

SPECIAL FOREIGN STUDENTS IN HIGHER EDUCATION

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Welcome to France!

1 What steps do I have to take?

- **If you are on an 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), you can benefit from medical care in France if required.

- **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:

Select LMDE Centre 601, on your registration form.

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



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



2 The French Healthcare System...

If you do not hold a EHIC - European Health Insurance Card (CEAM in French) - or the form required by a reciprocal agreement between your country of origin and France, and in order to obtain medical care and adequate reimbursement, you must comply with the medical consultation procedure (*parcours de santé*) implemented in France since January 1st 2006.

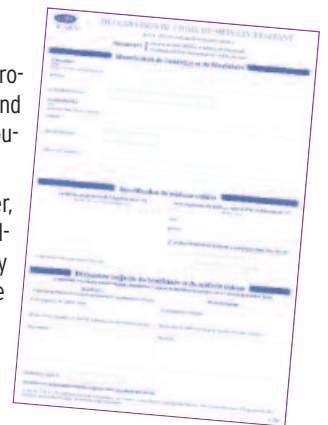
- **You must nominate your attending General Practitioner (*médecin traitant*)**

Your local French National Healthcare (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, since January 1st 2005, 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?

Drugs are dispensed on prescription from your practitioner and with your French National Health Insurance Vitale card. Medicine is payable when purchased and reimbursed up to 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.



The pages concerning the French National Health Insurance (*sécurité sociale*) are published and distributed within the scope of the convention between LMDE and the French Ministry for Higher Education and Research.

3 For better reimbursement

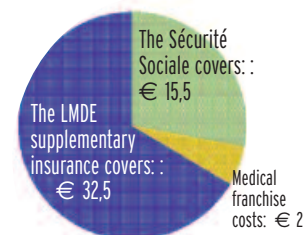
WARNING! FRENCH SOCIAL SECURITY DOES NOT REIMBURSE 100% OF ALL HEALTHCARE. FOR OPTIMAL REIMBURSEMENT, YOU WILL REQUIRE A SUPPLEMENTARY LMDE MEDICAL INSURANCE POLICY (SEE THE BACK OF THIS DOCUMENT FOR DETAILS)

An example to illustrate...

Lea buys 4 boxes of medicine (blue stickers, reimbursed at 35%) in a pharmacy, for a total amount of € 50. Her LMDE social security office will reimburse € 15.5 (that is to say 35%, and deduct € 0.5 per box for the medical franchise).

With the "All-inclusive Healthcare" supplementary health insurance policy she has subscribed to, the LMDE will reimburse an additional € 32.5.

Hence, she will only have to pay the medical franchise of € 2 out of the overall cost of € 50.



The LMDE offers three supplementary health insurance policies corresponding to three different levels of coverage, all designed by and for students, **with no health investigation form and which take effect as of 1st October 2008 if you subscribe to a 12-month guarantee before 31/12/2008**. You can select the level best adapted to your needs (consultation of specialists, you need eyeglasses, you require dental care...).

"All-inclusive Healthcare", guaranteed peace of mind, all over the world...

16,58 €/month*

With the best quality-price ratio,
100% REIMBURSEMENTS of YOUR HEALTHCARE**
including **OPTICAL and DENTAL CARE**
and **"SPECIFIC STUDENT" FLAT RATES**

This "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...

For 2007-2008, 21-year-old Thomas took out an "All-inclusive" supplementary health insurance policy. During the year, he spent € 424 on visits to doctors, dental care and medicine within the scope of the coordinated medical consultation procedure.

Total social security reimbursements amounted to € 144.65. His "All-inclusive" supplementary policy covered the remainder totalling € 279.35 (after the €1 Social Security fixed patient's contribution per consultation and € 0.50 medical franchise for each box of medicine).

"Routine Healthcare", guarantees the essential...

7,17 €/month*

100%** of your **PHARMACY** (blue & white stickers) and **HOSPITAL EXPENSES** is **COVERED**, and you can benefit from the community services available!

100%** coverage for consultations and diagnostic tests prescribed by your attending GP and corresponding practitioners!

The "Routine" supplementary healthcare policy has been designed to cover your healthcare requirements for a minimum budget.

"Flat Rates", total serenity...

26,25 €/month*

For those healthcare expenses that are poorly or not reimbursed by Social Security, **PROSTHODENTICS or ORTHODONTICS (€ 250/year), EYEGLASSES or CONTACT LENSES (€ 130/year), HEARING AIDS (€ 150/year), OBSTETRICS FLAT RATE (€ 150/year)**

The "Flat Rates" supplementary healthcare policy was designed to deal with all situations by offering the most efficient coverage possible for the more expensive risks that you may incur.

* Monthly cost for a 12-month guarantee. For conditions of payment, including instalments, please consult the subscription form. Annual subscription rates: € 86/annum for "Routine Healthcare", € 199/annum for "All-inclusive Healthcare", € 315/annum for "Flat Rates". ** 100% of the French Social Security's rate of liability within the coordinated medical consultation procedure.

You will find details concerning LMDE insurance policies, how and when they take effect, as well as the exclusions accounted for in the LMDE mutual insurance code, extracts of the Matmut insurance policy and the LMDE-IMA covenants available, on www.lmde.com or in all LMDE agencies.

All over France, all year long, LMDE stands by you.

- Almost 800,000 students have entrusted us with their student Social Security..
- With 153 agencies scattered all over the country, you will always find an LMDE advisor to help and guide you near to where you are studying.
- By dialling 3260 and clearly saying "LMDE" (0,15 € min inclus. VAT), you are in direct contact with advisors on our helpline (Monday to Friday from 9a.m. to 6p.m. - advisors speak English and Spanish).
- Over 240 000 LMDE subscribers.
- LMDE is the provider chosen by the CNOUS for BGE/BGF supplementary insurance!