

## BACK TO SCHOOL IN FRANCE 2018

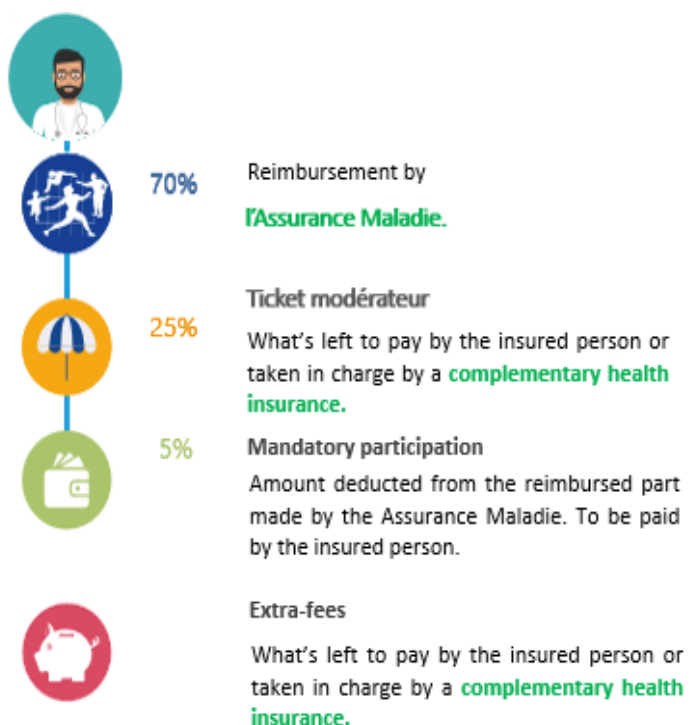
### WHAT YOU NEED TO KNOW WHEN YOU ARE A FOREIGN STUDENT

#### Hello young student !

You will soon arrive on the French ground in order to start or continue your education. We are going to guide you through this by helping you be fully prepared once you will be here.

Before arriving in France, good preparation is essential. This guide is designed to help you understand all of the points and will allow you to subscribe to all of the mandatory insurances requested by your university.

## THE FRENCH HEALTHCARE SYSTEM



The Sécurité Sociale (Social Security) is the reimbursed part by the Assurance Maladie (Health Insurance). When you live in France, the CPAM (Caisse Primaire d'Assurance Maladie) is in charge of the reimbursements of care : Hospitalisation, doctors, pharmacies.

It reimburses between 15% and 70% of the health care **cost**, depending on the case.

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There is the Carte Vitale ( green health card) which allows French residents to be refunded directly on their bank account. Otherwise, you need to send a Feuille de soin (health document) and a prescription completed by the doctor (if medications are needed) to your Sécurité Sociale center in order to be reimbursed.

## THE CPAM

The CPAM is the Sécurité Social center of every student and employee. It allows you to be reimbursed at 70% of your health care costs.

You will need to start a process to be attached to a Sécurité Sociale center.

These procedures can take a long time, up to 2 months. Meanwhile make sure to be covered by a health insurance such as IWIF (see below) .

## PROCEDURES

In September 2018, the subscription for new students to the Assurance Maladie will be made by a dedicated website :

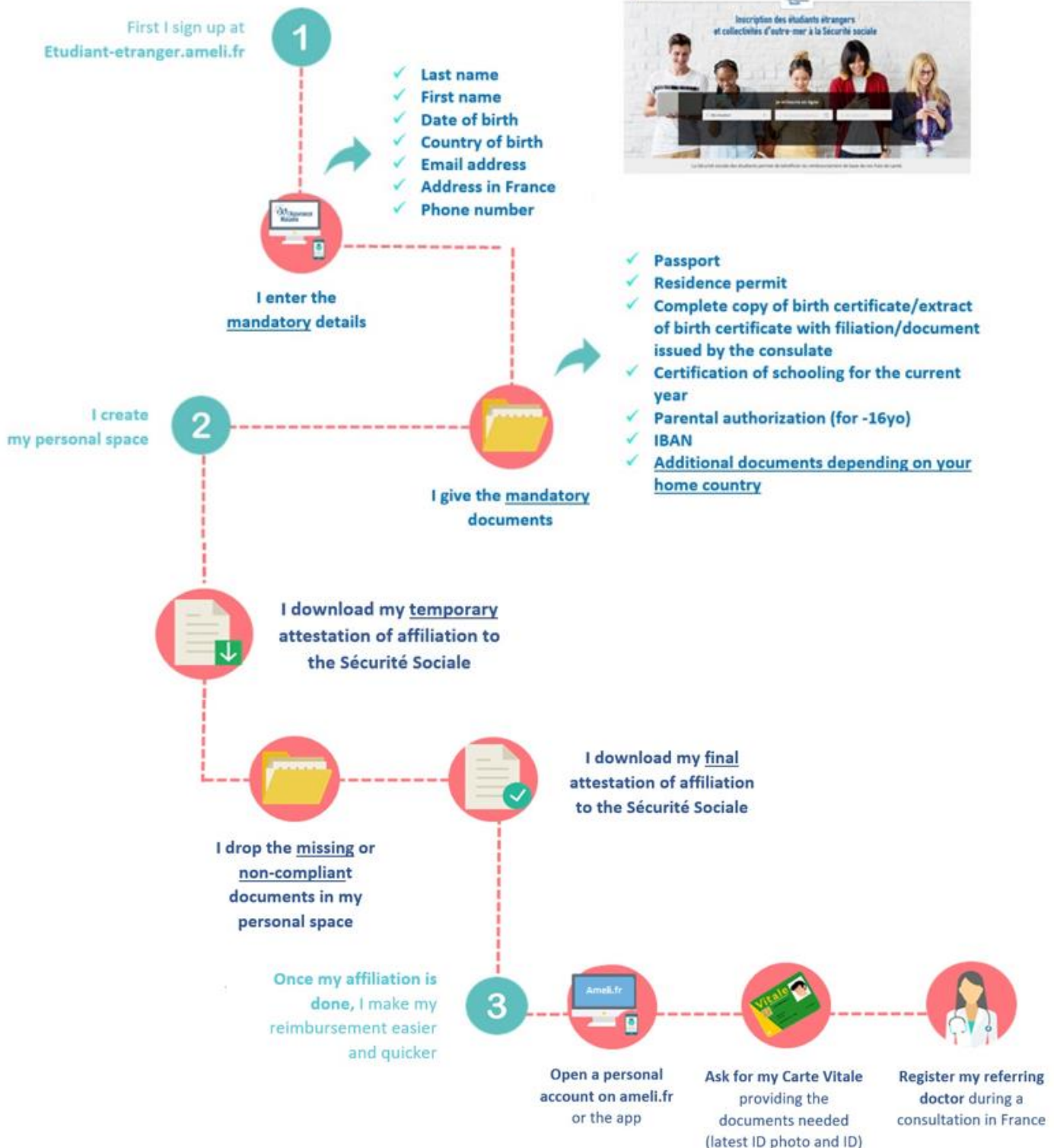
[etudiant-etranger.ameli.fr](http://etudiant-etranger.ameli.fr)

This procedure is mandatory once you will be in France and after the payment “vie étudiante” (student life) to the CROUS and the registration to your new university.

This dedicated site, available in French and English, will be the privileged place to communicate between the foreign students and the Assurance Maladie.

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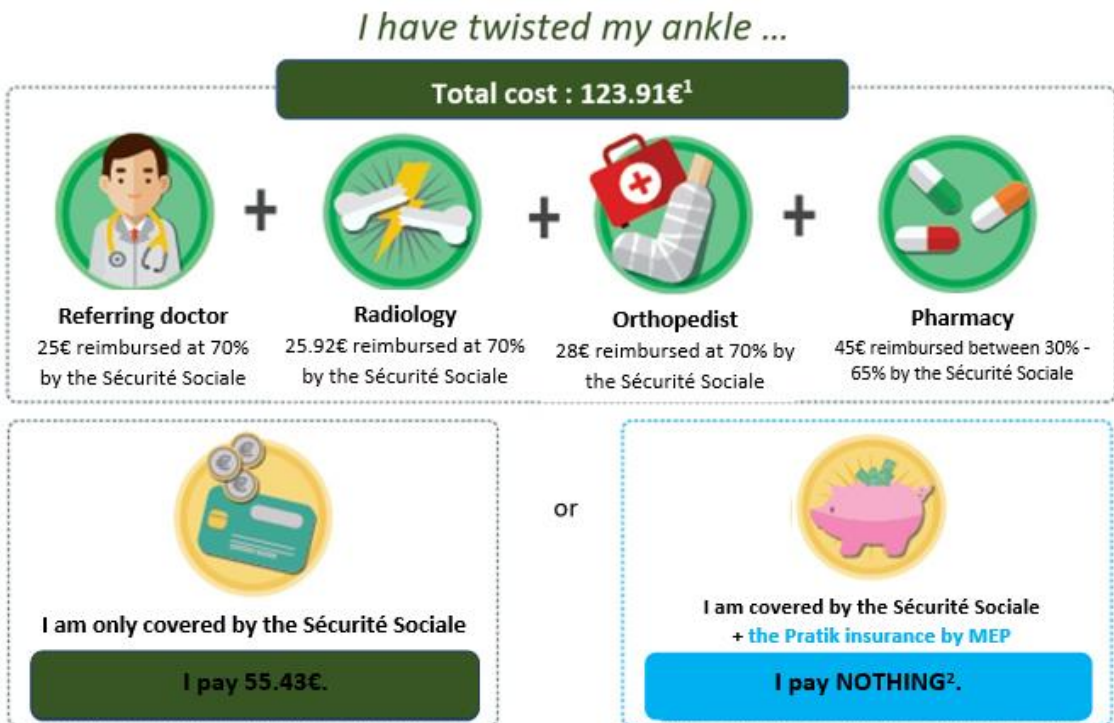
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### COMPLEMENTARY HEALTH INSURANCE

The complementary health insurance aims to be well reimbursed. After receiving the 70% of the Sécurité Sociale, the complementary health insurance aims to complete the reimbursement.

It is essential because it allows you to be covered and financially protected in case of an accident when the costs are expensive and not entirely reimbursed by the Sécurité Sociale.



1: Fares and rates fixed by the Assurance Maladie since 08/04/2017

2: Except mandatory participation, here 5.50€

Learn more about our complementary health insurances!

<https://www.mep.fr/Complementaires-sante/Bien-choisir-sa-complementaire-sante/Les-complementaires-sante-MEP>

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### I-WIF (Insurance When In France)

Administrative procedures can take a long time in France. You have to be extremely vigilant when you arrive in France because you are not insured in case of accident or illness.

The IWIF has been created for this purpose. For one week, two, a month or more, IWIF will cover your health cares up to 90% ! This provides a safe way to be insured while waiting for your affiliation to the Sécurité Sociale.

There are 2 types of insurance with appropriate fares :

	Reimbursement rate	Maximum guarantee
Hospital cares	<b>70%</b> of real fares	30 000 €
Common cares outside hospital		
Dental emergency		150 €
Ophtalmological emergency		
Temporary World travel		
Guarantee non-included		

	Reimbursement rate	Maximum guarantee
Hospital cares	<b>90%</b> of real fares	80 000 €
Common cares outside hospital		
Dental emergency		150 €
Ophtalmological emergency		
Temporary World travel		
30 000 €		

#### Guarantee SCHENGEN 70

##### € Fares

	15 days	1 month	3 months	6 months	9 months	12 months
Students (from 16 to 40 y/o)	25,00€	40,00€	90,00€	180,00€	270,00€	360,00€
21 y/o	30,00€	40,00€	90,00€	180,00€	270,00€	360,00€
From 20 to 60 y/o	45,00€	60,00€	153,00€	288,00€	405,00€	504,00€
+ 60 y/o	60,00€	80,00€	204,00€	384,00€	540,00€	672,00€

Fares since 01/01/2018. Firm subscription for 15 days, 1 month, 3 months, 6 months, 9 months or 12 months.

#### Guarantee SCHENGEN 90

##### € Fares

	15 days	1 month
Students (from 16 to 40 y/o)	30,00€	48,00€
-30 y/o	45,00€	60,00€
From 30 to 50 y/o	70,00€	95,00€
From 50 to 70 y/o	108,00€	145,00€

Fares since 01/01/2018. Firm subscription from 15 days to 12 months

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### WHAT YOU NEED TO KNOW WHEN YOU ARE A FOREIGN STUDENT

#### I-WIF

The guarantee includes:

- Repatriation to your home country
- Doctor sent to you from your home country
- Early return in case of death or hospitalization of a family member
- Criminal deposit (i.e. bail money)
- Legal fees
- Information and medical advice
- Advance payment in case of loss or theft of personal belongings
- Psychological assistance in France (linked to the stay in France)
- Civil liability
- Personal accident

Ask your school to subscribe!

### THE ESSENTIAL INSURANCES

#### CIVIL LIABILITY

The Civil Liability covers you in case of non-premeditated actions and practices that could damage others.

Example: If I pour my coffee on my classmate laptop, the insurance takes the reimbursement into account.

The Civil Liability issued by MEP allows you to be covered in your private and professional life but also while doing sports and during schooling.

The must: It costs only 16€ per year !

To subscribe : <https://www.mep.fr/Assurances-etudiantes/Mes-assurances-RC-Stage-et-Association/Le-pack-assurances-T-as-Tout>

While registering for higher education in France, civil liability is mandatory. You need to provide proof of a civil liability for the registration. With “**T’as tout**” by MEP, the civil liability is sent by e-mail under 48h!

## HOUSING INSURANCE

In France, if you want to rent an accommodation, you need to provide a housing insurance attestation which covers you in case of flood, fire or robbery.

This insurance is mandatory, you will only be given the keys under presentation of this attestation.

The housing insurance by MEP offers affordable fares for students.



### Housing insurance

Apartment-sharing or alone, this insurance is mandatory.

MEP offers different options meeting the requirements of the owners and at student fares.

Included :

- Flood
- Glass breakage
- Legal assistance
- Natural disaster
- Fire
- Flatmates covered under the same contract

Optional collective contract subscribed via S2C – 432 bd Michelet 13009 Marseille. N°ORIAS 07 030 727. RCS Marseille 395 214 646 00022.

More information : <https://www.mep.fr/Assurances-etudiantes/Mon-assurance-habitation/Une-offre-adaptee-a-votre-situation>

All the guarantees and procedures offered here allow you to arrive in a peace of mind on the French ground. For any subscription at the MEP, the attestations are quickly sent by email and the school will soon be aware of your procedure.

The MEP in partnership with student associations is available all year long to support the students during their school years.

For further information about us, feel free to visit our website: [www.mep.fr](http://www.mep.fr) or call us at +334 82 545 545.

Welcome to France !