

**MEMORANDUM  
IN THE EVENT  
OF AN EMERGENCY:**  
**Samu**  
 (Emergency Medical Services)  
**15** (for serious health problems)  
**Pompiers**  
 (Fire Brigade, also trained  
 in emergency health care)  
**18** (for accidents, fires, etc.)  
 Or the **European  
 emergency number  
 112** (which also works  
 from a mobile phone)

### Why choose the emeVia Network?

To benefit from a national network! It makes good sense to choose local student *Mutuelles*, which have over 200 local branches.

#### THE LARGEST NETWORK OF BRANCHES

With nearly 820,000 members, the local student *Mutuelles* take care of 50% of the student population.

#### COVER AVAILABLE IMMEDIATELY

The local student *Mutuelles* offer social security cover from 01/10/2012 to 30/09/2013 if you register before 31/12/2012.

#### IMMEDIATE DELIVERY OF A CERTIFICATE CONFIRMING YOUR RIGHTS

To enable you to benefit from the direct settlement system, the local student *Mutuelles* send you a certificate straight away as proof of your membership while you wait for your medical card (*carte Vitale*) to arrive.

#### COVER BOTH IN FRANCE AND ABROAD

The local student *Mutuelles* are authorized to pay for members' treatments regardless of whether these are carried out in France or abroad.

#### NO OUTLAY THANKS TO THE DIRECT SETTLEMENT SYSTEM (TIERS PAYANT)

Wherever you may be in France, we pay for a number of treatments directly for you, at pharmacies, laboratories, etc.

#### REIMBURSEMENT BY BANKER'S DRAFT

All our branches are able to reimburse members directly by banker's draft.

#### KEEP UP TO DATE WITH YOUR REIMBURSEMENTS ONLINE

You can access your account with your local student *Mutuelle* directly on the Internet, keep up to date with your reimbursements and benefit from other useful information.

Plus d'infos > [emevia.com](http://emevia.com)



Welcome  
to France,  
where  
you have chosen  
to study!



## 1\_ What is the *Sécurité sociale*?

This is the French Social Security system. Any person legitimately residing in France is entitled to reimbursement for healthcare costs.

Registration for Student Social Security is compulsory and is carried out through your French higher education institute.

If you are under the age of 28 and your course in France lasts more than 3 months, you are required to pay the registration fee: for the 2011/2012 university year, the fee was €203.

However, if you are the holder of a European Health Insurance Card from your own country that is valid until 30/09/2013, you will not be required to register for Student Social Security. Students from Quebec are also exempt from this requirement, provided they have a valid SE401Q102 Bis, or SE401Q106 form.

## 2\_ How to register

When filling in the administrative forms for your course registration, whether on the internet or on a paper form, you will need to state that your "centre payeur de Sécurité sociale" (i.e. your health insurance payment centre) is the *emeVia Network*.

Check whether registration is compulsory for you	16/19 ans Born between 01/10/92 and 30/09/96	20/28 ans Born between 01/10/83 and 30/09/92
Countries with bilateral Social Security agreements (see full list on <a href="http://www.ameli.fr">www.ameli.fr</a> )	No need for student cover; must have document proving entitlement under the agreement	Compulsory registration for student Social Security
EEE (27 EU countries + 4 EFTA countries)	No need for student cover if in possession of the EHIC or an insurance certificate valid until at least 30/09/12	
Monaco	No need for student cover if in possession of the EHIC or an insurance certificate valid until at least 30/09/12	
Andorre	No need for student cover if in possession of national identity card and SE130-04 form	
Québec	No need for student cover if in possession of SE401-Q-106 form for exchange programmes, or SE401-Q104 form for placements	
The rest of the world	Compulsory registration for student Social Security	

LA SÉCURITÉ SOCIALE DES ÉTUDIANTS

RÉSEAU  
**emeVia**



Le réseau national des mutuelles étudiantes de proximité

MEP | MGEL | SEM | SMEBA | SMECO | SMENO | SMERAG | SMEREB | SMEREP | SMERRA | VITTA VI

### 3\_ How to obtain the documents you need and make your claims

**Step 1:** send the following to your local student Mutuelle (*mutuelle étudiante de proximité emeVia*):

- Proof of registration for Student Social Security, supplied by your teaching institute
- Your French bank account identification details (*RIB*)
- A copy of a valid residence permit (or appointment notification or official receipt)
- Form with your choice of referring physician (general practitioner)
- Copy of your birth certificate

**Step 2:** your local student Mutuelle will send you a certificate confirming your cover together with your provisional Social Security number.

**Step 3:** you can use this certificate to claim your entitlement, which includes a direct settlement system (this means that you don't have to pay up-front for healthcare costs).

**Step 4:** Your Social Security centre sends you your medical card (*carte Vitale*). Once your personal social security number has been allocated, your Social Security office will request your medical card on your behalf and then send it to you.

#### The medical card (*carte Vitale*)



Your medical card simplifies transactions and means that you do not have to send off paper forms to claim reimbursement. Simply produce the card every time you need healthcare, ensuring faster reimbursement.

The issuing of your medical card will be taken care of by your local student Mutuelle. You will be sent the relevant forms by post, which you must fill in and send back with an identity photo and a copy of your identity card (or passport). You should expect to wait at least a month for your card, which will then be sent to the address that you have requested.

This card is not a means of payment. It allows your local student Mutuelle to deal with your claims more speedily and reimburse any outlay within 48h. The medical card cannot be issued until you have your own Social Security number. If there is any delay in allocating your Social Security number, you will need to produce the certificate confirming your registration, which will ensure you have the cover you need.

### 4\_ The cost of healthcare

Treatment costs are set by Social Security.

The cost of a consultation in France is as follows: €23 for a general practitioner (doctor), €25 upwards for a specialist (e.g. dermatologist, gynaecologist, ophthalmologist, etc.), with a surcharge for home visits. Your Social Security centre reimburses you 70% of this sum, minus a flat-rate patient contribution of €1, giving €15.10 for a consultation with a general practitioner.

If you wish for a higher level of reimbursement, you need to take out complementary healthcare insurance. For more information, contact your local student Mutuelle.

#### ■ YOUR REFERRING PHYSICIAN (GENERAL PRACTITIONER)

In France, you are required to register with a referring physician (GP): this is the doctor you will see as a matter of course during your stay, and who will refer you to a specialist should the need arise. You will need to inform the Social Security office responsible for your payments of your registration with a specific doctor using the "Déclaration choix du médecin traitant" form, which you can download at [http://www.ameli.fr/fileadmin/user\\_upload/formulaires/S3704.pdf](http://www.ameli.fr/fileadmin/user_upload/formulaires/S3704.pdf). If you fail to do this, your reimbursements will be reduced as financial penalties are applied.

Some specialist doctors may be consulted without referral from your own doctor, without incurring penalties. This applies to gynaecologists, ophthalmologists, psychiatrists (if you are between 16 and 25 years old), stomatologists, and dentists, etc.

You will need to fill in and sign any healthcare forms given to you by your doctor, and send them to your local student Mutuelle.

#### ■ COMPLEMENTARY HEALTH INSURANCE - THE MUTUELLE

NB: complementary health insurance is highly recommended and will entitle you to optimal reimbursement. For further information, contact your local student Mutuelle.

**Example: See how expensive it could be if you twisted your ankle ...!**

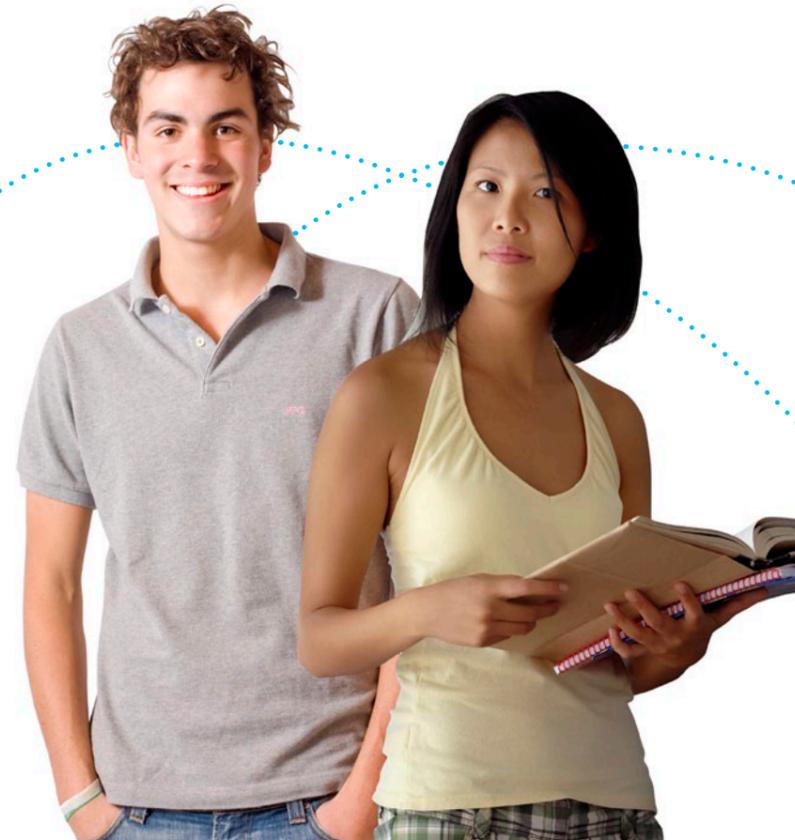
Treatments	Cost	Soc. Sec. rate	Social Security reimbursement
Consultation with a specialist	€28	70%	€18.60
X-ray	€61	70%	€41.70
Pharmacy	€40	65%	€24.50
Physio	€183.60	60%	€104.16
<b>Total</b>	<b>€312.60</b>		<b>€188.96</b>

Without complementary insurance from the local student Mutuelles, you would have to pay €123.24.

Moreover, when you sign up for a Mutuelle you receive a direct settlement card (called a Tiers-payant card). Certain health care providers use this card to obtain payment directly from your Mutuelle, meaning that you will have nothing to pay at all.

#### ■ STUDENT INSURANCE

As you are probably aware, civil liability insurance is compulsory, and insures you against prejudice you may cause to a third party, which is especially important if you go on a placement. You will also need insurance if you have a car and/or bike and/or rented accommodation. Student Mutuelles offer reduced rates for these types of insurance. For further information, contact your local student Mutuelle.



## Glossary

of French terms you may encounter

#### Affiliation

Registration with a Social Security centre (for example the *emeVia Network*).

#### Immatriculation

The administrative procedure that leads to the allocation of an individual Social Security number.

#### Ticket modérateur

Patient contribution: this is the difference between the treatment cost fixed by Social Security and the sum reimbursed, regardless of the doctor's rates (which may in some cases exceed those set by Social Security).

#### Médecin conventionné

This term designates doctors who have signed an agreement with Social Security, and who are grouped into two sectors:

- A *médecin conventionné* in sector 1 uses the rates set by French national Social Security. These doctors may only exceed the set rates where a request by the patient justifies this (e.g. a home visit outside the doctor's normal surgery hours). The extra fee is not reimbursed by Social Security.
- A *médecin conventionné* in sector 2 fixes his own rates. These doctors may charge more than the set rates; the difference is not reimbursed by Social Security.

#### Participation forfaitaire €1

Flat-rate contribution automatically deducted from patient reimbursements by Social Security. This flat-rate contribution of €1 applies to all treatments carried out by a doctor, as well as to medical and laboratory tests.

As a rule, this flat-rate contribution of €1 is not reimbursed by the *Mutuelles*.

#### Franchise médicale

This is the excess that is not covered by Social Security, which is automatically deducted from your reimbursements. This excess applies to pharmaceutical products (€0.50 / pack of medication), transport costs (€2 / journey), treatment by healthcare professionals (nurses, physios, etc.) or other medical staff (€0.50 per treatment). As a rule, the excess is not reimbursed by the *Mutuelles*.

#### Feuille de soins

Treatment form: this is equivalent to an invoice provided by the medical personnel to the patient, on which the treatments are listed. A single form may be used for any number of treatments.