

STUDENT HEALTH CARE HANDBOOK

SUMMARY OF BENEFITS

2022-2023





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. Students who have French social security **MUST** inform the Health Office so the health fee can be reduced; MSH will be considered supplemental insurance in this case.



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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 should 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!



What is AUP Health Care Plan ?

The AUP Health Care 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 tables on p.8-9 provide specific reimbursement rates for most treatments or service. Worldwide coverage is available for emergencies only (and up to reasonable French rates).

ATTENTION

Coverage outside of France is limited to unexpected emergency treatment.

Emergency coverage also includes the USA for emergency hospitalizations 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.



1 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.

OPTING OUT

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.

2 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 at the beginning of the semester, the coverage for complementary insurance stops on the day the student departure is recognized by the University, unless reimbursements have already been processed by the insurance.

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

*** Ask your doctor or contact the Health Office to ensure medication is reimbursed.*



3 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, Social Security rate, 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



Treatment or services	Maximum plan reimbursement	
	Care in France	Care outside of France
VISION CARE		
Eyeglass frames	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>	
Eyeglass lenses		
Contact lenses (daily or extended wear)		
REPATRIATION		
Medical repatriation	100% of cost	
Repatriation of body in the event of death	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.

I Sample reimbursements

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

* 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



Reimbursement Examples in Detail

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			
Ophtalmologist 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



4 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 AUP 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, call International SOS or SOS Médecins. For more on both services and emergencies in general, please see the Accidents and Emergencies section of this guide.
- ▶ You can also book an appointment online via www.doctolib.fr. The Health Office can help you create a Doctolib account.
- ▶ Make sure you bring a checkbook or cash with you to any medical visits. You will have to pay upfront in 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 courses due to illness, ask for a medical certificate when you see a doctor. The health office will not provide this document. 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.



5 How do I get reimbursed?

For students without French Social Security, the procedure is very simple: you have to pay upfront. The health Office will teach you how to upload their claims on the MSH App. Bank information is requested as reimbursements are made via wire transfer.

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.

Once reimbursement by Social Security is showing on the student's bank statement, MSH can reimburse the rest, as Social Security and MSH are electronically connected. 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 décompte transmitted electronically directly by CPAM if they send their attestation de droit to MSH International.

Students with French Social Security also have the possibility to get a carte vitale. When visiting medical practitioners, it can reduce the need for submitting paperwork to the CPAM (French Social Security) as this is done automatically. **If you need any more information about how to proceed, please contact the Health Office at health@aup.edu**

**IMPORTANT**

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

For emergencies 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 "PAID" must be written on the document to get reimbursed.

USEFUL TIP

Please keep a copy of all original documents you send.



6 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. **They can also be requested online here: Members' Area (msh-services.com)**

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**

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.



7 Accidents, Emergencies & hospitalisations

In all cases of non-emergency hospitalizations and surgeries, you need to contact MSH International at least 10 days in advance (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.

Some procedure may not be covered, in particular cosmetic surgery, elective surgery, orthodontic care and treatment not recognized by the French Social Security System. If in doubt, do not hesitate to contact AUP Health Office or MSH International (basically services that are not medically necessary will not be reimbursed).

If an emergency hospitalization occurs, MSH International MUST be contacted for: treatment for psychiatric, alcohol, and drug abuse disorders when costs exceed 600 € dental treatment, surgery, and crow ns when costs exceed 600 € childbirth, repetitive and serial medical procedures (five or more)

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

Contact the AUP Health Office for assistance.

The Pompidou Hospital in the 15th 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.

Medical Emergency Resources

SOS INTERNATIONAL (UPLOAD THE APP ON YOUR PHONE)	01 55 63 36 35
Emergency Ambulance (SAMU)	15
FIRE BRIGADE (Pompiers)	18



POLICE DEPARTMENT (Police Secours)	17
Emergency call by a cellular phone	112
AUP Emergency Hotline (24/7)	06 11 68 76 44
S.O.S MEDECINS (doctors who make house calls)	01 47 07 77 77
URGENCES MEDICALES DE PARIS	01 53 94 94 94
AUP Health Office (From 9 to 5 Monday to Friday)	01 40 62 05 77 / 06 10
 Hôpital Européen Georges Pompidou	01 56 09 20 00
20 Rue Leblanc - 75015 Paris	
 Hôpital Cochin	01 58 41 41 41
27 rue du Faubourg St-Jacques – 75014 Paris	
 Hôpital de la Pitié-Salpêtrière	01 42 16 00 00
47-83 bd de l'Hôpital – 75013 Paris	
 American Hospital	01 46 41 25 25
63 Boulevard Victor Hugo, 92200 Neuilly-sur-Seine	
Be aware that prices are very high, especially the cost of the stay, and reimbursement might not be in full.	
 PLANNED PARENTHOOD CENTER	01 42 60 93 20
10, Rue Vivienne - 75002 Paris (Metro station: Bourse)	
 STD TESTING SERVICES	01 42 34 83 00
Hôtel-Dieu Service de Centre de Santé Sexuelle	
1 place du Parvis Notre Dame – 75001 Paris	
Galerie A1 – 6th floor	
 SIDA-INFO SERVICE (24/7) AIDS INFORMATION	08 00 84 08 00
 SOS-HELP	01 46 21 46 46

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)

Other contacts :

International SOS. Available 24/7	01 55 63 36 35
AUP Emergency Hotline (24/7)	06 11 68 76 44
AUP for Consent (Student-led club)	08 00 84 08 00



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Additional Coverage

Civil Liability Insurance

All AUP students are automatically insured with civil liability insurance when they enroll in the AUP Health Insurance Plan.

PERSONAL THIRD PARTY LIABILITY refers to the obligation to compensate for damage caused to others, for example as a result of negligence.

Third party liability can be covered by an insurance policy.

In the event of a claim, the insurer will act on behalf of the person liable for the damage and will provide compensation to the person who suffered the damage.

Examples:

- Your child injures another pupil in the playground: the insurers will cover the cost of the injury.
- During a stay abroad, you cause damage to the carpet of your hotel room by using an electric iron: the insurers will cover the consequences of such damage.

CHUBB: contract FRCCCA60221, Convention n° HV4

CHUBB Assistance contact information: +33 (0)1 55 91 48 09

See the AUP Student Development Helpdesk for more information (studentdevelopment@aup.edu) or contact MSH International

Medical repatriation and return of mortal remains (Provider AIG)

Medical repatriation is provided when AIG Assistance physicians are convinced that repatriation is 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. Medical repatriation is not covered unless AIG Assistance agrees to it in advance and handles all the arrangements. In the event of severe bodily injury, AIG will organize and cover the cost of repatriation of the beneficiary for health reasons once medical approval has been obtained. The destination will be the most appropriate hospital in the country of assignment or the country of domicile, or the closest hospital to the beneficiary's domicile.

In the event of the beneficiary's death, repatriation of the body or ashes will be arranged and the cost will be covered for repatriation from the place of death to the place of interment in the country of domicile. MSH will cover the costs of post mortem care, laying the body in a coffin and making the necessary transportation arrangements. The beneficiary's family will remain financially responsible for the funeral, ceremony, local transportation and burial or cremation.



8 Covid-testing and vaccination

I TESTING

All questions or concerns should be addressed to the AUP Health Office at health@aup.edu.

There are 3 different tests, the PCR test being the most reliable :

- 1. RT-PCR – This test tells you whether you currently have Covid-19. It's administered by taking a viral swab from the nose.**
- 2. Antigen Testing for rapid diagnosis in 30 minutes at pharmacies**

MSH insurance won't reimburse the cost of the test without a prescription from a doctor, even if you are vaccinated. Tests are however free for students who had the vaccine and are part of the French Social security regime.

- RT-PCR testing: 44€
- Antigen Testing: 25€

I VACCINATION

COVID-19 vaccination is currently free in France, though some fees may apply for foreign residents in the future.

Everyone aged over 18 can be vaccinated. Pfizer and Moderna are most commonly available in vaccination centers. Those under 55 can't be vaccinated with AstraZeneca or Jansen in France.

Vaccination centers often require a French social security number. Please contact the Health Office at health@aup.edu for more information.

Your contact



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AUP Health Services:

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HEALTH PLAN ADMINISTRATOR



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