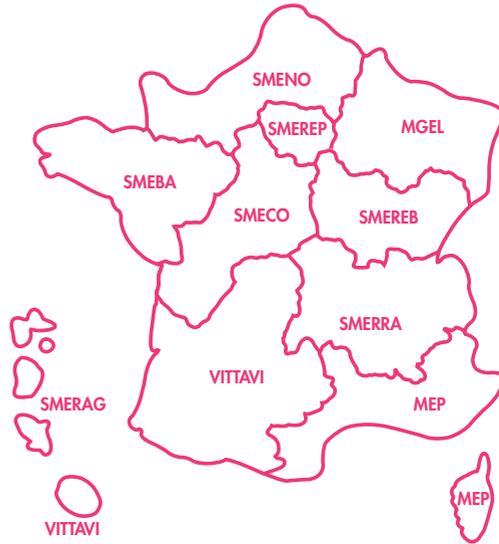


## France's premier social security network for students

Smeba, a member of the national network of local student mutual health insurers

Enjoy quality healthcare services close to your home and place of study



### Smeba and the national network of local student mutual health insurers

So that you can enjoy all the advantages of a national network, choose the local student mutual health insurers with over 142 reception points, dedicated solely to students.

#### The premier network of agencies dedicated solely to students

With over a million members, local student mutual health insurers provide cover for over half of the student population.

#### Immediate and prompt cover

Register before 31/12/2017 and your local student mutual health insurer will provide social security cover from 01/09/2017 to 31/08/2018.

#### Immediate delivery of a certificate of entitlement to benefits

As you wait for your Vitale card, your local student mutual health insurer will give you a certificate of entitlement to healthcare benefits, confirming to health professionals your right to third party payment.

#### Cover in France and abroad

Local student mutual health insurers are able to settle healthcare charges incurred by their members, reimbursed by National Health Insurance, throughout France and, depending on the regulations in effect, abroad as well.

#### No fees in advance thanks to the third party payment system

In the case of third party payments, we will pay your costs to contracted health professionals (pharmacies, laboratories etc.) throughout France.

#### Refunds by bank transfer

All our agencies are able to make repayments to their members by bank transfer.

#### Tracking your payments online

Log in to your personal space on your local student mutual health insurer's website, to track the status of your refunds and access further information.

For more details go to [smeba.fr](http://smeba.fr)

Photo: Raphaël Vighizani - Design and production: ANAKA

# You have chosen to study in France, welcome!

## What is the French social security system?

Social security is the French social protection system. Anyone in stable and regular residence in France has the right to full or partial cover of their healthcare charges.

Enrollment in student social security schemes, like SMEBA, is compulsory and is carried out within your French higher education establishment.

If you are aged between 20 and 28 years old, and are following a course of study in France of three months or more, you must register for student social security at your place of study. For the academic year 2016-2017, the contribution is €215. Bursary students are exempt.

If you are the holder of a European Health Insurance Card valid from your country of origin which is valid until 31/08/2018, you do not have to register for student social security. Students from Quebec with a SE401Q102 Bis, SE401Q106 or equivalent form, do not have to register for student social security.



**SMEBA**  
Groupe Harmonie

Simple comme Smeba



## How do I register?



How to find out if membership is compulsory for you	<b>Aged 16 to 19</b> Born after 31/08/1998	<b>Aged 20 to 28</b> Born between 01/09/1989 and 03/08/1998
Countries with bilateral social security agreements (see full list on <a href="http://www.ameli.fr">www.ameli.fr</a> )	No student membership scheme required upon presentation of appropriate form	Compulsory membership of student scheme
<b>EEA</b> 28 EU countries + 4 EFTA countries	No membership of student scheme required upon submission of an EHIC or certificate of insurance with a minimum expiry date of 31/08/2018	
<b>Monaco</b>	No membership of student scheme required upon submission of an EHIC or certificate of insurance with a minimum expiry date of 31/08/2018	
<b>Andorra</b>	No membership required upon submission of a national ID card and SE130-04 form	
<b>Polynesia and New Caledonia</b>	No membership of student scheme required	Compulsory membership of the student scheme once the student reaches age 21
<b>Quebec</b>	No membership required upon submission of a SE401-Q-106 form for exchange programmes or a SE401-Q104 form for internships	
<b>Rest of World</b>	Compulsory membership of student scheme. Payment of the contribution for students aged 20 or older, and not in receipt of a bursary.	

Your place of study will provide you with a hard copy form, or suggest that you register online. Give details of your situation using the table above and tick or write "Smeba", to select Smeba as your student social security centre.



## How to provide supporting documentation and enforce your rights?

**Step 1:** Send the following documentation to your local Smeba student mutual health insurer:

- Your proof of membership to student social security provided by your establishment.
- The IBAN (International Bank Account Number) of your bank account in France.
- A copy of a valid residence permit (notification or receipt accepted).
- Your declaration of choice of treating physician.
- Your full translated birth certificate (except for students from Portugal, United Kingdom, Spain, Germany and Italy).

**Step 2:** Smeba will issue you with a hard copy certificate containing your temporary French Social Security number. This document is proof of your French Social Security entitlement.

**Step 3:** With your certificate of entitlement to benefits, you have the right to consult any healthcare professional and claim full or partial reimbursement of your healthcare charges.

**Step 4:** Once you have received your social security number, your social security centre will request your Vitale card to be issued and sent to you.

### National Vitale card

Your Vitale card simplifies the process and allows for an online treatment form to be sent to your student health insurer.

Present it to each healthcare professional to avoid having to make payments in advance.

The creation of your Vitale card will be triggered by your local student mutual health insurer. The relevant paperwork will be sent to you by post, which you will need to fill in and send back along with an ID photo and a photocopy of your ID card.

You should allow at least a month for the card to be processed before it is sent to the address you have provided.

This card is not a payment card. It allows your local student mutual health insurer to process your healthcare charges more quickly and either refund you, or the healthcare professional, within 48 hours.



You can only get your Vitale card once you have received your permanent social security number. In the case that you have not yet received it, you can use your certificate of entitlement instead, which is available in your online personal space and proves you are covered.



## Healthcare charges

In France you can choose your doctor, such as a general practitioner (GP). Each consultation would cost €25. Healthcare charges are set by Social Security.

Consultation charges in France: €25 to see a GP, from €28 to see a specialist (dermatologist, gynaecologist, ophthalmologist), home visits are more. If you have registered with an appointed GP, your social security centre will refund 70% of the charges minus a €1 fixed rate contribution, meaning you will be charged €16.50 for a GP consultation.

Should you want a full refund, you have the option of taking out additional cover. For more information, contact your local student mutual health insurer.

### • The healthcare route: the appointed doctor

In France you can choose your doctor. You will consult your chosen doctor for the duration of your stay, and if they refer you to a specialist. Inform Smeba of your choice by completing the "Your declaration of choice of treating physician statement", which can be downloaded from [www.smeba.fr](http://www.smeba.fr)

If you do not complete this form there will be a financial penalty and you will not be reimbursed the full amount.

It may be possible, in specific and urgent cases, to arrange a consultation with a specialist without first being referred by your GP. Included are gynaecologists, ophthalmologists and psychiatrists (if you are aged 16 to 25)...

Dental treatment (scale and polish, treatment for decay) is not included in the healthcare route.

If you do not have your Vitale card, your doctor will provide you with a treatment form for you to complete, sign and quickly send to your local student mutual health insurer.

### • Get better cover with supplementary mutual health insurance

You are strongly advised to sign up to a supplementary mutual health insurance scheme in order to gain maximum reimbursement of your healthcare charges. Smeba has a range of supplementary policies starting from just €5/month. For more information, log on to [smeba.fr](http://smeba.fr) or consult your local agency.

**Example:** I've sprained my ankle...  
Treatment could have cost me a lot!

Treatment	Charges	Taxes Social Security	SECU (Safety and National Security) refund
Specialist consultation (€1 deductible)	€28	70%	€18.60
X-ray (1 x-ray - €1 deductible)	€61	70%	€41.70
Pharmacy (3 boxes - €1.50 deductible)	€40	65%	€24.50
Physio* (12 sessions - €6 deductible)	€183.60	60%	€104.16
<b>Total</b>	<b>€312.60</b>		<b>€188.96</b>

Without additional cover you will be liable to pay charges of €123.64. Sign up to Smeb'autonomie for only €12 per month to avoid paying extra charges.

In addition, when you sign up for supplementary health insurance you will be given a third party payment card. This means that you will not have to pay the majority of health professionals in advance before receiving treatment.

### • Student insurance

Remember, public liability cover is compulsory. This covers you against any damages caused by yourself to a third party, particularly in the context of an internship. You should also note that insurance is compulsory if you have a car and/or a 2-wheeled vehicle and/or accommodation. Sign-up to SMEBA student insurance at discounted rates.

**For more details contact your local Smeba insurer.**

## Glossary

### Membership

This means being a member of a student social security centre (for example, of a local student mutual health insurer that is part of the national network).

### Registration

This is the process resulting in a member receiving a social security number for the national register of inter-health insurance schemes.

### Third Party Payment Card

Presenting your Vitale card to healthcare professionals means that you do not have to settle your treatment costs up front.

### Contracted Doctor

This is a national health service doctor in one of two categories:

- Sector 1 contracted doctors can only charge the basic rates set by French Social Security. They are not allowed to add extra fees unless you make a specific request (such as requesting an out-of-hours visit). These special requests will not be refunded by Social Security.
- Sector 2 contracted doctors set their own fees. They are authorised to set fees above the basic rates which are not reimbursed by Social Security.

### €1 Fixed Rate Contribution

This is the amount automatically deducted from your French Social Security reimbursements. This €1 fixed rate contribution applies to any procedures carried out by a physician and also applies to any of your medical examinations. In general, the €1 fixed rate contribution is not covered by supplementary health insurance.

### Compulsory Excess

This is the amount automatically deducted from your French Social Security reimbursements. This medical excess applies to pharmaceutical products (€0.50 per pack of tablets), transport (€2 per transport), and procedures carried out by medical assistants such as nurses, physiotherapists (€0.50 per session). In general, the medical excess is not covered by mutual insurers.

### Treatment Form

A treatment form functions as an invoice from a healthcare professional and details the medical services provided. A treatment form can cover one or more services.

## EMERGENCY CONTACT NUMBERS

**15 Samu** (urgent medical aid service)

**18 Fire department** (accidents, fire)

**112 European emergency number**  
(accessible from mobile phones)



**For more information on the French health system you can request the welcome guide for foreign students from:**

- an agency
- your learning establishment
- online at [smeba.fr](http://smeba.fr)

