



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP

STUDENT HEALTH CARE HANDBOOK

SUMMARY OF BENEFITS

2020-2021



www.msh-intl.com

**THE AMERICAN
UNIVERSITY 55
of PARIS YEARS**



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All students at the American University of Paris **are required to have health care insurance**. The French government also requires health insurance for all non-French students. The American University of Paris has contracted with AXA Group (Mutuelle complementary insurance) administered by MSH International to provide our students with full coverage.

1 What general principles guide the plan?

The Plan reimburses all essential medical expenses, as the ceilings are set sufficiently high to cover nearly all medical practitioners in France. There is no maximum overall ceiling, no deductibles, no medical screenings and no waiting period. The plan also covers psychological services up to 90 euros for 15 sessions per semester and alternative medicine at 100% up to 10 sessions per semester. The table on page 6 gives the specific reimbursement for each treatment or service. Worldwide coverage is available for emergencies only.

Certain procedures may not be covered, in particular cosmetic surgery, elective surgery, orthodontic care and treatment which are not recognized by the French Social Security System. If in doubt, do not hesitate to contact AUP Health Office or MSH International.

Should you need hospital treatment in France, you should contact MSH International ten days before entering the hospital or undergoing non-emergency surgery as well as the Health Office at health@aup.edu.

If an emergency hospitalization occurs, MSH International MUST be contacted within 72 hours of admission. Please also contact the AUP Health Office.

Pre-certification is required by MSH International for:

- treatment for psychiatric, alcohol, and drug abuse disorders when costs exceed 600 €
- dental treatment, surgery, and crowns when costs exceed 600 €
- childbirth
- repetitive and serial medical procedures (5 or more)

Remember that the telephone and fax numbers of MSH International are on the back of your MSH International insurance card.

Failure to obtain a pre-certification agreement from MSH International may result in a refusal of a claim or reduction in reimbursement up to 50% of total reimbursement by MSH International.

Services which are not medically necessary are not reimbursed.

ATTENTION

Coverage outside of France is limited to unexpected emergency treatment. Emergency coverage also includes the USA for emergency hospitalisations and Emergency Room only, which will be covered in full in line with "reasonable and customary costs". Call MSH International (01 44 20 48 15) within 72 hours of admission. MSH International will send a pre-certification agreement.

For psychologists, please contact the Health Office or AUP Guidance Counselor at pmontfort@aup.edu or cvernier@aup.edu for a list of therapists who accept direct billing (no payment out of pocket).

Medical repatriation is provided when AXA Assistance physicians are convinced that repatriation is possible and absolutely necessary on medical grounds. It is important to note, however, that French doctors and hospitals provide excellent service and situations where a medical repatriation is absolutely necessary are rare. No medical repatriation is covered unless AXA Assistance agrees to it in advance and handles all the arrangements.

In general, if you have any questions or problems, or simply need general advice and support, get in touch with the Health Office (01 40 62 05 77) or with MSH International (01 44 20 48 15).

If you call the MSH International offices, you will be able to discuss your problem with native speakers of English, French, and nearly all the European languages, as well as others.

A complete description of the benefits and the full terms and conditions will be found in the Master Policy issued to The American University of Paris. Payments of benefits will be made under the terms of the policy. If any statement in this brochure and any provision in the policy differ, the policy will govern.

2 Highlights of the American University of Paris student health care plan

Treatment or services	Maximum plan reimbursement	
	Care in France	Care outside of France
HOSPITALIZATION AND SURGERY		
Hospital charges, including emergency room, room and board, operating facilities, private room, the daily "Forfait Journalier", convalescent facilities, surgeons' and doctors' fees, Ambulance <i>Be aware that some private hospitals such as the American Hospital and are non-conventionnés so you will not be fully reimbursed if you choose to go there.</i>	100% of reasonable and customary costs	limited to 200% of the FSST except in the event of an accident or major medical emergency, in which case the coverage is limited to 100% of the real charges limited to 30 days in the USA
PRESCRIPTION DRUGS		
	100 % of costs	
OUTPATIENT MEDICAL		
Physicians Fees, Routine Medical, Psychiatry, Examinations, Physical Therapy, Nursing and Paramedical Fees, Diagnostic Laboratory Analyses, X-ray Exams, Orthopedic Fees, Eye Examinations, Prosthetic Appliances other than Dental	100% of reasonable and customary costs up to 400% of the FSST	when there is no accident or major medical emergency, reimbursements are limited to 200% of the FSST
Visits, consultations and medical procedures provided by non-State-registered health practitioners	100% of costs, up to 90 € per visit, consultation or medical procedure	
MATERNITY		
Inpatient and Outpatient Medical Treatment for Pregnancy and Childbirth	100% of reasonable and customary costs up to 400% of the FSST	limited to 200% of the FSST
	AGGREGATE MAXIMUM OF 2,000 € PER PREGNANCY	
ALTERNATIVE MEDECINE		
Acupuncture, Osteopathic care, Chiropractic care, Homeopathic care	100% of costs, up to 10 sessions per semester in aggregate	
PSYCHOLOGICAL SERVICES		
Psychological Therapy	100% of costs, up to 15 sessions/semester*, limited to 90 € per session	
DENTAL CARE		
Preventive Treatment, Teeth Cleaning, Diagnostic Examinations, X-rays, Necessary Basic Care, including Fillings, Extractions, Root Canals, Oral Surgery, Crowns, and Dental Prostheses <i>An agreement is needed for crowns or wisdom tooth. Ask a quote (devis) from your dentist prior to the treatment.</i>	100% of reasonable and customary costs up to 500% of the FSST	when there is no accident or major medical emergency, reimbursements are limited to 200% of the FSST

*ThesemesterdatesforPSYCHOLOGICALSERVICESareasfollows:Springsemester:January1stuntilJune30th,Fallsemester:July1stuntilDecember31st

Treatment or services	Maximum plan reimbursement	
	Care in France	Care outside of France
VISION CARE		
Eyeglass frames Eyeglass lenses Contact lenses (daily or extended wear)	One pair of eyeglasses up to 350 € per calendar year <i>MSH can pay the optician directly. Ask for a quote (devis) from your optician.</i>	
REPATRIATION		
Medical repatriation Repatriation of body in the event of death	100% of cost 7,623 € per person	
PRESCRIPTION CONTRACEPTION		
Only 1st and 2nd generation of pills are refundable. Ask your doctor what generation your pill is.	up to 120 € per calendar year	

While French Social Security authorities have set up a maximum tariff scale used for reimbursement, not all the health practitioners charge within these limits. The chart below may refer to amounts or percentages greater than the French Social Security maximum amount (FSST). This will often allow you to be reimbursed at 100%, even if the charge is far higher to the official scale.

Some detailed examples of reimbursements

Treatment or services	Package Social Security+MSH	Package Full coverage MSH
GP 25 €	Social Security: 15,10 € MSH: 9,90 € Remainder to pay: 0 €	MSH: 25,00 € Remainder to pay: 0 €
Specialist secteur 2 90 €	Social Security: 16,10 € MSH: 73,90 € Remainder to pay: 0 €	MSH: 90,00 € Remainder to pay: 0 €
Therapist session 120 €	Social Security: 0 € MSH: 90,00 € Remainder to pay: 30,00 €	MSH: 90,00 € Remainder to pay: 30,00 €
Glasses 420 €	Social Security: 15,24 € MSH: 350,00 € Remainder to pay: 54,76 €	MSH: 350,00 € Remainder to pay: 70,00 €

Some examples of reimbursements (full coverage and complementary to French Social Security plan)

Benefits	French social security scale	French Social Security reimbursements	MSH Int. maximum reimbursement for students with complementary to the French Social Security and full coverage
OUTPATIENT MEDICAL			
GP Consultation	25 €	70% of FSST* (17.50 € minus 1 € deductible**)	100% of costs up to a max. of 92 € minus 1 € deductible
Consultation 'non-conventionné' (doctors who do not have an agreement with the FSS)	0.61 €	30% of FSST* (0.19 €)	Up to a max. of 90 € per consultation
Gynecologist Consultation	25 €	70% of FSST (17.50 € minus 1 € deductible)	100% of costs up to a max. of 92 € minus 1 € deductible
Dermatologist Consultation	25 €	70% of FSST (17.50 € minus 1 € deductible)	100% of costs up to a max. of 92 € minus 1 € deductible
Psychiatrist - Neuropsychiatrist	41.70 €	70% of FSST (29.19 € minus 1 € deductible)	100% of costs up to a max. of 164 € minus 1 € deductible
PRESCRIPTION DRUGS			
Drugs 100% covered by FSS*		100% of FSST minus 0.50 € deductible per a box of drugs	no complementary reimbursement as totally covered by SMEREP
Drugs 65% covered by FSS*		65% of FSST minus 0.50 € deductible per a box of drugs	100% of cost (minus SMEREP reimbursement minus 0.50 € deductible)
Drugs 35% covered by FSS*		35% of FSST minus 0.50 € deductible per a box of drugs	100% of cost (minus SMEREP reimbursement minus 0.50 € deductible)
LABORATORY			
PAP smear in Laboratory (B55)	14.85 €	60% of FSST (= 8.91 €)	100% of costs up to a maximum of 59.40 €
PHYSICAL THERAPY			
1 session for ankle (AMK7)	14.28 €	70% of FSST (= 10.00 €)	100% of costs up to a maximum of 57.12 €
DENTAL CARE			
Dentist Consultation (C)	23 €	70% of FSST (= 16.10 €)	100% of costs up to a maximum of 115 €
Complete scaling in 2 sessions (HBJD001)	57.84 €	70% of FSST (= 40.48 €)	100% of costs up to a maximum of 289,20 €
Filling (HBMD055)	40.97 €	70% of FSST (= 28.67 €)	100% of costs up to a maximum of 204,85 €
1 crown (HBLD036)	107.5 €	70% of FSST (= 75.25 €)	100% of costs up to a maximum of 537,50 €
VISION CARE			
Ophthalmologist Consultation	25 €	70% of FSST (17.50 € minus 1 € deductible**)	100% of costs up to a max. of 92 € minus 1 € deductible
Eyeglass frames	2.84 €	65% of FSST (= 1.85 €)	
Eyeglass lenses	between 2.29 € and 24.54 € per lens	65% of FSST (between 1.49 € and 15.95 € per lens)	up to 350 € for frames or lenses per calendar year
ALTERNATIVE MEDECINE			
Osteopathic care	not covered	not covered	100% of costs, up to 10 sessions per semester
PSYCHOLOGICAL SERVICES			
Psychological Therapy	not covered	not covered	100% of costs, up to 15 sessions/semester***, limited to 90 € per session

*FSS: French Social Security **FSST: French Social Security Tariff ***The semester dates for PSYCHOLOGICAL SERVICES are as follows:
Spring semester: January 1st until June 30th, Fall semester: July 1st until December 31st

3 Consulting a doctor or medical specialist

Choosing a doctor abroad may seem like a challenge, but there are a few helpful tips to keep in mind to make sure you get the care you need.

- ▶ First, you can consult the Health Office for a list of English-speaking medical professionals near AUP who regularly consult with AUP students. Note that this list is also available online on MyAUP. If you're too ill to wait for an appointment, you should consider calling "SOS Médecins". In the case of an emergency, please see the Emergency section guide.
- ▶ You can also book an appointment online via www.doctolib.fr, the Health Office can help create an account.
- ▶ Make sure you bring a checkbook or cash with you to any medical visits. You will have to pay upfront in almost all cases (with the exception of designated psychologists that work with AUP). A visit to a general practitioner ranges from 25-65 €. Specialists can range from 23-120 €.

Note: If you miss some courses due to illness, you should ask for a medical certificate when you see a doctor. You should be in touch with your professors to inform them of your absence and provide them with appropriate medical documentation as necessary.

IMPORTANT

Students enrolled in French Social Security: declare your primary care physician (médecin traitant) on your first visit to a General Practitioner, and before seeing any specialist. Fill out and sign a "déclaration de médecin traitant" form with your GP and send it to French Social Security. **If you don't declare a primary care physician, you will incur a penalty in your reimbursements.**

4 Whom do I call in the event of an emergency?

| Life-Threatening Emergency

A life-threatening situation calls for immediate and independent action on your part. The following information might be helpful and should be kept visible and accessible, taped on the wall by your phone, for example.

| Life-Threatening Emergency Phone Numbers

Emergency Ambulance and Medical Team Ambulance (SAMU)....	15 or 01 45 67 50 50
FIRE BRIGADE (Pompier)	18
POLICE DEPARTMENT (Police Secours)	17
Emergency call by a cellular phone	112

- ▶ provide the following information:
 - a) your name and address, including the floor (étage) and entrance code number if necessary
 - b) your telephone number
 - c) the patient's name and age
- ▶ inform them of the nature of the illness or accident and what has happened since, and what treatment, if any, has been given. Also describe the patient's present condition (cannot walk, is vomiting, is in pain, etc.)
- ▶ speak clearly and slowly in French or English. If you do not speak French and do not have anyone else who can make the call, the person on the other end may understand or be able to find someone who does. SOS Médecins (Tel: 01 47 07 77 77 or 08 20 33 24 24) and MSH International (01 44 20 48 15) can answer emergency calls in English.

| On-Call Physicians

Teams of physicians circulating in radio-dispatched cars throughout the city make house calls, providing medical service 24h hours a day, every day of the year.

URGENCES MEDICALES DE PARIS	01 53 94 94 94
S.O.S MEDECINS	01 47 07 77 77

| Other Emergency Services

Hôpital Européen Georges Pompidou 01 56 09 20 00
20 Rue Leblanc - 75015 Paris

American Hospital 01 46 41 25 25
63 Boulevard Victor Hugo, 92200 Neuilly-sur-Seine
Be aware that it goes beyond reasonable rates and as a result reimbursement will not be in full.

SEVERE BURNS 01 58 41 26 47
Service des Brûlés, Hôpital Cochin,
27, Rue du Faubourg St-Jacques - 75014 Paris (Metro station: St.-Jacques)

INJURIES, (surgery in particular, including severed fingers and hands) . 01 58 41 27 22
Service des Urgences, Hôpital Cochin
27, Rue du Faubourg St-Jacques - 75014 Paris (Metro station: St.-Jacques)

POISON CONTROL CENTER 01 40 05 48 48
Centre Anti-Poison - Hôpital Fernand-Widal
200, Rue du Faubourg St-Denis - 75010 Paris (Metro station: Gare du Nord)
This facility has emergency treatment for poisoning. Staff members can tell you whether a substance is toxic, what emergency measures to take if it is, whether hospitalization is advisable and, if so, where to go. There is generally an English-speaking person available.

SOS DENTISTS 01 43 37 51 00
Call the above number for assistance

SOS-DROGUE INTERNATIONALE 01 58 30 55 55
Call the above number for legal and psychological assistance in drug cases.

SEXUAL ASSAULT

Police station number (from a cell phone) : **112**

Urgences Médico-Judiciaires - Hôpital Hôtel-Dieu - 1 place du Parvis Notre Dame
75001 Paris (Metro station : Hôtel de Ville or St Michel)

French law requires survivors of sexual assault to call the police before going to a hospital. The police will then set up the proper medical examination. Finding DNA evidence is a crucial tool in achieving justice for survivors of sexual assault. To ensure results are as accurate as possible, it is important to avoid bathing, cleaning fingernails or urinating until after a sexual assault forensic exam has been performed. Students who want to go to the police station to file a report can contact AUP for Consent about being accompanied and supported throughout the process. We understand that not all survivors will want to contact the police. Alternatively, International SOS provides medical assistance and advice (see next page for more on International SOS).

Non-Life Threatening Emergency

If you need help in a medical emergency which is not life-threatening, The Health Office (Tel: 01 40 62 05 77) and MSH International can help you find the kind of medical service you need. For medical emergencies, travel advice or other assistance 24/7, contact AUP trusted partner International SOS at +33 1 55 63 36 35 (see the next page for more info).

Other Useful Addresses

INTERNATIONAL SOS	01 55 63 36 35
HERTFORD BRITISH HOSPITAL	01 46 39 22 22
Hôpital Franco-Britannique 3, Rue Barbès - 92300 Levallois-Perret (Metro station: Anatole France)	
CLINIQUE DE L'ALMA	01 45 56 56 00
Outpatient Emergency Unit 166, Rue de l'Université - 75007 Paris (Metro station: Invalides)	
PLANNED PARENTHOOD CENTER	01 42 60 93 20
10, Rue Vivienne - 75002 Paris (Metro station: Bourse)	
ALCOHOLICS ANONYMOUS	01 46 34 59 65
American Church 65, Quai d'Orsay - 75007 Paris (Metro station: Invalides)	
FREE V.D. CLINIC (no AIDS testing)	01 44 39 53 00
Institut Arthur Vernes - Service des Maladies Sexuellement Transmissibles 36, Rue d'Assas - 75006 Paris (Metro station: Rennes station)	
FREE AIDS TESTING SERVICES	01 42 16 10 53
Hôpital de la Pitié Salpêtrière 47, Boulevard de l'Hôpital - 75013 Paris (Metro station: Place d'Italie)	
SIDA-INFO SERVICE (24h/24h) (AIDS information)	08 00 84 08 00
Call this free number and ask in English or French for information and the address of the closest testing center.	
SOS-HELP	01 46 21 46 46
This English-speaking line provides psychological support, addresses and practical advice. Opening Hours: 15:00-23:00 daily.	



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5 How long does coverage last?

New students are covered from August 27th through December 31st (Fall Semester) and January 1st through August 26th (Spring Semester). For psychological services, the semester dates are as follows: January 1st until June 30th (Spring Semester), July 1st until December 31st (Fall Semester).

If a student stops his or her studies and/or discontinues his or her academic program at AUP, the coverage for complementary insurance stops on the day the student departure is recognized by the University.

6 How do I enroll in the AUP plan?

All AUP students are automatically enrolled in the Full Insurance Package unless they get a Social Security number or meet one of the exemption categories available on the AUP website, in the "Opting out" section.

The cost of the health care insurance will be charged directly to their account and payment is due for new students when they register. Returning students must pay their insurance fee two months in advance prior to coverage starting date.

IMPORTANT

Students qualified for exemption must make an official request and show proof of acceptable alternative coverage to the Health Plan Coordinator prior to registration. The final deadline for exemptions is the first day of class each semester. Paperwork turned in after this date (regardless of the validity of the claim), incomplete exemption forms, or inadequate private coverage will not be accepted, and students will be charged the full price for health insurance. No exception will be made.

7 What is health care like in France?

Health care tends to vary greatly from country to country in terms of both quality and the types of treatment offered. Many students are often surprised by the type of treatment prescribed for them in a foreign country and tend to view any difference from the type of care they would receive at home as inadequate. This is almost never the case. Different types of examinations and treatments are rarely either worse or better. They are just different.

Health care in France is excellent. The training of doctors and nurses is at least as good as in any other country. You may be surprised that doctors' offices and hospitals are not as lavishly furnished as you are used to, but there are a number of reasons for this. The most important being that health care is made available to all French citizens, regardless of their ability to pay for such care. You should feel assured that the medical care you will receive in France is of extremely high quality.

As mentioned before, the treatments you can receive in France may be different from those you are used to. For example, French physicians are first-rate diagnosticians and tend not to use expensive lab tests and procedures before prescribing a treatment.

If you have any questions or concerns about your health care, please inform the Health Office. They will be happy to assist you.

Important Note

In most cases the Plan covers 100% of medical expenses up to a limit, which usually is defined as 400% of the Social Security Tariff, i.e. 4 times the official rates per treatment procedure. French medical practitioners are classified into three categories: a) "Conventionné" who abide by the official rates; b) "Conventionné Honoraires Libres" who generally charge between 1,5 and 3 times the official rates; c) "Non Conventionné" who charge more than 5 times the official rates.

When you inquire about good practitioners in France, you will discover that they are well represented in all three categories. If you choose to see very expensive doctors (who charge more than 4 times the official rates), you will pay a large part of the medical bills out of your own pocket. If you pick physicians who charge reasonable rates, normally you will be completely reimbursed for all necessary medical care.

When outside of France, however, medical expenses can often be much higher than the same service performed in France. These expenses will be reimbursed as the limits detailed in the Plan. To avoid the risk of being overcharged for services and eventually paying a large part of the expense out of your own pocket, do not hesitate to contact MSH International, or the Health Office for advice prior to incurring the expense. In case of a hospitalization or surgery, this is a must!

8 What do I do in case of hospitalization or surgery?

In all cases of non-emergency hospitalization and surgery, you need to contact MSH International at least ten days in advances (MSH International telephone and fax numbers are on the insurance card) so that a pre-certification agreement ("prise en charge") can be issued directly to the hospital. The Health Office is here to help with these procedures, do not hesitate to contact them.

The Hertford British Hospital charges reasonable and customary rates as do all public French hospitals. Some private hospitals and clinics may partially exceed reasonable and customary rates and may not be fully reimbursed. One example is the American Hospital of Paris which is a private hospital that is considered "agr  /non-conventionn  " under the French health care system. This means that coverage for inpatient and outpatient treatments is very limited. So be aware that if you choose to go to the American Hospital or any other private hospital in Paris that you will not be fully reimbursed. For verification or questions, please call MSH International. For a comprehensive list of public hospitals and emergency rooms, please visit aup.edu/student.life/ressources.services/emergencies or visit aphp.fr/urgences

Remember: Elective surgery is not covered, and for any other type of hospitalization or surgery, a pre-certification agreement is required from MSH International or otherwise the claim may be rejected or paid at only 50%.

9 How do I get reimbursed?

For students without French Social Security, the procedure is very simple: students have to pay upfront and then they need to come by the Health Office with their claims, prescriptions and a RIB (bank information). The claims are sent to MSH International and the delay to get reimbursed is around 10 days.

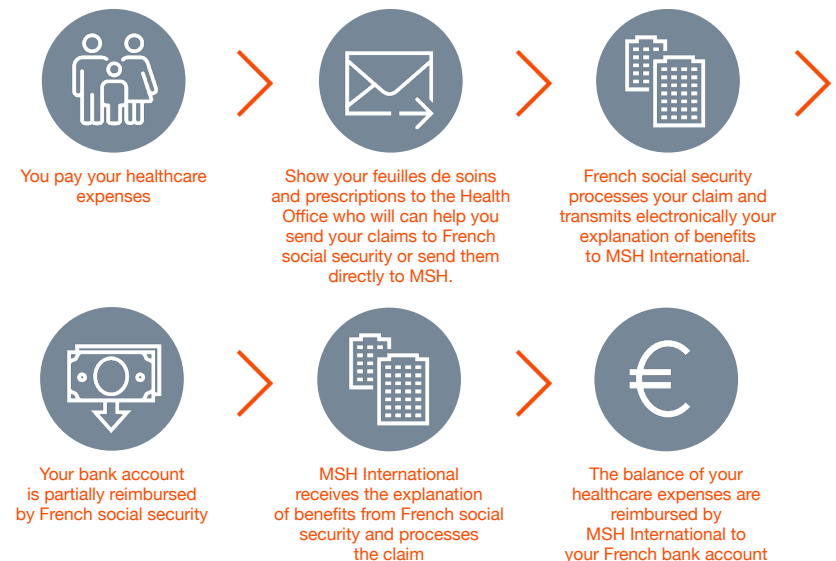
The claims can also be uploaded directly by the student on MSH website, so the student is reimbursed faster.

Students with French Social Security first send their claims, prescriptions and RIB to the CPAM. The Health Office can help with this process, which takes about four weeks before receiving the French Social Security portion of the medical reimbursement. Then students log on to their Ameli account to download a reimbursement statement (called a "d  compte"). The Health Office will forward this to MSH International, which will then reimburse their share of medical expenses ten days later.

To be eligible for reimbursement, all medical claims must be submitted within 24 months of the date of care.

The students with French Social Security have the possibility to get their d  compte transmitted electronically directly by CPAM if they send their attestation de droit to MSH International.

Reimbursement process for students with French Social Security



Students with French Social Security also have the possibility to get a *carte vitale*. This card will give you a permanent French social security number and when visiting medical practitioners it can reduce the need for submitting paperwork to the CPAM (French Social Security) as this is done automatically.

Please contact the AUP health Office for more information about the *carte vitale*.

To be eligible for reimbursement, all medical claims must be submitted within 24 months of the date of care.

NOTE

A doctor's prescription must accompany all bills for eyeglasses, contact lenses, prescription drugs, laboratory tests or physical therapy.

Emergency outside of France: enclose a medical report, all medical prescriptions, doctor's fees and bills. These documents should indicate the full name, date of treatment, a detailed description of medical services and the amount of charges corresponding to each category of treatment as well as the name, address and contact numbers of the practitioner, medical facility, laboratory or pharmacy. Cash receipts that do not provide this information are not acceptable.

The mention "emergency" must be written on the document to get reimbursed.

USEFUL TIP

Please keep a copy of all original documents you send.

10 Access your MSH International account online

Online Services, To Make Life Easier For You

The www.msh-intl.com web site provides secure, 24/7 access to information and many services that will help you save time with just a click of the mouse.

To access your personal, secure web page, you will need the login and password provided with your card when you enrolled in the health plan. If you don't know or remember your login and password, contact the Health Office Coordinator at: health@aup.edu or MSH International at 01 44 20 48 15.

This section of the site allows you to:

- **view your reimbursement notices by MSH International** from the last 24 months (you receive notification by email each time a new claim is processed)
- **view your personal data** (policy number, start date, insurance ID number, bank details, etc.)
- **modify your personal data** (mailing address and e-mail)
- **request a certificate of insurance, a personalized identification card etc**
- **fill out and print your online claim form (see below)**
- **find out more** about prior approvals, direct payments and how to be reimbursed
- **fill out an online pre-certification agreement request**

Your Online Claim Form

Once logged in, you can fill out the online claim form in the "forms" section of the web site. When filling out your claim form, remember to:

- **Check your details** (address, e-mail,...) and amend them if necessary.
- **Make sure you sign/date it**

Review your MSH International claims

Claim forms filled out online are recorded in your personal pages in the "Your Claims" section on the MSH International website so that you can view them at any time during the following 24 months.

Other important information

In the event of an accident (automobile, etc.) you may be covered by another insurance plan. Additionally, accidents occurring while working as an intern are covered by a separate policy which the University carries. Contact the Internship office for more information.

To avoid unpleasant surprises like crowns or glasses not or poorly reimbursed, do not hesitate to contact the health office at health@aup.edu before committing to expensive dental and optical care.

Your contact

**THE AMERICAN
UNIVERSITY 55**
of **PARIS YEARS**

General Tel:

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Email: health@aup.edu



HEALTH PLAN ADMINISTRATOR



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www.msh-intl.com