

THE FRENCH SYSTEM OF SOCIAL SECURITY

IF,

- You are under 28 years old (born on or after 1st Oct. 1981)**
- You are registered in a higher education establishment**
- You are in France to study for more than 3 months**

**YOU MUST SUBSCRIBE
TO THE FRENCH SOCIAL SECURITY HEALTH CARE INSURANCE, IT IS COMPULSORY**

How much does it cost?

Approximately 200 euros (exact price not yet known) payable by French ¹cheque, credit card or cash

When must you enrol?

You must subscribe to the social Security health care insurance on **the first day of your arrival** at CERAM Business School.

What do you absolutely need for your subscription?

- A copy of your ID or Passeport
- Your Birth Certificate **translated into French**
- Payment
- Address in France

Special situations:

- **Students from European Union Countries** are exempt from these Social Security requirements if they have on them the European Health Insurance card or a private insurance certificate with valid dates written on it (private insurance accepted only if the minimum validation date of 30/09/2009 is clearly indicated – if not, you must subscribe to the French student social security).
- **Students from Quebec** are exempt if they have an SE401Q form.

VERY IMPORTANT:

FOR ALL ARRIVING IN SEPTEMBER UNDER 28 YEARS OLD

- FRENCH SOCIAL SECURITY DOES NOT TAKE EFFECT UNTIL 1st OCTOBER, SO YOU MUST HAVE YOUR OWN MEDICAL INSURANCE TO COVER YOU IN FRANCE UNTIL 30 SEPTEMBER.**

¹ As soon as you have an address in France, you need to open a French bank account. Ask for a check book and a RIB (which is the Releve d'Identite Bancaire = IBAN).

IF,

- You are over 28 years old** (born before 1st Oct. 1981)
- You are registered in a higher education establishment**
- You are in France to study for more than 3 months**

**YOU MUST ENROLLED TO THE
CMU (Universal Health Cover)**

CMU form (Universal Health Cover) will be obtained from the Social Security office (CPAM). The rate depends on your circumstances. Please contact the Registrar for details (registraire@ceram.fr) if this applies to you.

You need to bring (Please, note that some of the documents have to be prepared in your country)

- A birth certificate **translated into French**
- Copy of Student ID or passport
- Copy of resident permit or récépissé : you have to make a appointment for your resident permit **as soon as you arrive**. The contact is in CERAM.
- **Proof of money earned in the last year (income 2008) worldwide : salary, or letter from parents, financial sponsor, etc. with the amount of money you receiveid from them to live on.**
- Proof of address in France : rent contract or proof of payment
- Your French bank account details (RIB)¹
- A proof of study in CERAM

Incomplete file will not be accepted!

Please contact the registrar as soon as you arrive, with all the documents already available

VERY IMPORTANT:

FOR ALL ARRIVING IN SEPTEMBER OVER 28 YEARS OLD

- YOU MUST COME WITH YOUR OWN MEDICAL INSURANCE VALID IN FRANCE WHICH COVERS YOU UNTIL THE END OF DECEMBER, BECAUSE THE REGISTRATION PROCEDURE FOR CMU TAKES TIME.**

YOU WILL HAVE TO GIVE US A COPY OF THIS INSURANCE ON YOUR ARRIVAL (DETAILED DOCUMENT STATING WHAT YOU ARE COVERED FOR WITH DATES OF VALIDITY)

¹ As soon as you have an address in France, you need to open a French bank account. Ask for a check book and a RIB (which is the Releve d'Identite Bancaire = IBAN).

What is the French Social Security?

The French Social Security is the national French system of social security cover. Employees and students pay a contribution to be able to have access to health care, with the reimbursement of health care expenses that they may have incurred. In order to live in France and to obtain a residence permit, all foreign nationals must have social security cover that enables them to have total or partial reimbursement of charges that may be incurred, in the event of a problem entailing health care expenses.

“Médecin traitant”

When you register to the French Social Security, you will be asked to choose a "médecin traitant" (designated doctor).

If you are ill, this is the doctor you should go to: he will refer you to a specialist if necessary. At the first visit, ask for a "déclaration de choix du médecin traitant" which you will both sign. We recommend you choose a doctor of "Secteur 1", whose fees are the cheapest.

If you do not follow this procedure, you will be reimbursed less for medical expenses. Please note that in any case the Sécurité Sociale does not reimburse 100% of everything (see below).

Which treatments are reimbursable?

Doctors (between 50% and 70%),
Emergency services and hospitals (Hospitals charges vary according to the treatment),
Medicines (medicines must be prescribed by your doctor; certain drugs, sometimes called comfort drugs, are not reimbursable).

To avoid having to pay a large **outstanding amount for treatment**, it is preferable to take out an additional health insurance policy, which, once your subscription fee is paid, will guarantee additional reimbursement for health costs over and above that received from your Sécurité Sociale office.