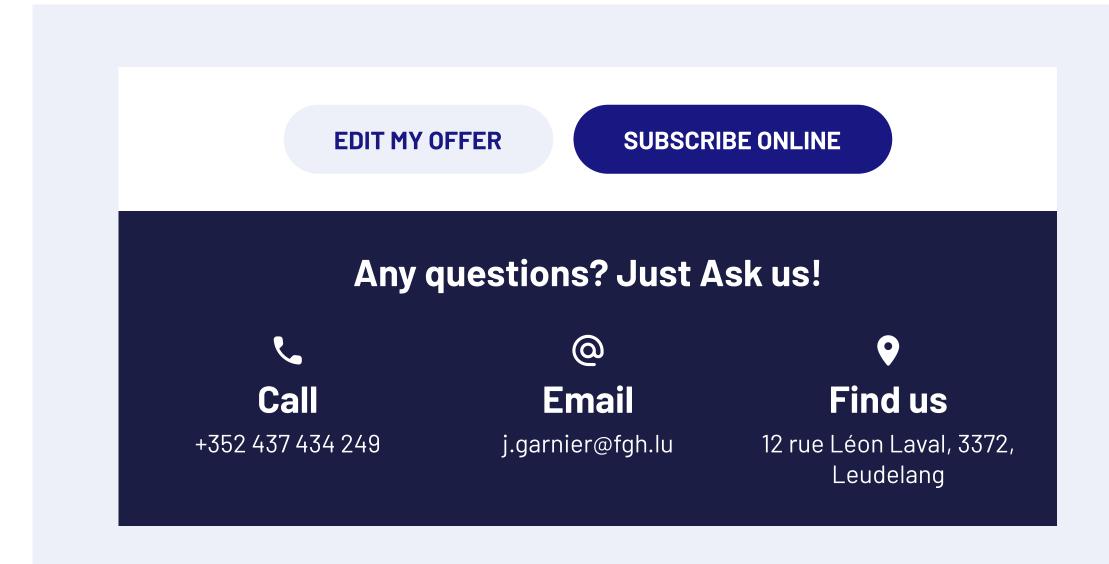
We keep the discussion open



A human being signed the email



#### Sample 3 of 3 : Email footer







We let people change their mind



We keep the discussion open



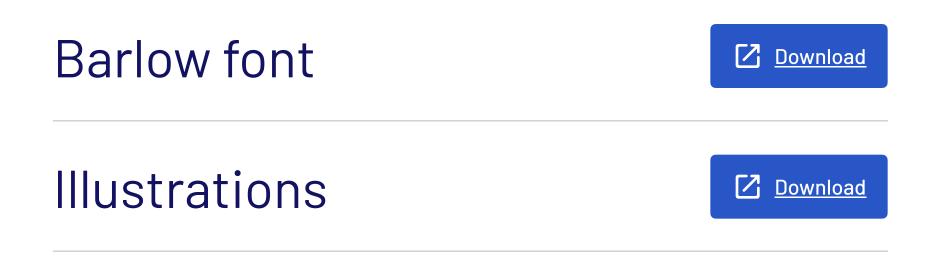
We offer alternatives



## Useful links



### **Useful links**



#### **Open Source imagery**

Pexels	<b>Download</b>
Unsplash	<b>Download</b>
Pixabay	<b>Download</b>





# Contact

#### Geoffrey CROFTE Lead Designer crg@foyer.lu

Steven LOZACH Head of Design

slo@foyer.lu

