

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:

Claims body
Select a health insurance body

1 - LMDE
 2 - OTHER



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 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?

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.



For better reimbursement

WARNING! FRENCH SOCIAL SECURITY DOES NOT REIMBURSE 100% OF YOUR HEALTHCARE EXPENSES.

For optimal reimbursement, 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 2009** for all subscriptions to a 12-month policy taken out before 31st December 2009 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...*).

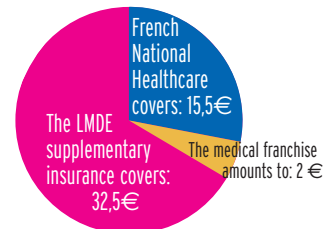


An example to illustrate...

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 Healthcare) 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 advises you **"Tous Soins"**, "All-inclusive Healthcare", guaranteed peace of mind, all over the world...

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

This **"Tous Soins"** 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...).

LMDE has also developed other policies, the details of which can be found on www.lmde.com or in LMDE agencies

* Reimbursement is calculated based on liability rates fixed by the French National Healthcare Insurance (Sécurité sociale).

Contacts

LMDE stands by you...

- Over 810,000 students have entrusted us with their student health insurance.
 - LMDE has over 250,000 subscribers.
 - 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). Our helpline advisors also speak English and Spanish.
- For all information concerning the policy you have subscribed to, or to monitor reimbursements, dial (+33) 01 40 92 54 85.

www.lmde.com

Complementary health insurance schemes

Focus on benefits

Packages for high cost treatments

Dental prostheses: a refund for your crowns with no limit on the number of teeth, with our "Packages" and "Optimum packages" complementary health insurance schemes, at LMDE-subsidised practitioners.

Consultations with nutritionists, osteopaths or psychologists paid for with our "Packages" and "Optimum packages" complementary health insurance schemes.

Welfare services

Mutexam: this educational assistance fund can provide help in the event of an accident, illness or the death of a family member preventing you from sitting your end of year exams. It will help you to finance a further year's studies identical to the year you have just completed.

Allocation Mutualiste de Solidarité (Mutual Welfare Allowance): this special allowance is available from the LMDE to finance those medical charges still at your cost after an illness, accident or following medical treatment.

400% accident

The "400% accident" cover: to support you when times get tough, on condition that you complete a coordinated treatment path. This complete cover package provides a "top up" of up to 400% of the Social Security responsibility tariff to cover medical costs incurred following an accident covered by this policy.

Civil liability

Accidents, fires, carelessness ...: with civil liability cover you are covered for any damage to property or bodily injury caused to others.

REFUND INFORMATION

from 01/10/2009 to 30/09/2010

	Social Security rate	OCCASIONAL TREATMENTS €60/year €5/month ⁽²⁾	GENERAL TREATMENTS €90/year €7.50/month ⁽²⁾	ALL TREATMENTS €198/year €16.50/month ⁽²⁾	PACKAGES €318/year €26.50/month ⁽²⁾	OPTIMUM PACKAGES €540/year €45/month ⁽²⁾
TREATMENT PATH						
Attending practitioner (GP or specialist)	70 %	100 %	100 %	100 %	100 %	100 %
Corresponding doctor (specialist including radiologist or general practitioner)	70 %	70 %	100 %	100 %	100 %	100 %
Direct access doctor (■ 100 % if the doctor is your general practitioner or a corresponding doctor) (gynaecologist, ophthalmologist, psychiatrist, neuropsychiatrist, stomatologist)	70 %	70 %	70 % ■	100 %	100 %	100% + €150/year
Other doctors (outside the scope of a coordinated treatment path)	30 %	30 %	30 %	60 %	60 %	60 %
OTHER BENEFITS						
Daily hospitalisation allowance (€16), if in hospital for psychiatric treatment (€12) Insured patient's co-payment €18		Reimbursed - No limits on the number	Reimbursed - No limits on the number	Reimbursed - No limits on the number	Reimbursed - No limits on the number	Reimbursed - No limits on the number
Pharmacy (blue and white stickers)	35 % and 65 %	100% of white stickers				
Annual dental check-up	70 %	100 %	100 %			
Medical or surgical hospitalisation	80% to 100 %	100 %	100 %			
Transport (♦ if related to hospitalisation)	65 %	100 % ♦				
Outpatient treatments in a state-run hospital	60% to 100 %	100 %				
Treatment in establishments under a 100% covenant with LMDE	60% to 100 %	100 %				
Abortion performed in a hospital (drug induced or surgical)	80 %	100 %				
Drug-induced abortion performed by a community doctor (▲ 100 % if carried out by your general practitioner or a corresponding doctor)	70 %	70 % ▲	70 % ▲	100 %	100 %	100 %
Surgery outpatient (▲ 100 % if carried out by your general practitioner or a corresponding doctor)	70% to 100 %	70 % ▲	70 %			
Dental treatment and dental prostheses	70 %	70 %	70 %			
Orthopaedics / Prosthetics	65 % to 100 %	65 to 100 %	65 to 100 %			
Optical care	65 %	65 %	65 %			
Laboratory analyses (● 100 % if prescribed by your general practitioner or a corresponding doctor)	60 %	60 %	60 % ●			
Medical auxiliaries	60 %	60 %	60 %			
Treatment following an insured accident (400% accident) %	35 % to 100 %	400 %	400 %	400 %	400 %	400 %
WELFARE SERVICES iii						
Mutexam		YES	YES	YES	YES	YES
Allocation Mutualiste de Solidarité (Mutual insurance solidarity allowance)		YES	YES	YES	YES	YES
Fund to help compensate a handicap		YES	YES	YES	YES	YES
CIVIL LIABILITY (4) i						
"Student life" and "Private life" civil liability		YES	YES	YES	YES	YES
SALARIED STUDENTS						
Daily hospital allowance			€15/day	€15/day	€15/day	€15/day
OPTICAL AND DENTAL PACKAGES i						
Glasses package (subsidised opticians/non-subsidised opticians) or Contact lenses package				€40/year	€145 - €115/year €115/year	210€ - 180€/an 180€/an
Dental package: orthodontics					€250/year	250€/an
Dental package (crowns: CNSD-subsidised practitioners/Practitioners not subsidised by the CNSD)					up to €300 per tooth / €100 per tooth	up to €300 per tooth / €120 per tooth
OTHER PACKAGES i						
Psychological treatment package (per consultation and per year)				€8 x 5	€8 x 5	€10 x 10
Osteopathy package (limited to 2 consultations per year via the subsidised network)					€15/consultation	€15/consultation
Hearing aid package					€150/year	€150/year
Birth package					€150/year	€150/year
Nutritional monitoring package (per consultation and per year)					€10 x 3	€20 x 5
PREVENTIVE CARE +						
Vaccines and boosters refunded by the Social Security system	65 %		100 %	100 %	100 %	100 %
Annual dental plaque removal	70 %					
Contraception package ("new generation" contraceptive pills, vaginal rings and contraceptive patches not refunded by the Social Security system)				€55/year	€55/year	€55/year
Emergency contraception package (the "morning after" pill)		€10/year	€10/year	€10/year	€10/year	€10/year
Pregnancy test package		€10/year	€10/year	€10/year	€10/year	€10/year
Female contraceptive package			€10/year	€10/year	€10/year	€10/year
Male contraceptive package			€10/year	€15/year	€20/year	€20/year
Anti-malaria vaccines, boosters and treatments (not refunded by the Social Security system)				€90/year	€90/year	€90/year
Stop smoking package (nicotine substitutes qualifying for allowances from the Social Security system)				€140/year ⁽⁵⁾	€140/year ⁽⁵⁾	€140/year ⁽⁵⁾
Safety equipment package				€10/year	€20/year	€30/year
Hearing protection package (disposable or reusable earplugs)				€10/year	€10/year	€10/year
Road safety package (alcohol test)				€10/year	€10/year	€10/year
REFUNDS FOR TREATMENT ABROAD (5) i						
Refund of your medical costs and repatriation assistance costs, 24 h/day, 7 d/week (for training courses/placements and studies)				YES	YES	YES
Refund of your medical costs (all stays)						

Non-contractual table

Covered with an LMDE 12 month⁽¹⁾ complementary health policy

Refunds for treatment abroad

Refund for your treatment abroad (training placements and studies):

- A refund adapted to the specific characteristics of the host country for all of your day-to-day treatment.
- Complete assistance, 24 hours a day and 7 days a week.
- Access to a network of subsidised hospitals with IMA Assurances.

Reimbursement of your treatment abroad (for all stays) with the Optimum Packages.

Preventive care packages

Contraception: the "All Treatments", the "Packages" and the "Optimum packages" complementary health insurance schemes cover all means of contraception not subject to refund from the Social Security system ("new generation" pills, vaginal rings and contraceptive patches).

Safety equipment: the "All Treatments", the "Packages" and the "Optimum packages" complementary health insurance schemes cover the acquisition of a helmet for cycling, rollerblading or skating, or a reflective safety jacket.

Stop smoking: the "All Treatments", the "Packages" and the "Optimum packages" complementary health insurance schemes cover all nicotine substitute products covered by the Social Security packages, prescribed by your doctor.

The "General Treatment", "All treatments", "Packages" and "Optimum packages" complementary health insurance schemes are policies deemed responsible under the terms of article L871-1 of the Social Security Code.

They do not cover the following surcharges:

- The policyholder's contribution outside the scope of a coordinated treatment path
- The fixed contribution (€1 on 27/03/2009)
- The annual medical excess (article L. 322.2-III of the Social Security Code)

(1) The refund rates are based on the responsibility tariffs of the social security system applicable on the date of the LMDE annual general meeting of 16/05/2009. They include the Social Security refund. Any changes to the Social Security refund rates will have no impact upon the mutual insurance benefits.

Please refer to the LMDE mutual insurance rules, to the "Private life - Student life Civil Liability" information sheet and to the LMDE-IMA agreement to discover the start date for the cover, the details of the various services, the payment terms and any exclusions. These are available in the LMDE agencies or at www.lmde.com.

(2) The cost per month for 12 months' cover

(3) Including the Social Security portion

(4) Cover underwritten by Matmut Assurances, a company covered by the Insurance Code, 66 rue de Sotteville, 76100 Rouen. Please refer to the "Private life - Student life Civil Liability" information sheet.

(5) Please notify us of your departure abroad at least 15 days in advance. An insurance contract covering the provision of assistance, concluded between LMDE and Inter Mutuelle Assurance (118 avenue de Paris 79000 Niort).