

1. PURPOSE

This policy explains why students are required to subscribe to health insurance, the ways in which students are insured, and AUP's immunization policy.

2. WHO IS AFFECTED BY THIS POLICY

Undergraduate and graduate students.

3. POLICY STATEMENT

HEALTH INSURANCE

Students staying more than four months in France are required by law to enroll in the French Social Security (Law of the 23<sup>rd</sup> of September 1948). The AUP student health care plan is mandatory, unless students can provide proof of alternate coverage at the beginning of each semester. Alternate coverage must meet AUP's requirements for exemption (see below). There are several AUP student health care plan options depending on student status and age.

AUP registers **students under age 28** with French Student Social Security (SMEREP) at the beginning of each semester. The health coverage starts on the first day of orientation and students receive a temporary French social security number and a French social security certificate (*Attestation de Droits*). Students under age 28 are also registered in complementary insurance from MSH International. The complementary insurance covers costs that are not covered by French Social Security or the remaining portion not reimbursed by the Social Security system.

**Students age 28 and older** as well as **students visiting for one semester or one year** are required to provide adequate proof of alternate coverage or are registered with MSH International for full medical coverage.

Full details of coverage are listed in the [Student Health Care Handbook](#), available online.

HOW TO OPT OUT OF THE AUP HEALTH INSURANCE PLAN

**A. Opting out of French Social Security**

French Social Security is mandatory for students under age 28 unless they are visiting for a semester or year, or are European Union nationals with a European Union Health Insurance Card (EHIC). In the latter case, a copy of a valid EHIC card must be provided to the Health Insurance no later than orientation check-in.

**B. Opting out of MSH complementary coverage**

Non-visiting students can request to opt out of the complementary insurance if they meet one of three conditions: 1) parents live in Paris with insurance that covers the student in France or 2) student works part-time or full-time and his or her employer provides health insurance in France or 3) student is over age 28 and provides adequate proof of alternate coverage as stipulated below.

1. For students whose parents' insurance covers them, the following must be provided:
  - proof that parents reside in Paris (phone/gas bill)
  - valid proof of insurance
  - health insurance exemption form
2. For students whose employers' insurance covers them, the following must be provided:
  - copy of work contract
  - valid proof of insurance
3. For students over age 28, an official letter of proof of insurance must be provide no later than orientation check-in. Alternate health insurance must cover the following and be stipulated in the official letter:

- coverage for at least 45,000 U.S. dollars
- hospitalization
- general medical treatment
- medical repatriation
- return of mortal remains
- coverage must be valid for the whole semester

### C. Opting out of French Social Security and MSH complementary coverage

**Visiting students** can request to opt out of AUP's Health Care Plan entirely by providing an official letter of proof of insurance. Alternate health insurance must cover the following and be stipulated in the official letter:

- coverage for at least 45,000 U.S. dollars
- hospitalization
- general medical treatment
- medical repatriation
- return of mortal remains
- coverage must be valid for the whole semester

All documents must be provided to the health plan coordinator no later than orientation check-in and resubmitted at the beginning of each new academic year.

## IMMUNIZATION REQUIREMENTS

Records of completed immunization must be filed with AUP's Health Office in order to safeguard each student's health and the health of the entire community. As prevention is key to avoiding risk, students are expected to provide proof of the following immunizations while enrolled:

- Measles, Mumps and Rubella (MMR)
- Tetanus – Diphtheria or DPT
- Meningococcal Vaccine (A, C, Y, W-135)

Please refer to the [Student Immunization Record](#) form online or visit the AUP Health Office for further details.

AUP's immunization compliance deadline is September 30th for the fall semester and January 30th for the spring semester. Failure to comply will result in administrative suspension. Students who wish to apply for an exemption should fill out the [Immunization Waiver Request](#), available online.

### 4. RESPONSIBILITIES

The Health Office ensures that all the students are either enrolled in both SMEREP and MSH and have been charged properly, or that they have filed adequate proof of alternate coverage. The Health Office Coordinator, with the support of the Dean of Student Development, is responsible for this policy.

### 5. DEFINITIONS

**SMEREP**, or la société mutualiste des étudiants de la région parisienne, is a French student insurance provider specialized in managing students' health expenses and insurance.

**MSH INTERNATIONAL** is a subsidiary of SIACI SAINT HONORE, a healthcare partner for internationally mobile students and professionals worldwide. <http://www.msh-intl.com>

### 6. APPROVALS & HISTORY

This longstanding policy was reviewed in August 2017. Next review will take place in November 2020.

### 7. ISSUING OFFICE AND CONTACT

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