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**...

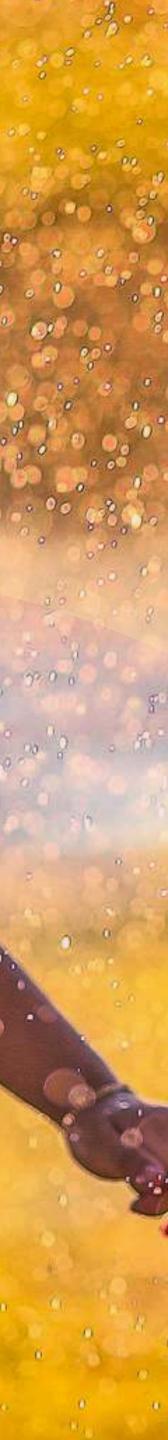






Values

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



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Neutral and factual is already **wrong**

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





LOGOS





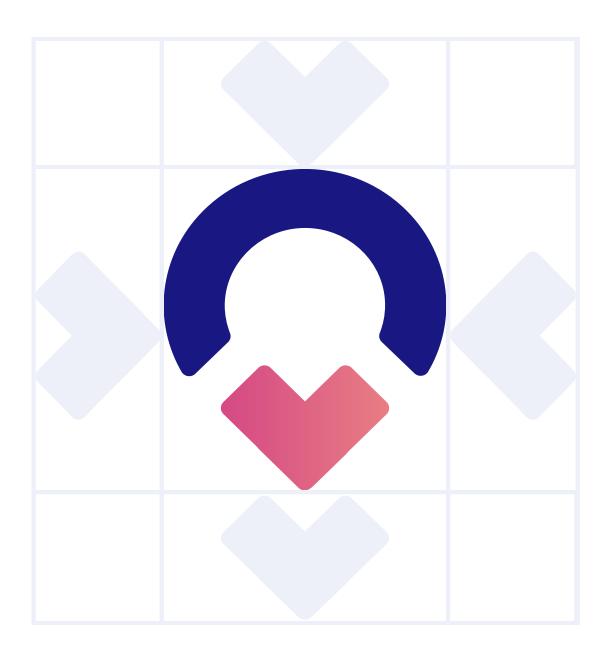
Complete logo



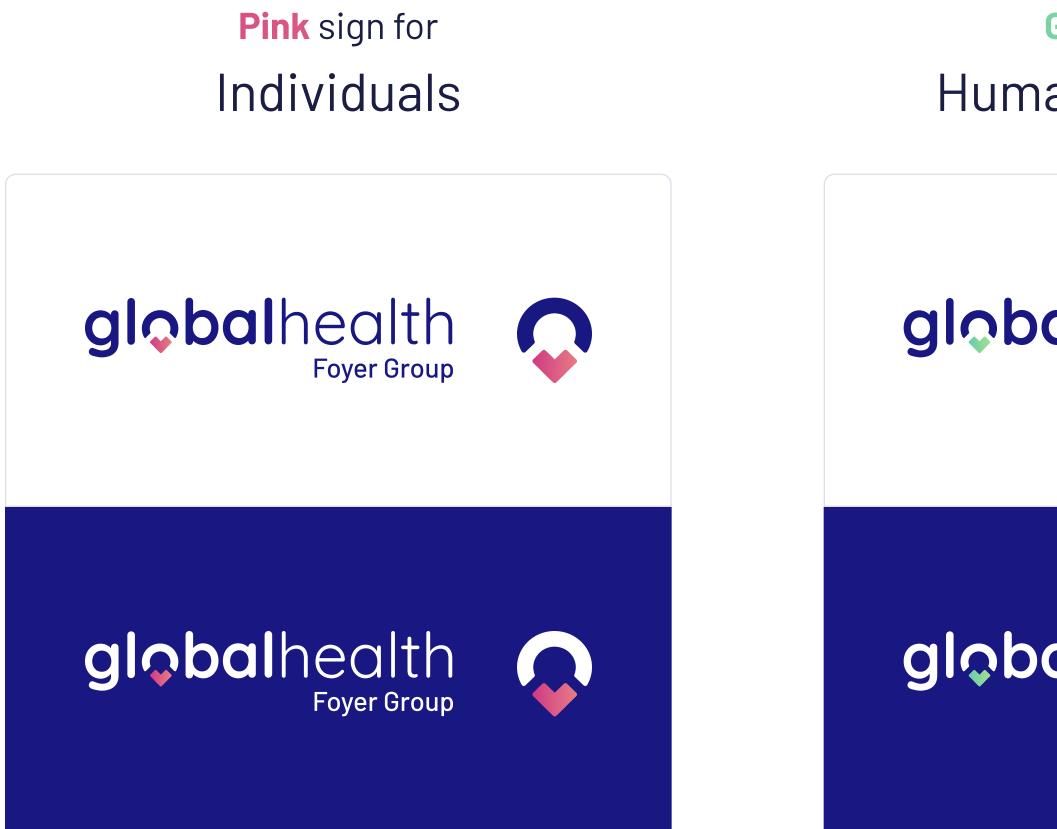


Logo Icon

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Logo variation



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Green sign for Human Ressources

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 \bigcirc

Dark sign for Brokers

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





globalhealth

+ 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



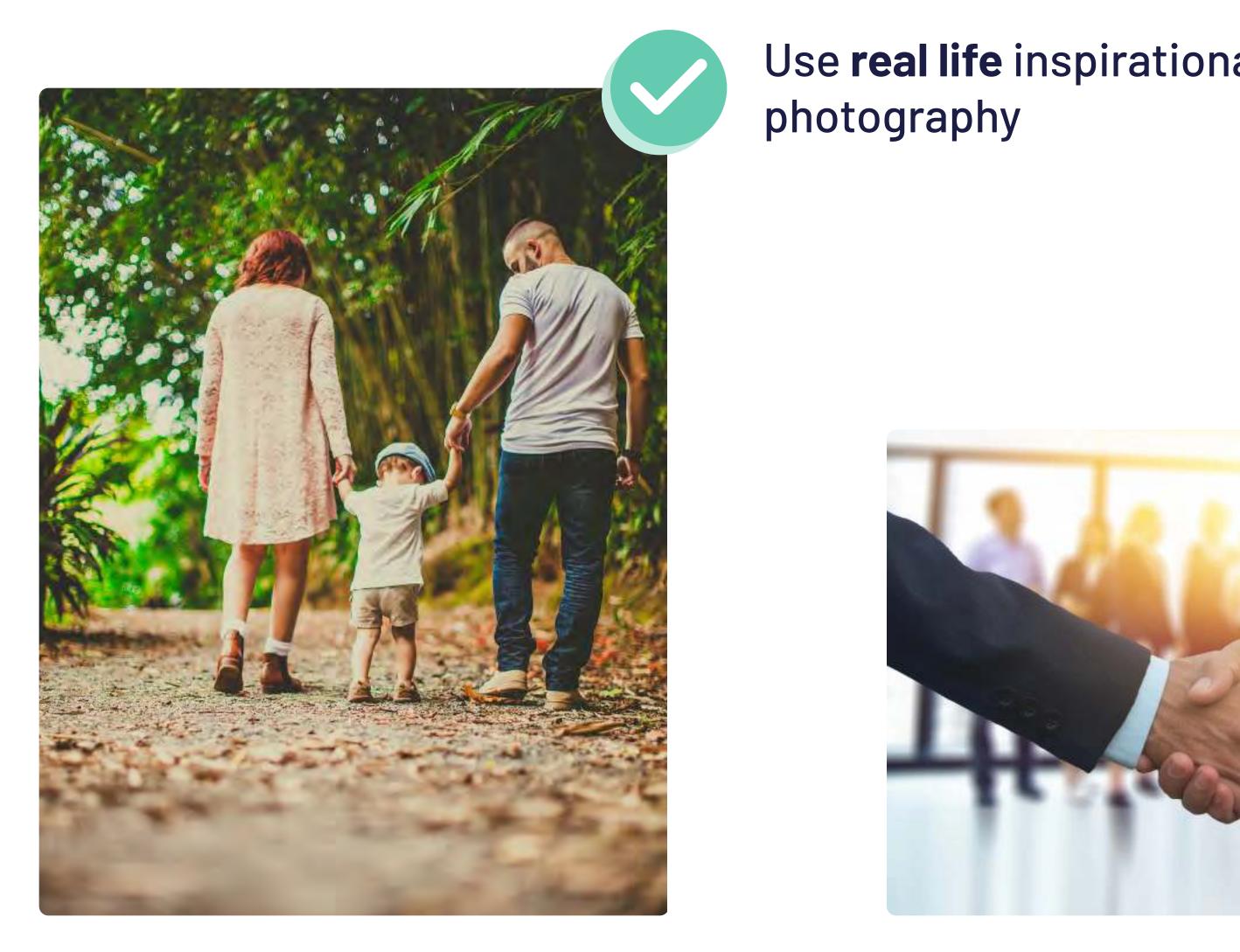




magery







Use **real life** inspirational photography

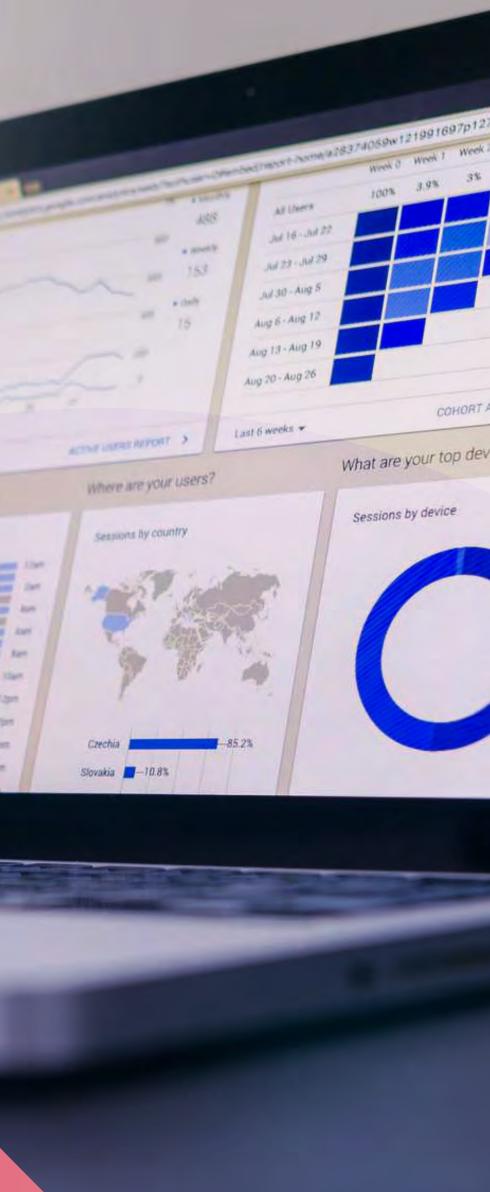




Don't use **generic** photography

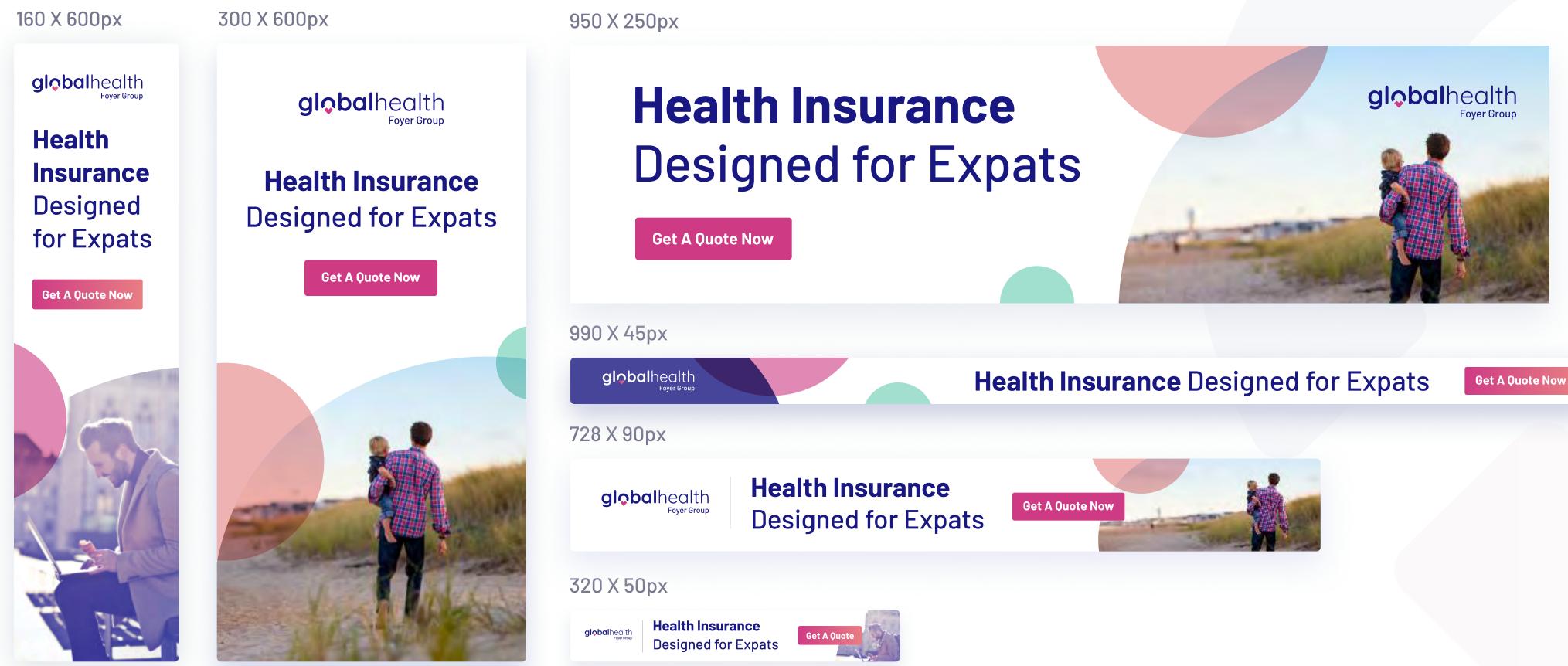


Campaign



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



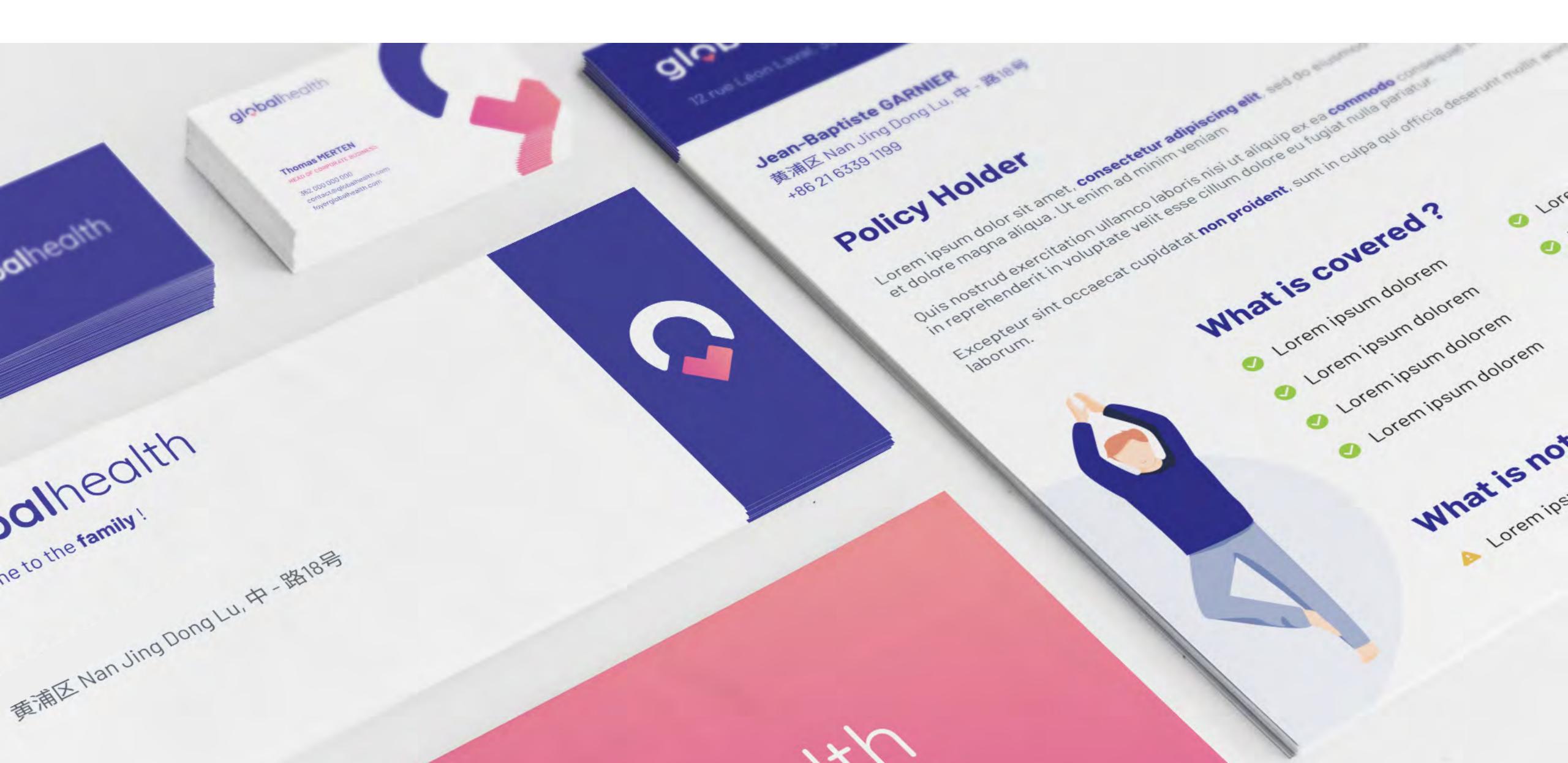




Stationary & Mockups



Stationary





Business Card



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Verso

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Thomas MERTEN

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



Insured Card

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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

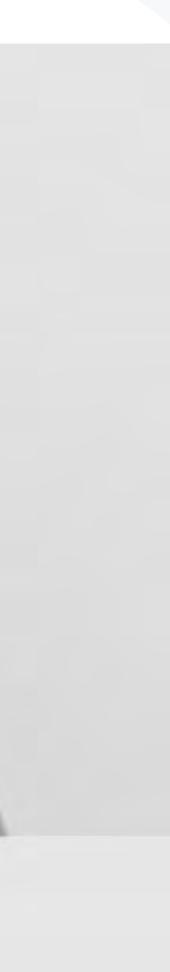
Available around-the-clock to:

- 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
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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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		global health		-	
nt		Foyer Group		— 16px	BARLOW
		Leudelange, le 23 juin 2022		— 0.56cm	Regular 10pt
vilégié	Rappe	l de vos données			
imes ne 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 !!!				
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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		Certificat d'assuran à joindre à la déclarati		glo	balhealth Foyer Group	
		Mme Martine SCHMIDT 5, avenue du Général de Gaule 75 000, PARIS CEDEX À côté de la pizzéria chez Luigi	Leudel	ange, le 23 juin 2022		
		Vos données Votre nº client : 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")



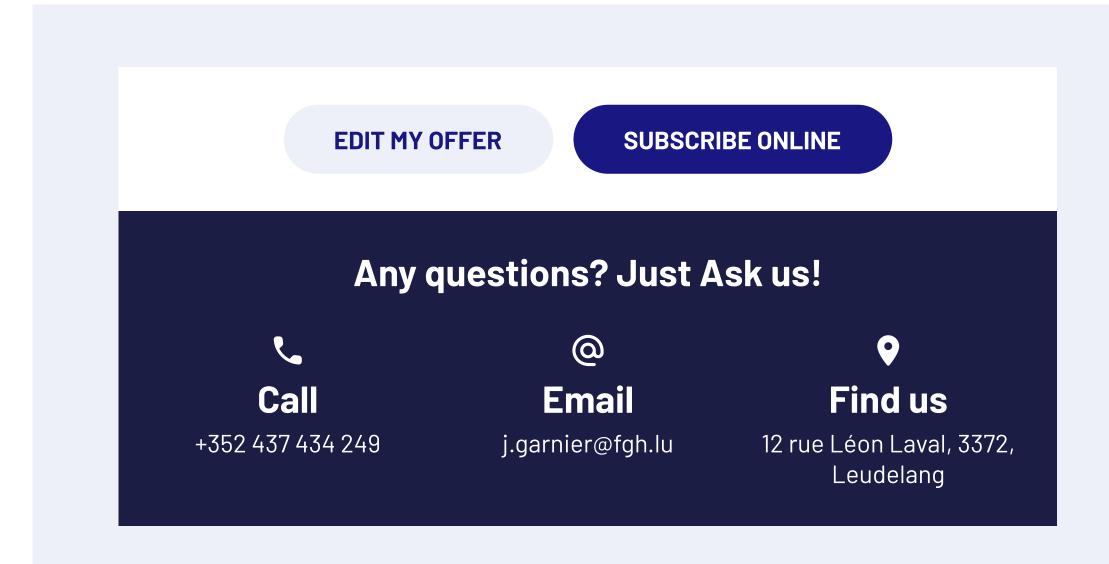
We keep the discussion open



A human being signed the email



Sample 3 of 3 : Email footer







We let people change their mind



We keep the discussion open



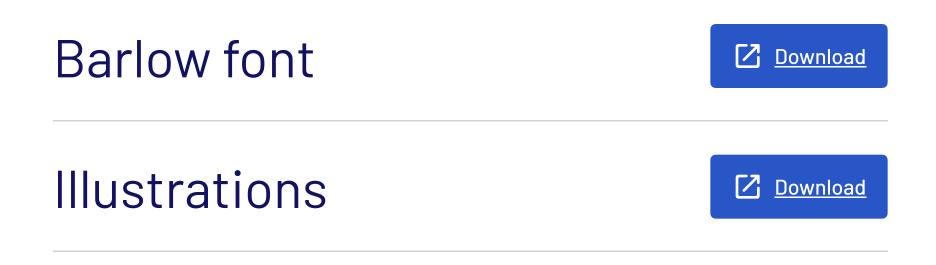
We offer alternatives



Useful links



Useful links



Open Source imagery

Pexels	Download
Unsplash	Download
Pixabay	Download





Contact

Geoffrey CROFTE Lead Designer crg@foyer.lu

Steven LOZACH Head of Design

slo@foyer.lu

