

# France

## Pro BTP

**Country** France  
**Name of Organization** Pro BTP



**Main activity** Pensions, Vocational training, and Other

### General Information

#### Presentation

PRO BTP is the first professional group of social protection in France. With 3.71 million members, PRO BTP supports all actors of civil engineering. Retirement, short-term leave, long-term leave, medical, employee savings plans, insurance, training, holidays, the group designs and implements services and solutions to meet the competitive challenges of today and tomorrow.

PRO BTP is a joint governance group and non-profit (Law 1901). The federations of employers and employee organizations demonstrate their willingness to sustain and develop the welfare of the profession. The group now comprises staff and resources of pension institutions. PRO BTP has more than 50 years of experience in providing social coverage of the construction industry and maintains its core values: performance, relationship and innovation.

#### Address

7 rue du Regard, 75294 Paris Cedex 6

#### Website

[www.probtp.com](http://www.probtp.com)

#### Contact details

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#### Board of Administrators composition

Strictly paritarian : 5 representatives of the employers (CAPEB, FFB, FFIE, FNSCOP, FNTP) and 5 representatives of employees (CFDT, CFTC, CFE-CGC BTP, FNSCBA-CGT, FG FO)

#### Regulatory framework

- Collective Agreement of the constructor sector

- National Collective Agreement of the Construction Economists and Quantity surveyors.

## Employee Group Covered

All employees working in the construction sector, including part-timers.

## Eligibility

Immediate eligibility upon first day at work with no waiting period. Compulsory coverage for employees of the construction industry.

## Benefits

- **Retirement**

PRO BTP manages the funds of AGIRC-ARRCO which guarantees to former employees and their dependents, the payment of a supplementary pension and offers concrete services to live a well-retired life.

All members can benefit a mentoring program for retirement, personal advice and offers of supplementary retirement pension schemes to grow their income. The members of the construction or their parents benefit from accommodation facilities in medically assisted residences.

- **Death, Short term and Long term leaves**

PRO BTP has developed schemes to help cope with the risks of life and protect family in the case of sick leave, disability and death. The specialized Belloy center combines functional and vocational rehabilitation. It welcomes active members who suffered from an accident in order to facilitate their social reintegration. PRO BTP also welcomes a specialized institution, "the Hamlet of Angeliéri", for children in difficulty, placed by court or by the Child Welfare Council General.

- **Health**

Construction Health Coverage covers health expenditures of all apprentices, workers and retirees in addition to Social Security. It offers customized services at the most accurate calculated.

- **Employee Savings**

PRO BTP offers: investments with the benefits of life insurance:

- "The Multisupport Confiance", is flexible and scalable, meets all investment strategies,
- The Duo Energy Confiance is a saving that brings security and dynamism with a capital guarantee at maturity
- Solutions to individual retirement savings with PERP Confiance BTP
- Solutions for retirement savings with the employee of the construction's savings, managed by GESTION BTP which includes participation, profit sharing and company savings plans, including PERCO construction.

- **Holiday**

Members have the choice between various destinations: Tunisia, Hyeres, Balearic Islands, Agay, Kerjouanno, Charges, Arâches Carroz, Luchon and Aix-les-Bains, residential Spas, with key benefits. Prices calculated according to their resources, discounts for children and entertainment throughout their stay.

- **Insurance**

PRO BTP offers insurance for car and housing, with security measures. Rates are calculated as accurately as possible and procedures are simplified.

- **Social Aid**

PRO BTP contributes to improving living conditions of women and men of the construction industry facing unemployment, loss of autonomy, and their social environment by the establishment of appropriate financial services (help at home, exceptional relief, loans for housing) and listening board to help find solutions and solve their problems.

## Cost Sharing

Shared cost required by plan rules

## Employee contributions

- **Occupational Pension:**

- Blue collars: 3% on “Tranche A” (up to 1 Social security ceiling) and 8% on “Tranche B” (from 1 to 4 Social security ceiling)
- White collars: 3.25% on “Tranche A” and 8.25% on “Tranche B”
- Executives: 3% on “Tranche A”, 7.70% on “Tranche B” and 0.20 % on Tranche C (from 4 to 8 Social security ceiling)

- **Disability and Death**

- Blue collars: 0.87%
- White collars: 0.60%
- Executives: No employee contribution on “Tranche A” and fixed contribution rate on “Tranches B and C”

## Employer contributions

- **Occupational Pension:**

- Blue collars: 4.5% on “Tranche A” (up to 1 Social security ceiling) and 12% on “Tranche B” (from 1 to 4 Social security ceiling)
- White collars: 4.25% on “Tranche A” and 11.75% on “Tranche B”
- Executives: 4.5% on “Tranche A”, 12.60% on “Tranche B” and 0.10 % on Tranche C (from 4 to 8 Social security ceiling)

- **Disability and Death**

- Blue collars: 1.72%
- White collars: 1.20%

- Executives: No employer contribution on “Tranche A” and fixed contribution rate on “Tranches B and C”

## Financing

Fund administrator, Pay-as-you-go type of fund

## Cost-of-living adjustment

The cost-of-living adjustment for occupational schemes is linked to the service value of a point, and is also modeled - in principle - on inflation. However, the upgrading of a point can be effective, following collective bargaining between social partners.

## Preservation, portability, transferability

For occupational schemes, employees are entitled to acquire supplementary rights in each company part of the Construction Industry collective agreement.

## Information to Employees

- Informative Meetings on retirees’ rights
- A 40 pages information support “Le fil des ans” is sent every two months to subscribers in order to simplify the lives of women and men of the construction industry
- Virtual platform on [www.probtp.com](http://www.probtp.com) and [www.infos.probtp.com](http://www.infos.probtp.com)
- Contact points