



HEALTH AND PERSONAL INSURANCE COVER IN FRANCE

Guide for international students coming to study in France

international arrivals - terminal 1

15:09

FLIGHT No	FROM	DESTINATION	TIME	STATUS
BA 22341	LONDON	PARIS-CDG	15:10	WELCOME
AF 25227	BAMAKO	MARSEILLE	16:15	WELCOME
AT 56824	CASABLANCA	PARIS-CDG	18:15	WELCOME
KL 85512	BRUXELLES	PARIS-CDG	19:20	WELCOME
AF 96654	MADRID	TOULOUSE	20:30	WELCOME
BA 22574	NEW YORK	PARIS-CDG	21:30	WELCOME
JL 46335	TOKYO	PARIS-CDG	22:10	WELCOME
V7 45678	ABIDJAN	MARSEILLE	22:45	WELCOME
V7 54561	DAKAR	PARIS-CDG	23:10	WELCOME
N2 14545	MEXICO	PARIS-CDG	23:50	WELCOME

2013 - 2014 edition



Editorial

Vanessa Favaro
President of LMDE

Welcome to France!

Like many other students, you have chosen to continue your studies in France this year. Today, more and more students are required to complete part of their studies abroad. This experience is a good opportunity to discover a new country and a new culture.

The French healthcare system is characterised as the only one in the world with a social security system designed specifically for students. Indeed, for over 60 years, students have been managing their own health and personal insurance through representatives elected from among student mutual insurance policyholders. However, understanding how the French healthcare system works and mastering all the necessary formalities can prove rather complicated.

This is why we have created this guide, assembling all the information which may be useful in helping you to navigate your way through the French healthcare system.

However, we firmly believe that France still has much to do to improve its welcome to international students. This is why we are working with other agencies in the student sector to provide students with better information before their arrival and liaising with the authorities to secure concrete improvements in the conditions of study for international students in France.

We wish you a very happy stay in France and hope that this guide will help you achieve success in your studies.

You can view this leaflet in other languages at
www.lmde.com

Contents

The keys to health and personal insurance in France	P. 1
Social security in France	P. 2 to 5
What is the Student social security scheme?	
What is the principle behind a social security scheme for international students?	
How does the social security system work?	
What are social security liability rates?	
As an international student, what is your status in relation to the Student social security scheme?	
Top-up insurance cover in France	P. 6 to 8
What is top-up health insurance and how to choose it?	
Why subscribe to an LMDE health insurance plan?	
How to subscribe to an LMDE top-up health insurance policy?	
A practical guide to the French healthcare system	P. 9 to 11
The French healthcare pathway system	
The general practitioner	
The healthcare system in practice	
How to access prevention programmes?	
Glossary	P.12
Useful contacts	P.13
Why choose LMDE	P.14

The keys to health and personal insurance in France

There are a number of possible options, depending on your personal situation, age and home country. **The main options are provided below and on the following pages.**

Your student social security status	LMDE top-up health insurance solutions for improved cover		
You are under 28 years old on the 1 st of October of the relevant academic year	You are eligible for cover by the Student social security scheme.	You can subscribe to an LMDE top-up health insurance scheme for a higher level of cover for your healthcare expenses.	See pages 4 to 6
You are over 28 years old on the 1 st of October of the relevant academic year	You are not eligible for cover by the Student social security scheme. You must subscribe to the General social security scheme in France.	If you are not eligible for immediate social security cover, you can get temporary health insurance by subscribing to LMDE International Student Cover.	See pages 4 to 6
You are coming to study in France for less than 3 months	You are not eligible for cover by the Student social security scheme. You must manage your own health insurance cover in France.	LMDE International Student Cover provides you with health insurance cover if you are not eligible for social security in France.	See pages 4 to 6
You are arriving in France before 1 st October of the relevant academic year	If you are eligible for cover by the Student social security scheme, you will only be covered from 1 st October.	LMDE International Student Cover provides you with health insurance cover if you are not eligible for social security in France.	See pages 4 to 6
You are currently covered by the insurance policy taken out by your parents who live abroad	<p>If you are under 20 years old and if your parents and yourself are covered by the CFE (Social Security for French citizens abroad), you can normally continue to benefit from their cover, even when in France. Check with the CFE to determine your level of cover in France.</p> <p>If you turn 20 during the academic year in question, you are eligible for the Student scheme (with the exception of students from the EU/EEA/Switzerland).</p> <p>If your parents are covered by a French social security scheme, you are eligible for the Student social security scheme under the existing rules for French students.</p>	Depending on the social security scheme by which you are covered, you may need to subscribe to a top-up health insurance policy for a higher level of cover for your healthcare expenses.	

Can't find your status in the table above?
Visit www.lmde.com, click on "Contact Us" and ask your question.

SOCIAL SECURITY

in France

WHAT IS THE STUDENT SOCIAL SECURITY SCHEME?

In France, all students (both French & international) can benefit from the Student social security scheme, which is managed by the French social security system. When preparing to study in France, you must arrange for some form of social protection, i.e. cover for your healthcare expenses.

Drawn up in 1946, the Charte de Grenoble, the founding text for student unionism in France, defines a student as a “young intellectual worker”, who thereby has a right to “specific social security provision”.

Based on this same text, in 1948 the law made provision for the Student social security scheme and decided to entrust its management to the student mutual insurance system. The creation of this specific scheme gave autonomy to students.

The reasons for the adoption of this law on 23 September 1948 are still valid today: the specific health issues encountered by students, their desire for independence, an increase in financial insecurity on campus and students' legitimate involvement in French democratic life.

WHAT IS THE PRINCIPLE BEHIND SOCIAL SECURITY FOR INTERNATIONAL STUDENTS?

As a general rule, **three conditions must be met in order to be eligible for the Student social security scheme.**

Age is often the determining factor, as in the majority of cases the 'studies' and 'residence' requirements are compliant.

- **Age:** you must be under 28 years old on 1st October of the relevant academic year⁽¹⁾. However, deferment is possible for doctoral or medical studies or for health reasons.
- **Studies:** you must be registered at a higher education institution recognised by the student scheme. Most are recognised but it is wise to make sure in the case of a number of schools and institutes.
- **Residence:** international students must be legally resident in France.

If these three requirements are met, **you may register with the Student social security scheme (RESS)** for the relevant academic year. You will be eligible for social security but you will have to take out a subscription (cost of a RESS subscription in 2012/2013 = €207 per year). **However, in some cases it may be free of charge** (e.g. if you are a French government bursary holder).

(1) In France, the year of study or academic year runs from 1st October of the relevant year to 30th September of the following year.

HOW DOES THE SOCIAL SECURITY SYSTEM WORK?

The purpose of social security in relation to healthcare is to cover all or part of your medical expenses. For a given medical intervention, for example a consultation with a general practitioner, social security defines a tariff, known as the "social security tariff". Each medical intervention is thereby identified and attributed a "tariff".

Next, social security defines a reimbursement scale. As a general rule, based on this reimbursement scale, social security refunds between 15% and 80% of the social security tariff.

The difference between the tariff set and the reimbursement made by social security is paid either by contributors or by their mutual insurance policy (or top-up policy), if they have taken the precaution of subscribing to one.

Example 1.* ▼

For a consultation costing €23 with a sector 1 registered general practitioner (i.e. who charges no more than the statutory fee):
 €15.10 is reimbursed by the Sécu (social security)
 (€16.10 € less a €1 fixed charge),
 and €6.90 is not covered.

Example 2.* ▼

For a pack of medication costing 10 € (with a white sticker):
 €6.50 is reimbursed by the Sécu
 (less the €0.50 medical excess),
 and €3.00 is not covered.

* Examples as of 01/01/2013

WHAT ARE THE SOCIAL SECURITY LIABILITY RATES?

- Social security generally covers 15% to 80% of the most common healthcare expenses.
- In France, medicine is unrestricted. People are free to choose their own doctor, dentist or radiologist. However, a distinction should be drawn between **registered doctors, (conventionnés)**, and **non-registered doctors (non-conventionnés)**. A registered doctor has an agreement with Social Security (known as a convention) and the fees she/he applies correspond to 'reasonable and tactful' tariffs set by the social security system, whereas a non-registered doctor is authorised to charge higher fees.
- Home visits by a doctor and visits at night, on Sundays or public holidays are more expensive.

SOCIAL SECURITY REFUNDS *

Hospitalisation

Hospital in-patient or surgical treatment	80% - 100%
Abortion	80%
Fixed daily hospitalisation fee	0%
Transport	65% or 100%

Hospital outpatient care

Outpatient surgery	70% - 100%
Pharmacy	15% - 65%
General practitioner	70%
Laboratory (medical analyses)	60%

* taux rates applicable as of 17/01/2013 subject to compliance with the French healthcare pathway system.

Dental and Optical care

Dental care	70%
Dental prosthesis	70%
Optical care	60%

Specialists and Paramedical care

Radiology	70%
Specialist	70%
Orthopaedics /Prosthetics	60% - 100%
Medical auxiliaries (physiotherapist, nurses, etc.)	60%

Miscellaneous

Fixed charge of €18	0%
---------------------	----



Social security only refunds part of your healthcare expenses. For a higher level of social security refund either in full or partially, a mutual or top-up health insurance policy is required.

AS AN INTERNATIONAL STUDENT, WHAT IS YOUR STATUS IN RELATION TO THE STUDNET SOCIAL SECURITY SCHEME?

➔ You are under 28 years of age on 1st October and you meet the other two requirements

You must register for the Social Security Student Scheme and choose a payment centre.

When you complete your administrative registration at your educational establishment, you must also register with Student social security.

The Student social security fee for the 2012/2013 academic year is €207 and must be paid at the same time as your tuition fees. Once you are registered, you will receive a certificate confirming your eligibility for the Student social security scheme.

In order to have a permanent Social security number assigned to you, you must also provide documentary evidence, (copy of passport, copy of birth certificate written in French, English, German, Spanish, Italian or Portuguese).

You can then use the "carte Vitale" (French health insurance card) to claim back your healthcare expenses.

By ministerial order, the LMDE is authorised to manage the Student social security scheme in all academies within France. In 2012/2013, more than one in two students chose LMDE as their social security provider (figure as of 30/06/2013).



YOUR LMDE STUDENT SOCIAL SECURITY

Choose LMDE - La Mutuelle des Etudiants, the only national Student social security Centre for your healthcare cover, and benefit from ...

✓ LMDE national cover

- With branches located throughout France (mainland France and overseas territories) and mobile units within higher education institutions, **you can access your LMDE file and claim back healthcare expenses wherever you are.**
- LMDE telephone advisors are available to **answer any questions regarding your refunds or contract.**

✓ Refunds issued from 48 hours of submitting a claim with your "Carte Vitale" card

- Non-transferable and in your name, this card must be presented to healthcare professionals. **It will enable you to receive refunds quickly and easily.**

✓ Services making your life that much easier

- Using the **LMDE national third party payer system**, there's no need to tap into your budget to pay in advance the Social Security share of your healthcare expenses; the LMDE will refund the healthcare professional on your behalf (doctor, pharmacy, hospital, etc.).
- You can access **your LMDE file online in your Member Area** by going to www.lmde.com, where you can track your refunds, amend your contact details, edit your affiliation certificate, register your bank details, order your European health insurance card (EHIC), etc.
- To provide you with enhanced support, the LMDE makes available **practical documents** introducing the student scheme, the French healthcare pathway system, top-up insurance cover, etc.

Please note: Social Security only refunds part of your healthcare expenses. This is why a mutual or top-up health insurance policy is required to refund all or part of your healthcare costs. See page 6 for more information.

➡ **You are over 28 years old on 1st October and do not qualify for an exemption**

You are not eligible for cover by the Student social security scheme.

Depending on your personal circumstances, the CPAM (Primary Health Insurance Fund covering mainland France) or the CGSS (General Social Security Fund covering Overseas territories) will process your application.

The address of your CPAM or CGSS can be found on the Social security website www.ameli.fr

➡ **You are coming to France for an international exchange and staying less than 3 months**

You are not eligible for cover by the Student social security scheme.

YOUR LMDE INTERNATIONAL STUDENT COVER

If you are an overseas intern or student coming to study at a higher education institution in France but **you are not eligible for Student social security cover because:**

- you're staying in France for less than 3 months,
- or you're arriving in France before 1st October of the academic year in question,
- or you are over 28 years old (e.g a research student, etc.)

The LMDE has designed its International Student Cover especially for you, enabling you to be refunded for your healthcare costs in France: a refund of your day to day healthcare costs up to 100% of the Social Security liability rate in France, possibility of receiving hospital care with treatment costs paid directly to the hospital by the insurer within healthcare institutions registered with LMDE and after prior written agreement from LMDE, etc.

NEW! Cover for your beneficiaries under your insurance policy.

For a breakdown of International Student Cover benefits, start date terms and conditions, exclusions and subscription fee, refer to the LMDE mutual insurance rules available at LMDE branches and at www.lmde.com



In addition to your International Student Cover, for only €16/year, take out a **Student Insurance policy*** and benefit from Civil Liability insurance, personal injury, assistance and repatriation cover, together with legal assistance in the event of disputes with third parties.

* Services managed by MATMUT - a company governed by the French Insurance Code - and Malmut Mutualité, a mutual insurance company subject to the provisions of the French Mutual Insurance Code, book II, registered in the Registre National des Mutuelles (National Mutual Insurance Company Register) under No. 775 701 485. Registered offices: 66 rue de Sotteville, 76100 Rouen, France. Refer to the leaflet available at www.lmde.com or in LMDE branches.

Top-up cover in France

WHAT IS TOP-UP HEALTH INSURANCE AND HOW TO CHOOSE IT?

To keep your healthcare expenses to a minimum, it is essential that you enhance your Social security refunds by taking out a top-up mutual health insurance policy. Top-up health insurance covers all or part of the difference between the rate charged by the doctor and the French Social security refund.

LMDE offers a comprehensive range of policies adapted to suit the personal circumstances of students.

To ensure optimal coverage for all the healthcare services you may need, subscribe to one of our LMDE top-up insurance policies. Your refund rate will vary depending on the level of cover selected and the subscription fee paid.



=

Social security

+

Top-up health insurance

+

Student insurance

=

Optimal cover for your
healthcare expenses and
daily protection

LMDE top up health insurance policies 2013/2014

Coups Durs LMDE

€6/month⁽²⁾
€72/year

You require cover for urgent, unplanned healthcare

- Hospitalisation, GP, etc.

Soins Courants

€9.17/month⁽²⁾
€110/year

You require cover for your most common healthcare expenses

- GP and correspondent doctor, pharmacy, etc.

Tous Soins

€18.75/month⁽²⁾
€225/year

You require 100%⁽¹⁾ cover for all your healthcare costs, even more specific ones, and you need your healthcare expenses refunded abroad (internships and studies)

- Direct access doctor, paramedical care, 24/7 repatriation assistance, etc.

Forfaits

€31/month⁽²⁾
€372/year

You need cover for your medical fees and for your optical and dental expenses

- Orthodontics, glasses/contact lenses package...

Optimum Forfaits LMDE

€51.75/month⁽²⁾
€621/year

You need optimal cover for your medical expenses, including additional specialist consulting fees, hospitalisation with private room, etc.

- Extra payments for specialist consultations, private room in the event of hospitalisation...



Civil liability INCLUDED



Solidarity insurance benefits INCLUDED



Preventive care flat rate INCLUDED



LMDE/MA Healthcare Support services INCLUDED



Overseas health coverage INCLUDED



Fixed rate for expensive healthcare INCLUDED



Healthcare for holidays abroad INCLUDED

+ Student cover⁽³⁾: For insurance cover in your day to day student and private life: civil liability, personal injury, assistance and repatriation cover, together with legal assistance in the event of disputes with third parties.

€16/year

For further details of services, terms and conditions of implementation and exclusions, refer to the LMDE mutual insurance rules available from LMDE branches or online at www.lmde.com. (1) Refunds are calculated based on the French Social Security liability rates. Refund rates include the Social Security refund. (2) Monthly cost of a 12-month policy provided for information purposes only. Rates applicable as of 01/04/2013 for the 2013-2014 academic year. For terms and conditions of payment, refer to the subscription form. Visit our website at www.lmde.com or one of our branches to learn more about all LMDE policies. (3) Service managed by Matmut and Matmut mutualité, refer to the "Private Life - Student Life Civil Liability" leaflet.

WHY SUBSCRIBE TO AN LMDE HEALTH INSURANCE PLAN?

By subscribing to an LMDE health insurance plan in addition to your LMDE Social security cover, you will benefit from:



✓ a **single refund for your healthcare expenses**

(Social security and top-up parts),



✓ the **third party payer system in full** (Social Security and top-up parts) which means that you do not have to make advance payments for your healthcare expenses, depending on the policy chosen, in a large number of hospitals, health centres, pharmacies, etc.



✓ **Civil liability cover** included in all policies. This form of cover is often required by higher education institutions during registration,



✓ **Solidarity** benefits included in all levels of cover,



✓ Option to **pay in instalments without handling fees**,



✓ **You can subscribe at any time during the year** and pay only for the months for which you require cover.

Example*

You spend €50 in the pharmacy for 2 packs of medication (blue stickers):

You will receive €14 as the Social security refund (liability rate in effect on 01/01/2012) (€15 - €0.50 x 2 medical excess charges)

You are therefore liable for the remaining €36 (€36, €1 of which is your medical excess charge)

In order to be refunded the remaining €35 you should subscribe to a top-up health insurance policy.

* Example as 01/01/2013

Please note

When preparing for your stay in France, ask about your future Student social security status. If you need to subscribe to the Student social security scheme, you must pay the subscription fee (with the exception of specific cases). . At the same time you will also be asked whether you would like to subscribe to a top-up health insurance policy in France, tailored to your requirements.

There is therefore no need to take out an additional insurance policy before leaving for France!

Example for the 2012/2013* academic year

You pay the **Student social security contribution**, i.e. **€207**.

You subscribe to the **LMDE All Inclusive Healthcare + Student Insurance top-up health insurance policy** for full health and personal insurance cover, i.e. **€210 + €16 = €226***.

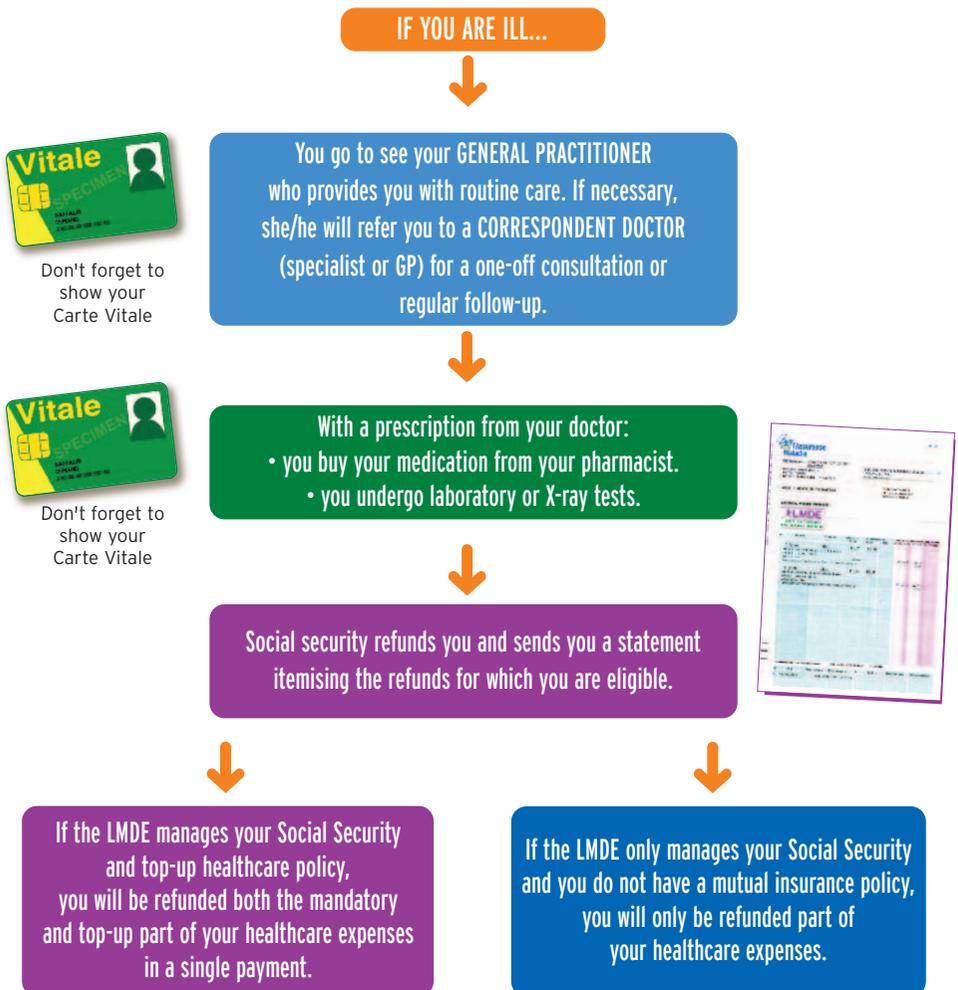
You benefit from optimal cover for your healthcare expenses and daily protection for only €433* for the full academic year.

* Please refer to the LMDE mutual insurance rules for a detailed description of the benefits proposed and any exclusions.

The French healthcare system

1) THE HEALTHCARE PATHWAY SYSTEM

The diagram below explains the steps to follow to benefit from optimal healthcare refunds under the French healthcare pathway system.



2) THE GENERAL PRACTITIONER

The healthcare system in France is based on the **"healthcare pathway system"**: each insured party must choose a general practitioner when subscribing to the Social security scheme.

Their role is to coordinate your healthcare. If you have particular needs, they will refer you to correspondent doctors. The choice of general practitioner is up to you but is not final insofar as you can change doctors at any time (after moving home for example).

Please note: you can choose not to follow the "healthcare pathway system". However, in this case you will not receive the same level of refund from Social security and will find yourself with higher expenses to pay.

Your chosen general practitioner must be declared to the LMDE if the latter manages your Social security. The declaration form is available in LMDE branches or can be downloaded from our website: www.lmde.com. Register your general practitioner online via your Customer Area.

Procedure to follow:

- When registering with LMDE for the first time, fill in the form declaring your choice of general practitioner.
- Send your bank details for a French bank account in your name to benefit from faster, simpler refunds.
- Follow the French "healthcare pathway system" for a higher level of refund.
- Show your Carte Vitale to your doctor and pharmacist and update this if your circumstances change.
- Append any documents required to process refund requests (doctor's prescription, etc.).

3) THE FRENCH HEALTHCARE SYSTEM IN PRACTICE

1 - What happens if you are admitted to hospital?

If your state of health requires hospitalisation, you can go to the hospital of your choice. For in-patient hospital care, the French national health insurance scheme (Assurance maladie) covers 80% of all costs. You are therefore liable to pay the patient charge, the fixed daily hospitalisation fee dependent on your length of stay and a fixed charge of €18: these expenses can be refunded by your top-up health insurance policy.

Please note: the Social security liability rate is reduced if the hospital is not registered (conventionné).

2 - How do you obtain your medication?

Medication is issued upon presentation of the prescription given to you by your general practitioner. Medication is not free of charge. Depending on the situation, medication is refunded at a rate of 15%, 30%, 65% or 100%. You will therefore be required to make a financial contribution per item of medication, which can be refunded by your top-up health insurance. Most top-up health insurance policies do not cover the €0.50 medical excess charge per pack of medication.

3 - How can you take advantage of the third party payer scheme?



The LMDE has numerous agreements with healthcare professionals throughout France (including its overseas territories). Depending on the level of cover provided, these agreements mean that the subscriber does not have to pay their healthcare expenses in advance.

The LMDE provides its subscribers with a **Customer Area** listing all LMDE third party payer agreements. To create your Customer Area, **log on to www.lmde.com** using your subscriber number!

4 - How do you fill in a healthcare claim form (FSE)?

If your healthcare professional is not equipped to read the Carte Vitale, she/he will issue you with a healthcare claim form. Read the instructions below carefully to help you fill in your claim form correctly.



- 1 The doctor fills in the healthcare recipient (you, your spouse, your partner, your civil partner or your child).
- 2 If you are the healthcare recipient, include here your social security number which is shown on your Carte Vitale.
- 3 Provide the date of birth of the healthcare recipient.
- 4 If the healthcare is provided to your spouse, your partner, your civil partner or your child, you must provide your name and Social Security number here.
- 5 Insert your address as the insured party.
- 6 Don't forget to sign your healthcare claim form and to attach your prescription if required.

4) HOW CAN YOU ACCESS HEALTHCARE ON CAMPUS?

Most university campuses have **University Preventive Medicine Units (MPU)** or **University Services for Preventive Medicine and Health Promotion (SUMPPS)**.

Depending on the campus, the **MPU** will be able to provide regular check-ups conducted by doctors and nurses, access to certain specialists, and in all cases, to a counselling service offering advice on any questions or problems you may have regarding your health, sexuality or psychological frame of mind, etc.

A number of university cities also have **University psychological support offices (BAPU)** where students can consult psychologists near their place of study.

MPU and **BAPU** provide students with medical consultations at a low cost and close to campus, from professionals who are aware of the particular needs of students. Feel free to visit these places for advice, a listening ear and, in some cases, treatment.

For information on organisations near your campus, contact your University's administration office or your LMDE agency (list of addresses on the website www.lmde.com). You can also request information from a **CROUS (Regional Student Welfare Services) office** which will offer you guidance. **CROUS** offices also have **social workers** available to talk to anyone facing difficult social circumstances.

Glossary

Affiliation: This designates your attachment to a particular Social Security centre (for example LMDE-centre 601).

Carte Vitale: This card serves as proof that you have registered with Social Security. Non-transferable and in your name, it must be shown to healthcare professionals. It guarantees healthcare refunds within 5 days.

Medical excess = franchise médicale: This is the amount automatically deducted from your Social Security refund. This medical excess relates to pharmacy products (€0.50/pack of medication), transport (€2/trip), any interventions performed by medical auxiliaries (nurses, physiotherapists, etc.) (€0.50 per medical intervention). As a general rule, the medical excess is not refunded by mutual insurance companies.

Registration = Immatriculation: This is the administrative procedure for allocating a Social Security number.

Registered doctor = Médecin conventionné: This doctor has signed an agreement with Social Security and is listed according to two sectors:

◀ A **secteur 1** registered doctor applies the statutory tariff. This doctor may not charge more than the statutory fee unless you have a special request (e.g. for a consultation outside normal surgery hours). These additional charges are not covered by the French national health insurance scheme (Assurance maladie).

◀ A **secteur 2** registered doctor has no constraint on his/her fees. This doctor may charge more than the statutory fee (beyond the tariff set by social security) and these additional fees are not reimbursed by the French national health insurance scheme.

€1 fixed charge = €1 participation forfaitaire: This is the amount automatically deducted from your Social Security refund. This €1 fixed charge (sum in effect as of 17th January 2011) applies to all interventions performed by a doctor together with any medical analysis tests required.

As a general rule, this €1 fixed charge is not refunded by mutual insurance companies.

Patient charge = Ticket modérateur: This is the difference between the fixed rate set by Social Security and its share of the refund, irrespective of the fee applied by the healthcare professional you are consulting.

Other doctor (not included in French healthcare pathway system): a doctor not consulted under the direct access scheme but consulted directly by the patient.

Medical auxiliaries: nurses, physiotherapists, orthoptists, speech therapists, chiropodists: treatment is provided with a doctor's prescription.

Outpatient surgery: Surgical procedures performed by the doctor in his/her surgery.

FSE: Electronic healthcare claim form.

Fixed daily hospitalisation fee - Forfait journalier hospitalier: The sum for which the patient is liable corresponding to the hospital's accommodation fees.

Daily hospital allowances - Indemnités journalières hospitalières: For hospital in-patient care, the sum of €15/day paid in addition to the daily Social Security allowances (from day 4 of hospitalisation for up to 30 days per year).

Correspondent doctor = Médecin correspondant: This is a doctor to whom you have been referred by your general practitioner.

Direct access doctor - Médecin d'accès direct: This doctor can be consulted without a prior referral from your general practitioner

Pharmacy (blue, white and orange stickers): White-sticker medication is refunded at a rate of 65% by Social Security, blue-sticker medication at 35% and orange-sticker medication at 15%.

Benefits: Refund of healthcare expenses.

Outpatient healthcare in a state-run hospital: All treatment given at the hospital as an outpatient. This may include doctor's consultations, treatment given at Accident and Emergency, etc.

Third party payment = Tiers payant: A system whereby subscribers are not required to pay in advance when visiting a healthcare professional. The subscriber's Student social security scheme (e.g.: LMDE-centre 601) makes a direct payment to the healthcare professional.

Useful contact details



AEMF : Association des Etudiants marocains de France :
www.aemf.fr



ANAEM (ex OMI) :
www.anaem.social.fr



Assurance Maladie :
www.ameli.fr



CAF : Caisse d'Allocation Familiale (aide au logement) : www.caf.fr



Campus France :
www.campusfrance.org



CIDJ : Centre d'information et de documentation jeunesse :
www.cidj.asso.fr



CNOUS : Centre National des œuvres Universitaires et Scolaires :
www.cnous.fr



GISTI : Groupement d'Information et de Soutien des Immigrés :
www.gisti.org



LDH : La Ligue des Droits de l'Homme : www.ldh-france.org



RUSF : Réseau Université Sans Frontières : www.rusf.org



Service Public : Pour connaître vos droits et démarches :
www.service-public.fr



UEAF : Union des Etudiants Algériens de France :
ueaf_asso@yahoo.fr (mail)



UEVF : Union nationale des Étudiants Vietnamiens de France :
www.uevf.fr



UNEF : Union Nationale des Étudiants de France : www.unef.fr

If you are a student from Belgium, request the guide produced by the LMDE and **La Mutualité Socialiste Belge** (Belgian socialist mutual association): "I'm going to France/I'm going to Belgium": www.mutsoc.fr



L'accès à la santé pour tous

La Mutualité Socialiste



Why choose

LMDE?



- ✓ The only national mutual insurance company for students in France (mainland France and overseas territories)
- ✓ Local branches and advisors available to meet you on campus
- ✓ In France, more than half of all students choose the LMDE to manage their Student social security, i.e. more than 920,000 students*
- ✓ The only student mutual insurance company with over 320,000 subscribers*
- ✓ Managed for students by LMDE student members elected every 2 years

* Figures as of 30/06/2012

For any enquiries relating to your contract or to track your refunds, please phone: **0969 369 601 (Mainland France), 0596 71 16 31 (Martinique), 0590 24 26 20 (Guadeloupe), 0262 94 47 00 (Reunion Island), 0594 30 90 04 (French Guiana)**

(cost of a local call from a landline).



www.lmde.com



Etudiants étrangers
Foreign students



Visit your International Student member area at www.lmde.com