

Social security and private health insurance

Social Security

It is a basic insurance which entitles you to the repayment of a part of your medical expenses.

Private health insurance

It is optional but allows you to complete the social security repayments.

4 very important points

1 If your spouse, common law wife/husband or partner in a PACS (French civil union) is covered by general social security, and if he or she is not a student, you are exempted from affiliating to the student social security charges and you can benefit from the repayment of your treatment under your partner's insurance.

2 If your spouse, common law wife/husband or partner in a PACS is a student, you both have to pay the student social security health insurance.

3 If you are carrying out a training period in the framework of your studies, it is considered as an unpaid mission if the monthly salary is lower than 30 % of the minimum wage (in French SMIC = Salaire minimum inter-professionnel de croissance).

4 The Social Insurance repays 35 to 70 % of medical fees. That is why it is strongly recommended to take out private health insurance.

Health insurance is compulsory for all students.

Non European foreign students are accepted under the Social security system for students in France under certain conditions :

- You must be less than 28 years-old on October 1st of the current year
- You are following a whole training course, in a registered educational institution
- You are not insured under another Social security system

When you register in a university or in a college, you will have to join the students' Social Security via a student health insurance company called «Mutuelle étudiante».

For the academic year of 2009/2010, the subscription fee to the students Social Security was 198 € and you cannot be exempted from it even if you are affiliated to a foreign public system or to a French or foreign private insurance scheme.

Your affiliation to the students' Social Security will take effect as from October 1st and until December 31st of the following year.

Health insurance

During the academic year, your affiliation to the Students' Social Security allows you to benefit from the repayment of treatment for yourself as well as your partner (spouse or common law wife/husband or partner in a civil union, child) provided they are not students themselves.

The repayment of your treatment is made by the students' health insurance company that you chose during your administrative registration in educational institution.

Trainee students

If you are carrying out an unpaid internship program in a company during your studies and provided that the training period is compulsory and it is certified by a signed training period agreement, you remain covered under the students' Social Security.

If you do a paid internship in a company, it is possible that you benefit from treatment covered by the General Social Security System (system for employees), provided you correspond to the conditions to be entitled to these rights. This may give rise to the payment of a daily allowance if you are on sick leave for example.

Age limit

When you attain the age of 28, except under particular circumstances¹, you cannot be affiliated to the students' Social Security anymore.

Your rights to obtain repayment for treatment will be maintained for 4 months from the end of the academic year of your 28th anniversary. Your student health insurance continues to make repayment of your medical treatment fees until December 31st of the current year.

From January 1st of the following year, it is the Social Security office of your place of residence which takes over, on the condition that you have made the necessary administrative arrangements.

¹ If your studies are interrupted for medical reasons, the age limit of 28 is extended for a period equal to that of your illness period. This age limit is also extended when someone undertakes long studies (medicine, chemistry etc..)

Students from the EEA state

If you come from an EEA country, you have to be able to present the European Health Insurance Card on your arrival, this will exempt you from subscribing to the French Social Security system.

This card guarantees the reimbursement of you medical cost during your stay in another member state. It is an individual card and only the card holder's name is mentioned and it is valid for one year and free of charge.

Particular provision for students from Quebec

If you come from Quebec, you have to present the «Form SE401 Q102 bis» in order to be exempted from subscribing to the French Social Security system.

Employed students

If you have a regular paid jobs during the academic year, and if you work at least 60 hours a month or 120 hours per term, you are exempted from subscribing to and payment of the students' Social Security and you depend on the General Social Security system (that of employees).

However, if your activity is seasonal or occasional (you work during the holidays only for example) or if it breaks off in the course of the academic year, it is compulsory to be affiliated to the student's Social Security system and to pay for the fees.

More information:

At the *Accueil Infos Etudiants / Guichet Unique* – of Pres de l'université de Lorraine

in **Nancy** - 34 Cours Léopold - 54052 NANCY Cedex - Telephone : 00 33 (0)3 54 50 54 00

in **Metz** – Maison Alfred Grosser - Ile du Saulcy – 57000 METZ - Telephone : 00 33 (0)3 87 54 77 77

le Guide Pratique : <http://www.nancy-universite.fr/guide.pratique/fr/indexfr.php>

General Social Security Organisations (**CPAM**) Online health insurance: www.ameli.fr

LMDE – Mutuelle des étudiants : www.lmde.fr / **MGEL** – La Mutuelle Etudiante: www.mgel.fr

USEM - Union nationale des Sociétés Etudiantes Mutualistes: www.usem.fr