

## Welcome to France!

### 1 What steps do I have to take?

- **If you are on a European exchange programme**

Most formalities have been completed when you enrolled in University in your country of origin. In this case, you became affiliated to the National Health Insurance system in your country. With your European Health Insurance Card (EHIC - CEAM in French), you can benefit from medical care during your stay in France.

- **If you are not on a European student exchange programme and if you do not hold an EHIC to cover the year's course**

It is compulsory to register with the French student social security if you are under 28 years of age. You must then choose a student social security provider when you enrol on the course you have selected.

To designate the LMDE as your student social security body, you just have to tick: ...



You will find details on how to apply for this health insurance scheme on [www.lmde.com](http://www.lmde.com) or at one of our outlets (listed on [www.lmde.com](http://www.lmde.com)).

**To find your way around the French healthcare system, request our free guide "Welcoming foreign students" available in French or English from all LMDE agencies (while stocks last).**

### 2 The French Healthcare System...

If you do not hold a European Health Insurance Card or the form required by a reciprocal agreement between your country of origin and France, you must comply with the current French medical consultation procedure in order to obtain medical care and adequate reimbursement.



- **You must nominate your attending General Practitioner (*médecin traitant*)**

Your local French National Healthcare Insurance (*Sécurité Sociale*) office or CPAM (*Caisse Primaire d'Assurance Maladie*) can provide you with the necessary form to be filled in by the doctor you have selected. Once this form is completed and signed by your attending GP, you must send it back to your *Sécurité Sociale* office. This GP will provide you with routine medical care and refer you to a specialist when he considers this necessary.

By respecting this consultation procedure, you will obtain reimbursement and incur no financial penalties. However, a €1 fixed patient's contribution is automatically deducted from reimbursements for consultations or medical treatment provided by a doctor and for diagnostic tests. This contribution is neither refunded by your local *Sécurité Sociale* office nor by your private health insurance provider (*mutuelle*) - unless you are eligible for the supplementary French state health coverage (*CMU complémentaire*).

- **If you do not nominate an attending GP**

In the case of non-compliance with this consultation procedure, you may consult any doctor of your choice but will be reimbursed to a lesser extent by your local *Sécurité Sociale* office. Moreover, the specialists you consult can apply higher fees and you will have to pay this "extra charge" entirely.

#### WHAT HAPPENS IF I REQUIRE HOSPITALISATION?

If your condition requires hospitalisation, you can contact any state-run or private hospital you choose. However, reimbursement by the French National Health Insurance (Assurance Maladie) will be reduced if the private hospital's fees are not government-regulated (*conventionnés*). In the case of hospitalisation, 80 to 100% of the rates fixed by the French *Sécurité Sociale* will be covered. As a general rule, you will have to pay the set patient's contribution (*ticket modérateur*), the set per diem hospital fee, the insured patient's co-payment of €18, as well as costs entailed by personal comfort services (a private room for example).

#### HOW DO I OBTAIN MEDICINE?

Medicine is dispensed on prescription from your practitioner and with your French National Health Insurance *Vitale* card. Medicine is payable when purchased and reimbursed up to 15 %, 35 %, 65 % or 100% depending on the category of drugs. However some medicines are not reimbursed. You will therefore always have to make a financial contribution towards each item of medicine.

# 3 For better reimbursement

## WARNING! FRENCH SOCIAL SECURITY DOES NOT REIMBURSE 100% <sup>(1)</sup> OF YOUR HEALTHCARE EXPENSES.

For optimal reimbursement, the LMDE has developed a range of **five supplementary medical insurance policies** designed by students for students. **They require no health investigation form and take effect on 1st October 2010** for all subscriptions to a 12-month policy taken out before 31st December 2010 and corresponding to five different levels of coverage. You just need to select the level best adapted to your needs (*consultation of specialists, you require eyeglasses, you require dental care...*).

(1). Basis for French Sécurité Sociale reimbursement.

## New in 2010 the "Foreign Student Insurance Policy"

You have come from a foreign country to follow a course in a French higher education establishment, but...

- ✓ your will stay in France for less than 3 months
- OR ✓ you are over 28 years old
- ✓ you arrived in France before 1st October of the university year

And you are not eligible for any social welfare system (which is obligatory in France).

### The solution ?

LMDE has designed a health insurance policy enabling you to receive reimbursement for treatment received in France: the "Foreign Student Insurance Policy".

You can find benefit details on [www.lmde.com](http://www.lmde.com)

## ✓ LMDE advises you

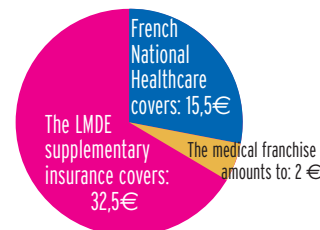
### "Tous Soins", ("All-inclusive Healthcare"), guaranteed peace of mind, all over the world...

This "**Tous Soins**" (All-inclusive) supplementary health insurance policy is the most popular with LMDE subscribers, and was designed to offer optimal coverage of all your healthcare needs by covering more specific healthcare (dental, optical, gynaecological, psychiatric, paramedical...) and facilitating the preventive measures you take (contraception, condoms, vaccinations...).



#### An example to illustrate...

Thomas buys 4 boxes of medicine (carrying blue stickers, reimbursed at 35%) in a pharmacy, for a total amount of €50. His LMDE social security office will reimburse €5.5 (that is to say 35%, and deduct €0.5 per box for the medical franchise). With the "**Tous Soins**" (All-inclusive) supplementary health insurance policy he has subscribed to, the LMDE will reimburse an additional €32.5. Hence, he will only have to pay the medical franchise of €2 out of the overall cost of €50.



LMDE has also developed other policies, the details of which can be found on [www.lmde.com](http://www.lmde.com) or in LMDE agencies

## Contacts

### ✓ LMDE stands by you...

- In France, over 1 student out of 2 have chosen LMDE as their student Sécurité Sociale <sup>(2)</sup>.
- LMDE has over 300,000 subscribers <sup>(2)</sup>.
- In our 153 agencies scattered all over the country, you will always find LMDE advisors to help and guide you near to where you are studying.
- LMDE is the provider chosen by the CNOUS for supplementary insurance for students with grants (BGE / BGF / BLPCD)!
- To access LMDE information services, dial 3260 and say "LMDE" (€0.15/min. incl. VAT - cost of a local call using a land phone in France). Our helpline advisors also speak English and Spanish. For all information concerning the policy you have subscribed to or to monitor reimbursements, dial +33 (0)1 40 92 54 85 (metropolitan France), +33 (0)5 96 71 16 31 (Martinique), +33 (0)5 90 24 26 20 (Guadeloupe), +33 (0)2 62 94 47 00 (Réunion), +33 (0)5 94 30 90 04 (French Guiana), cost of a local land phone call when calling from France.

(2). Figures for university year 2009/2010.

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