



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP

STUDENT HEALTH CARE HANDBOOK

SUMMARY OF BENEFITS

2016-2017



www.msh-intl.com/global

**THE AMERICAN
UNIVERSITY 50
of PARIS YEARS**



HEALTH INSURANCE. FOR YOU. WHEREVER. WHENEVER.



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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 SMEREP (primary coverage by French student Social Security) and 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 table on page 6 gives the specific reimbursement schedule for each treatment or service, but it is useful to understand some of the principles on which the Plan is built: Coverage is available 24 hours per day in France. Worldwide coverage is available for emergencies.

Regarding coverage in France: There is no maximum overall ceiling. There are no deductibles, no medical screenings, and no waiting periods.

For medical coverage in the European Union, please contact the Health Care Plan Coordinator in The Office of Student Development to request the SMEREP European Medical Insurance Card (CEAM, Carte Européenne d'Assurance Maladie).

Should you need hospital treatment in France, please call both the SMEREP and MSH INTERNATIONAL ten days before entering the hospital or undergoing non-emergency surgery. If an emergency hospitalization occurs, SMEREP and MSH INTERNATIONAL **MUST** be contacted within 72 hours of admission.

Please do not hesitate to contact the AUP Health Office if you need help.

VISITING STUDENTS AND STUDENTS OVER 28 YEARS OLD - you do not need to contact the SMEREP. Only call MSH INTERNATIONAL (01 44 20 48 15) ten days before entering the hospital or undergoing non-emergency surgery. If an emergency hospitalization occurs, MSH INTERNATIONAL **MUST** be contacted within 72 hours of admission.

VISITING STUDENTS AND STUDENTS OVER 28 YEARS OLD - 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.

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.



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.

The Plan normally reimburses all essential medical expenses, as the ceilings in the Plan are set sufficiently high to cover nearly all medical practitioners in France. However, it is not a blank check. **Students who want dental crowns or who choose to go to a small group of expensive practitioners known as "Non-Conventionné" are well advised to inquire carefully about the costs of the proposed treatment, because they may not be reimbursed for charges more than four times the limits set by the French Social Security System.**

Use common sense, talk with the Health Care Plan Coordinator in The Office of Student Development and stay with "Conventionné" or "Conventionné Honoraires Libres" physicians. Think also to consult the list of English-language medical providers available in The Office of Student Development and on the University's MyAUP portal.

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 ask MSH INTERNATIONAL or the AUP Health Plan Coordinator.

For Psychologists and Osteopaths, please contact the Health Care Plan Coordinator or The Office of Student Development for a list of therapists who accept direct billing (no payment out of pocket); primary insurance (SMEREP) does not take these expenses into account.

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 Care Plan Coordinator in The AUP Health Care 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
HOSPITALIZATION AND SURGERY	
<p>Hospital charges, including emergency room, room and board, operating facilities, private room, the daily "Forfait Journalier", convalescent facilities, surgeons' and doctors' fees, Ambulance</p> <p><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></p>	<p>100% of reasonable and customary costs (If hospitalized outside of France, 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)</p>
PRESCRIPTION DRUGS	
100 % of costs	
OUTPATIENT MEDICAL	
<p>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</p>	<p>100% of reasonable and customary costs up to 400% of the FSST (Outside of France, when there is no accident or major medical emergency, reimbursements are limited to 200% of the FSST)</p>
MATERNITY	
<p>Inpatient and Outpatient Medical Treatment for Pregnancy and Childbirth</p>	<p>AGGREGATE MAXIMUM OF 2,000 € PER PREGNANCY 100% of reasonable and customary costs up to 400% of the FSST (Outside of France reimbursements are limited to 200% of the FSST)</p>
ALTERNATIVE MEDECINE	
<p>Acupuncture, Osteopathic care, Chiropractic care, Homeopathic care</p>	<p>100% of costs, up to 10 sessions per semester in aggregate</p>
PSYCHOLOGICAL SERVICES	
<p>Psychological Therapy</p>	<p>100% of costs, up to 15 sessions/semester*, limited to 90 € per session</p>
DENTAL CARE	
<p>Preventive Treatment, Teeth Cleaning, Diagnostic Examinations, X-rays, Necessary Basic Care, including Fillings, Extractions, Root Canals, Oral Surgery, Crowns, and Dental Prostheses</p> <p><i>An agreement is needed for crowns or wisdom tooth. Ask a quote (devis) from your dentist prior to the treatment.</i></p>	<p>100% of reasonable and customary costs up to 500% of the FSST (Outside of France, when there is no accident or major medical emergency, reimbursements are limited to 200% of the FSST)</p>

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



TREATMENT OR SERVICES	MAXIMUM PLAN REIMBURSEMENT
VISION CARE	
Eyeglass frames	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)	
ONE PAIR OF EYEGLASSES MAXIMUM PER CALENDAR YEAR (January 1 st - December 31 st) Prescription has to be less than 3 years old.	
REPATRIATION	
Medical repatriation	100% of cost
Repatriation of body in the event of death	7,623 € per person
PRESCRIPTION CONTRACEPTION	
	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 Some detailed examples of reimbursements

Example n°1: General Practitioner who charges 60 € for a visit.

- ▶ The FSST for a GP is 23 €, SMEREP (French Social Security) covers 70% of this amount minus 1 € deductible = 15.1 € reimbursement to your bank account.
- ▶ MSH INTERNATIONAL will reimburse the difference of the visit to your bank account, or 60 € - 15.1 € = 44.9 €. MSH INTERNATIONAL does not reimburse the deductible.

Example n°2: Gynecologist who charges 70 € for a visit and prescribes a PAP smear test that costs 14.85 € and a pack of drugs that cost 68.3 €. Total expenses equaled 153.15 €.

- ▶ The FSST for a specialist is 23 €, SMEREP (French Social Security) covers 70% of this amount minus 1 € deductible = 15.1 €. In addition, SMEREP will reimburse 60% of 14.85 for the lab work = 8.91 € and 65% for prescription drugs minus 0.50 € of deductible per pack of drugs = 43.90 €. The total SMEREP reimbursement to your bank account = 67.91 €.
- ▶ MSH INTERNATIONAL will reimburse you the difference (except the deductible): 53.90 € for the gynecologist, 5.94 for the lab tests, and 23.90 € for the drugs, or a total of 83.74 €.
- ▶ Altogether, you will receive reimbursement for 151.65 € (67.91 €+ 83.74 €).



Some examples of reimbursements (full coverage and complementary to SMEREP plan)

BENEFITS	French Social Security Scale	SMEREP Reimbursements	MSH Int. maximum reimbursement for students with complementary to the SMEREP and full coverage
OUTPATIENT MEDICAL			
GP Consultation	23 €	70% of FSST* (16.10 € 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 50 € per consultation
Gynecologist Consultation	23 €	70% of FSST (16.10 € minus 1 € deductible)	100% of costs up to a max. of 92 € minus 1 € deductible
Dermatologist Consultation	23 €	70% of FSST (16.10 € minus 1 € deductible)	100% of costs up to a max. of 92 € minus 1 € deductible
Psychatrist - Neuropsychiatrist	41 €	70% of FSST (28.70 € 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 (= 14.70 €)	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 (= 25.30 €)	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	23 €	70% of FSST (16.10 € minus 1 € deductible**)	100% of costs up to a max. of 92 € minus 1 € deductible
Eyeglass frames	2.84 €	65% of FSST (= 1.85 €)	up to 350 € for frames or lenses per calendar year
Eyeglass lenses	between 2.29 € and 24.54 € per lens	65% of FSST (between 1.49 € and 15.95 € per lens)	
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 Care Plan Coordinator in The Office of Student Development 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. When you call to make an appointment, be sure to mention you are an AUP student; you will often be able to see the doctor sooner if identified as an AUP student. 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.
- ▶ For a comprehensive directory of all medical providers in France (who may or may not speak English), see <http://ameli-direct.ameli.fr/>
- ▶ 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 and osteopaths that work with AUP). A visit to a general practitioner ranges from 23-65 €. Specialists can range from 23-120 €.

IMPORTANT

Nominate 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 SMEREP. If you don't nominate a primary care physician, you will incur a penalty in your reimbursements.

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.



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

I 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.

If you call to an emergency service, you need to:

- ▶ 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.

I LIFE-THREATENING EMERGENCY TELEPHONE NUMBERS

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

I 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



I OTHER EMERGENCY SERVICES

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

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 INTERNATIONAL 01 58 30 55 55
Call the above number for legal and psychological assistance in drug cases.

ATTACKS/RAPES

If you have been attacked or raped, go first to your local "Commissariat de Police", which can arrange access to services at the "Urgences Médico-Judiciaires". The aforementioned service has physicians on staff who have special training and who will make sure you have all the legal reports for a future prosecution of the attacker, as well as providing you with necessary medical attention.

www.prefecture-police-paris.interieur.gouv.fr/infos_proxi/plan.htm

Urgences Médico-Judiciaires 01 42 34 86 78
Hôpital Hôtel-Dieu
1, Place du Parvis Notre-Dame - 75001 Paris (Metro station: Hôtel de Ville)



I NON-LIFE THREATENING EMERGENCY

If you need help in a medical emergency which is not life-threatening, The Office of Student development (Tel: 01 40 62 05 77) and MSH INTERNATIONAL can help you find the kind of medical service you need. At night or on weekends, you may either call the University where an answering machine will provide a number to call or you may call MSH INTERNATIONAL (Tel: 01 44 20 48 15) which will put you through a French English-speaking doctor trained to handle emergency situations.

I OTHER USEFUL ADDRESSES

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)

CENTRE DE PLANNING FAMILIAL 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.



5 How long does coverage last?

New students are covered from August 30th through December 31th (Fall Semester) and January 1st through August 29th (Spring Semester), provided premiums are paid and provided the student is registered at AUP. Please note the special schedule for psychological services on page 6. Spring semester coverage is automatically renewed unless the Health Plan Coordinator in The Office of Student Development receives an e-mail notification from the student. If a student stops his or her studies and/or withdraws from the academic program at The American University of Paris, the coverage for the Mutuelle complementary insurance stops on the day the withdrawal is recognized by the University.

IMPORTANT: You should contact the Health Plan Coordinator at the start of each semester to make sure your coverage is up to date.

6 How do I enroll in the AUP plan?

The AUP Student Health Care Plan is mandatory and available in several packages depending on your status (see below).

Degree-seeking students under 28 year old (born on or after October 1st 1986)

Package "Social Security + Mutuelle comp" (including French Social Security, complementary coverage with MSH INTERNATIONAL and mandatory AUP health fee):
€ 533 a semester or € 851 for the year

French students under 20 during academic year covered by parents' Carte Vitale

Package "Mutuelle comp" (including complementary coverage with MSH INTERNATIONAL and mandatory AUP health fee): **€ 317 a semester or € 636 for the year**

Opt out of Student Health Care Plan entirely*

Visiting students (one semester)

Package "Mutuelle full coverage" (including full insurance with MSH INTERNATIONAL and mandatory AUP health fee): **€ 487 a semester.**

Students who stay a year have SMEREP

Opt out of Student Health Care Plan entirely**

Degree-seeking students over 28 years old (born on or before September 30th 1985)

Package "Mutuelle full coverage" (including full insurance with MSH INTERNATIONAL and mandatory AUP health fee): **€ 487 a semester or € 976 a year**

**Only possible for French students who DO NOT turn 20 before September 30, 2017 and who provide proof that they are covered by their parents French Social Security (Attestation d'ayant-droit). Students born before October 1st 1998 are not eligible for this exemption. Proof of alternative coverage as listed above must be provided to the Health Plan Coordinator before the end of the orientation week. The student will otherwise be enrolled in The AUP Student Health Care Plan (Package "Social Security + Mutuelle comp") - no exception will be made.*

***Visiting students already covered by private comprehensive health insurance valid in France that includes medical coverage equivalent to AUP's Student Health Care Plan. A signed Health Insurance Certificate by the representative of the health insurance provider and the Financially Responsible Person must be submitted to the Health Plan Coordinator no later than the end of orientation week. The student will otherwise be enrolled in The AUP Student Health Care Plan (Package "Mutuelle full coverage") - no exception will be made.*



All AUP students are automatically enrolled in Package "Social Security + Mutuelle comp" or Package "Mutuelle full coverage" (depending if the student is under 28 years old or over) at the beginning of each semester, unless they meet one of the exemption categories listed above. 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 (e.g. July 1 for the Fall Semester or full year and November 1 for the Spring Semester).

IMPORTANT

Students qualified for exemption must officially request one and show proof of their coverage to the Health Plan Coordinator in The Office of Student Development prior to registration. The final deadline for exemptions is the last day of orientation week. Paperwork turned in after these dates (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 Office of Student Development. They will be happy to assist you.



I 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 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 provide your primary insurance SMEREP information to the hospital ("attestation de droits" and/or Carte Vitale) and contact MSH INTERNATIONAL at least ten 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 you in these procedures. Do not hesitate to contact the Health Plan Coordinator.

In case of an emergency, simply ask the hospital to call immediately MSH INTERNATIONAL or the Health Office. The payment arrangements will be made directly by both insurance companies, primary and complementary.

VISITING STUDENTS AND STUDENTS OVER 28 YEARS OLD - you only need to contact MSH INTERNATIONAL.



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 SMEREP and/or MSH INTERNATIONAL or otherwise the claim may be rejected or paid at only 50%.

9 How do I get reimbursed?

All new, degree-seeking students are automatically enrolled in French student Social Security through SMEREP and provided complementary health coverage through MSH INTERNATIONAL. Students should open a French bank account in order to be reimbursed for medical expenses. Be sure to ask for two "RIB"s (Relev   d'Identit   Bancaire) when you open your account; these will be sent to SMEREP and MSH INTERNATIONAL with your first claim so they know which account to reimburse.

Coverage starts the first day of Orientation. You will receive a MSH INTERNATIONAL card and number during Orientation. You will receive a MSH card 3 weeks after orientation. The Health Plan Coordinator will email you with your social security number and instructions on how to access your account online at www.smerp.fr. **Once you are enrolled in SMEREP, you will receive by post or by email your "attestation de droit    l'assurance maladie". You can also download this document on your account online at www.smerp.fr. This should be send directly to MSH INTERNATIONAL or to the Health Office.**

When you visit doctors, pharmacies and other medical providers you will pay for your medical expenses and receive a formatted bill called "feuille de soins".

This should be completed as explained below and sent directly to SMEREP or to the Health Office along with a RIB (see above) if it is the first request for reimbursement.



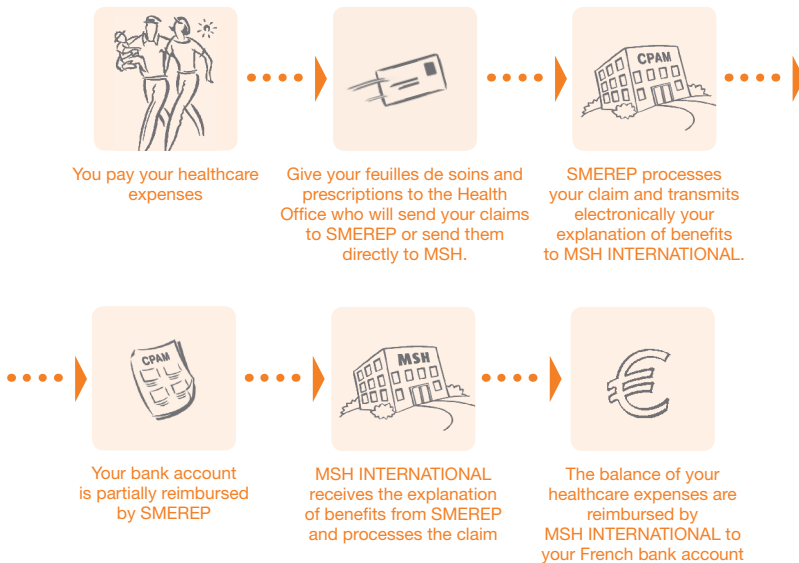
See the Health Plan Coordinator in The Office of Student Development for a "helpful tip" sheet to complete this form. Student Development can also help you to complete the form in person and mail it for you if you prefer.

The SMEREP will then process your claim and transmit the explanation of your benefits directly to MSH INTERNATIONAL for reimbursement of the difference (up to certain limits - see page 6-8). Remember to attach a RIB if it is your first request. Alternately, you can drop your SMEREP "décompte" and RIB with the Health Office or email them to health@aup.edu to have it processed.

For those students planning on staying at AUP for more than one year it is possible to apply for a carte Vitale which will give you a permanent French Social security number and when visiting medical practitioners it can reduce the need for submitting paperwork to the SMEREP as this is done automatically. You will receive an email from the Health Plan Coordinator detailing what you will need to provide to apply for this early in the school year.

VISITING STUDENTS AND STUDENTS OVER 28 YEARS OLD: Remember that you are not enrolled with SMEREP so all "feuilles de soins" and claims should be sent directly to MSH INTERNATIONAL.

Below is a summary of the process. **IMPORTANT:** Remember to keep copies of all the paperwork below. You never know when something might be lost in the mail!





- 1) You must pay the medical provider.
- 2) If you don't use your primary insurance card "Carte Vitale", ask for an official receipt called "feuille de soins". This must be validated/signed by the practitioner.
- 3) Fill in the front page of the "feuille de soins" as follows:
 - I. Numéro d'Immatriculation: SMEREP ID number or AUP student ID n° for VISITING STUDENTS and for STUDENTS OVER 28 YEARS OLD (If you do not yet have a temporary or permanent "numéro d'immatriculation", you should leave this blank but attach a copy of your passport or ID)
 - II. Nom-Prénom: Last name, first name
 - III. Address: The American University of Paris, 6 rue du Colonel Combes, 75007 Paris
 - IV. Skip over the rest of the page, but sign at the bottom, right-hand corner. Your signature confirms that the document is accurate.

See the Health Plan Coordinator in The Office of Student Development if you would like assistance with Step Three.

- 4) Send your claim forms and the "feuille de soins" to the address of SMEREP (or to MSH INTERNATIONAL for VISITING STUDENTS and STUDENTS OVER 28 YEARS OLD). Alternatively, you can drop your paperwork off with The Health Plan Coordinator in The Office of Student Development for processing.

NOTE

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

For treatment or medical supplies outside of France: enclose 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.

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

USEFUL TIP

Please keep a copy of all original documents you send.



5) Your reimbursement

Your bank account will first be reimbursed by the SMEREP for the portion that is covered by the French Social Security. Be sure to send a RIB along with your first request for reimbursement. Your bank account will be then reimbursed by MSH INTERNATIONAL (up to certain limits; see page 6-8 for details). Remember to attach a RIB also for MSH INTERNATIONAL if it is your first request. See the Health Plan Coordinator for more information.

VISITING STUDENTS AND STUDENTS OVER 28 YEARS OLD: Remember that all forms should be sent directly to MSH INTERNATIONAL.

10 Access your MSH INTERNATIONAL account online

ONLINE SERVICES... TO MAKE LIFE EASIER FOR YOU.

The www.msh-intl.com/global 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 Plan 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**



I 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, and attach the SMEREP statements**

I 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.

I 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 Health Plan Coordinator in the The Office of Student Development who will help you to coordinate benefit payments.

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



General Tel:

From France: 01 40 62 06 00

From Outside France: +33 1 40 62 06 00

AUP Health Services:

From France: 01 40 62 05 77

From Outside France: +33 1 40 62 05 77

Email: health@aup.edu



HEALTH PLAN ADMINISTRATOR



82 rue Villeneuve
92587 Clichy cedex - FRANCE



From France: 01 44 20 48 15
From Outside France: +33 1 44 20 48 15



From France: 01 44 20 48 03
From Outside France: +33 1 44 20 48 03



www.msh-intl.com/global