

France's first social security network for students



EmeVia: national network of local student health insurance providers

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



You have chosen France for your studies, welcome to our country!

Why choose the emeVia network?

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

IT'S THE LEADING NETWORK IN FRANCE

With over a million members, student health insurance provides cover for over half of the student population.

IMMEDIATE, PROMPT COVER

Register before 31/12/2017 and your local student health insurance provider will provide Social Security cover from 09/01/2017 to 31/08/2018.

IMMEDIATE DELIVERY OF A CERTIFICATE OF ENTITLEMENT TO BENEFITS

As you wait for your Vitale card, your local health insurance provider will give you a certificate of entitlement to healthcare benefits to confirm your right to third party payment to healthcare professionals in the event of need.

COVER IN FRANCE AND ABROAD

Local student health insurance providers have the power to settle those healthcare charges incurred by their members that are reimbursed by the State Health Insurance throughout France, and, depending on the regulations in force, when they travel abroad.

NO FEES IN ADVANCE THANKS TO THE THIRD PARTY PAYMENT SYSTEM

Throughout France we pay your costs to contracted health professionals (pharmacies, laboratories, etc.) on your behalf in the case of third-party payments.

REFUNDS BY BANK TRANSFER

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

MONITORING YOUR REFUNDS ONLINE

Log into your Personal Account on your local student health provider's website to monitor the status of your refunds and for extra info.

It is important for foreign students to keep all the numbers needed to hand in the case of an emergency; e.g. in a small folder.

NOTE

IN CASE OF EMERGENCY

Samu

15 (emergency health problems)

Fire department

18 (accidents, fire)

Or emergency European number

112 (accessible from a mobile)

For more details go to > emevia.com

1 – What's the French Social Security system?

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

It is compulsory for any student between the ages of 16 and 28 to register for the student social security scheme. This is usually carried out within your French higher education establishment.

For foreign students, from the age of 20 onwards you must make contributions. If you are enrolled for three months or more of studies in France, you have to pay for French Social Security at your educational establishment. For the academic year 2016-2017 the contribution is €215.

If you are a holder of a European Health Insurance card that is valid until 31/08/2018 you do not need to register on the student social security system. Quebec students with an SE401Q102 Bis form, an SE401Q106 form or an equivalent form are exempt from Social Security benefits.

2 – Do I have to sign up?

How to find out if membership is compulsory for you.	Aged 16 to 19 Born on or after 31/08/1998	Aged 20/28 Born between 01/09/1989 and 31/08/1998
Countries with bilateral social security agreements (for full list click on www.ameli.fr)	No membership of student scheme required upon presentation of the appropriate form	Compulsory membership of student scheme
EEE 28 EU countries + 4 AELE countries	No membership of student scheme required upon submission of an EHIC or a certificate of insurance with a minimum expiry date of 31/08/2018	
Monaco	No membership of student scheme required upon submission of a proof of rights to benefits certificate with a minimum expiry date of 31/08/2018	
Andorra	No membership required upon submission of a national ID card and SE130-04 form	
Polynesia and New Caledonia	No membership of student scheme required	Compulsory membership of the student scheme once a student reaches age 21
Quebec	No membership required upon submission of an SE 401-Q-106 form for exchange programmes or an SE401-Q104 form for internships	
Rest of the world	Compulsory membership of the student scheme.	

The establishment will provide you with a paper 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.

NATIONAL NETWORK OF LOCAL STUDENT HEALTH INSURANCE PROVIDERS

RÉSEAU **emeVia**



NATIONAL NETWORK OF LOCAL STUDENT HEALTH INSURANCE PROVIDERS

MEP | MGEL | SEM | SMEBA | SMECO | SMENO | SMERAG | SMEREB | SMEREP | SMERRA | VITTAVI

3 – How to provide supporting documentation - and enforce your rights?

Step 1: send your local student health provider:

- Proof of membership to student social security provided by your learning establishment.
- Your IBAN ((International Bank Account Number) for a bank account in France.
- A copy of a valid residence permit (notification or receipt).
- Your confirmation of choice of doctor.
- Your complete birth certificate.

Step 2: your student healthcare provider issues you with a certificate with a provisional Social Security number.

Step 3: with your certificate of entitlement to benefits, you have the right to see all healthcare professionals and claim full or partial reimbursements for your healthcare charges.

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



National Vitale card

Your Vitale card simplifies things for you and means that a virtual treatment form is sent to your student healthcare insurance provider. To avoid having to make payments in advance; just present it to your healthcare professional when treatment is required.

The creation of your Vitale card will be triggered by your local student healthcare provider. You will receive paperwork through the mail that you will need to complete and send back with photo ID and a copy of your ID card. You will need to allow at least a month for the card to be processed before it is sent to an address provided by yourself.

This card is not a payment card. It allows your local student health insurance provider to process your healthcare charges more rapidly and refund you within 48 hours, or reimburse the healthcare professional.

You can only get your Vitale card once you have received your permanent Social Security number. If you don't get this straightaway, use the certificate of entitlement which is available online in your personal space which you have been given as proof of cover.

4 – The healthcare route: the appointed doctor

In France you can choose your doctor. Healthcare costs are set by Social Security.

Scale of consultation fees in France: €25 for a GP (medical), from 25 € for 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 this cost minus €1 fixed fee, that is to say €16.50 for an appointment with a GP.

If you want a full refund you will need to take out additional health insurance cover. For more info, please contact your local student health insurance provider.

■ THE HEALTHCARE ROUTE: THE APPOINTED DOCTOR

In France you will need to choose your appointed doctor. You will need to contact him or her in the event of need during your stay, and if necessary, he or she will refer you to a specialist. You are required to inform your local student health insurance provider of your doctor's name by completing the form entitled « Notification of choice of doctor ». This form can be downloaded from http://www.ameli.fr/fileadmin/user_upload/formulaires/S3704.pdf . If you do not complete this form you will be refunded less money because financial penalties will apply.

You can be treated by some healthcare professionals without going via your selected doctor first if said doctors are specialists and access is specific and urgent. Such cases include gynaecologists, ophthalmologists, psychiatrists (if you are between 16 and 25 years of age). Dental treatment (hygiene, treatment for decay etc.) are not included in the healthcare route.

Once your treatment form has been completed and signed by your doctor, send it to your local student health insurance provider for processing purposes.

If you do not have your Vitale card, the doctor will provide you with a paper treatment form. Once it has been filled in and signed, you must send this quickly to your student healthcare insurance provider.

■ GET BETTER COVERAGE WITH SUPPLEMENTARY MUTUAL HEALTH INSURANCE SCHEME

You are strongly advised to sign up to a mutual health insurance scheme to get the maximum reimbursement of your healthcare charges.

Example: I've sprained my ankle ...
Healthcare would have cost me a bomb!

Healthcare	Expenses	SECU (Safety and National Security)	SECU refund
Specialist consultation (deductible €1)	€28	70 %	€18,60
X-ray (1 X-ray – deductible €1)	€61	70 %	€41,70
Pharmacy (3 boxes – deductible €1.50)	€40	65 %	€24,50
Physiotherapist (12 sessions – deductible €6)	€193.50	60 %	€110.10
Total	€312,60		€188,96

Without additional cover by mutual student health insurance you would have to find €123.64. To avoid having to find this amount yourself, you can sign up for Smeb'autonomie, costing €12 a month.

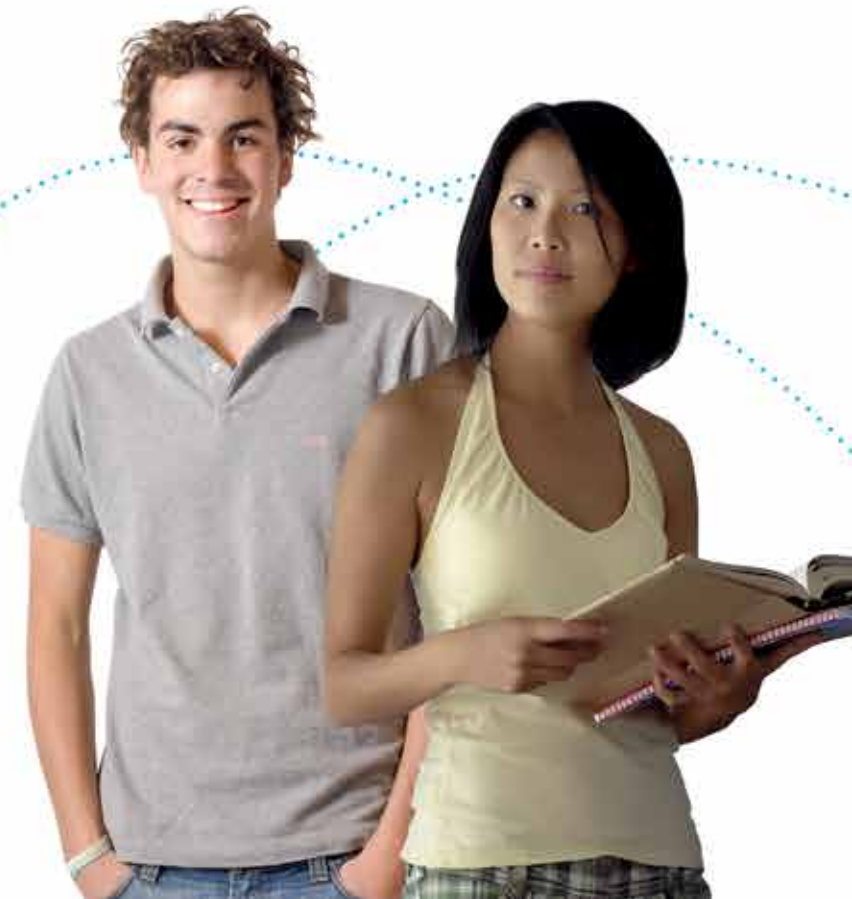
Also when you sign up for additional mutual health insurance you will be given a third party payment system card. This means that you don't have to pay the majority of health professionals in advance before receiving treatment.

■ STUDENT INSURANCE

Remember, liability cover is compulsory.

This cover insures you against any damages caused by yourself to a third party, particularly within the context of an internship. Note that if you have a car and/or a 2 wheeled vehicle and/or housing, insurance is mandatory. Local mutual student health insurance providers provide all the relevant insurance cover you need at a discounted price.

For more information contact your local mutual student insurance provider.



Glossary

Membership

This means being a member of a student Social Security centre (e.g. a student who is part of a mutual emeVia network).

Registration

This is the process resulting in a member receiving a Social Security number.

Third-party payment card

Presenting your Vitale card to healthcare professionals means that you don't have to settle your treatment costs up front.

Contracted doctor

This is a National Health Service doctor falling into one of the two categories below:

- Sector 1 health service doctor. Charges according to the basic rate fixed by the French Social Security system. He or she cannot apply extra fees not covered by State Healthcare Insurance.
- Sector 2 doctors are permitted to charge their own fees over and above the standard charge. These amounts are not reimbursed by Social Security.

Flat fee €1

This is the amount automatically deducted from your Social Security repayments. This flat fee of €1 applies to all services carried out by a doctor, including medical examinations. Generally, the flat fee of €1 is not paid by complementary health providers.

Compulsory Excess

This is the amount automatically deducted from your Social Security reimbursements. This relates to pharmaceutical products (€0.50 / box), transport costs (€2 / transport), the services of medical auxiliaries (nurses etc.) (€0.50 per service). In general, these costs are not covered by mutual health insurance providers.

Treatment forms

A treatment form functions as an invoice. It is issued by a health care professional and describes the medical services that have been provided. A treatment form can include one or more services.