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 and alternative medicine. The table on page 6 gives the specific reimbursement for each treatment or service. Worldwide coverage is available for emergencies.

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.

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 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 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

<table>
<thead>
<tr>
<th>TREATMENT OR SERVICES</th>
<th>MAXIMUM PLAN REIMBURSEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CARE IN FRANCE</td>
</tr>
<tr>
<td><strong>HOSPITALIZATION AND SURGERY</strong></td>
<td></td>
</tr>
<tr>
<td>Hospital charges, including emergency room, room and board, operating facilities, private room, the daily &quot;Forfait Journalier&quot;, convalescent facilities, surgeons' and doctors' fees, Ambulance</td>
<td>100% of reasonable and customary costs</td>
</tr>
<tr>
<td>Be aware that some private hospitals such as the American Hospital and are non-conventionnels so you will not be fully reimbursed if you choose to go there.</td>
<td>100% of reasonable and customary costs</td>
</tr>
<tr>
<td><strong>PRESCRIPTION DRUGS</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% of costs</td>
</tr>
<tr>
<td><strong>OUTPATIENT MEDICAL</strong></td>
<td></td>
</tr>
<tr>
<td>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</td>
<td>100% of reasonable and customary costs up to 400% of the FSST</td>
</tr>
<tr>
<td>Visits, consultations and medical procedures provided by non-State-registered health practitioners</td>
<td>100% of costs, up to 90 € per visit, consultation or medical procedure</td>
</tr>
<tr>
<td><strong>MATERNITY</strong></td>
<td></td>
</tr>
<tr>
<td>Inpatient and Outpatient Medical Treatment for Pregnancy and Childbirth</td>
<td>100% of reasonable and customary costs up to 400% of the FSST</td>
</tr>
<tr>
<td><strong>AGGREGATE MAXIMUM OF 2,000 € PER PREGNANCY</strong></td>
<td></td>
</tr>
<tr>
<td><strong>ALTERNATIVE MEDICINE</strong></td>
<td></td>
</tr>
<tr>
<td>Acupuncture, Osteopathic care, Chiropractic care, Homeopathic care</td>
<td>100% of costs, up to 10 sessions per semester in aggregate</td>
</tr>
<tr>
<td><strong>PSYCHOLOGICAL SERVICES</strong></td>
<td></td>
</tr>
<tr>
<td>Psychological Therapy</td>
<td>100% of costs, up to 15 sessions/semester*, limited to 90 € per session</td>
</tr>
<tr>
<td><strong>DENTAL CARE</strong></td>
<td></td>
</tr>
<tr>
<td>Preventive Treatment, Teeth Cleaning, Diagnostic Examinations, X-rays, Necessary Basic Care, including Fillings, Extractions, Root Canals, Oral Surgery, Crowns, and Dental Prostheses</td>
<td>100% of reasonable and customary costs up to 500% of the FSST</td>
</tr>
<tr>
<td>An agreement is needed for crowns or wisdom tooth. Ask a quote (devis) from your dentist prior to the treatment.</td>
<td></td>
</tr>
</tbody>
</table>

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

Eyeglass frames

One pair of eyeglasses up to 350 € per calendar year

MSH can pay the optician directly. Ask for a quote (devis) from your optician.

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**

up to 120 € per calendar year

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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

<table>
<thead>
<tr>
<th>TREATMENT OR SERVICES</th>
<th>PACKAGE SOCIAL SECURITY+MSH</th>
<th>PACKAGE FULL COVERAGE MSH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GP</strong></td>
<td>25 €</td>
<td>25,00 €</td>
</tr>
<tr>
<td></td>
<td>Social Security: 15,10 €</td>
<td>MSH: 9,90 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 9,90 €</td>
<td>Remainder to pay: 0 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 0 €</td>
<td></td>
</tr>
<tr>
<td><strong>Specialist secteur 2</strong></td>
<td>90 €</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Security: 16,10 €</td>
<td>MSH: 73,90 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 73,90 €</td>
<td>Remainder to pay: 0 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 0 €</td>
<td></td>
</tr>
<tr>
<td><strong>Therapist session</strong></td>
<td>120 €</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Security: 0 €</td>
<td>MSH: 90,00 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 90,00 €</td>
<td>Remainder to pay: 0 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 0 €</td>
<td></td>
</tr>
<tr>
<td><strong>Glasses</strong></td>
<td>420 €</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Security: 15,24 €</td>
<td>MSH: 350,00 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 350,00 €</td>
<td>Remainder to pay: 54,76 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 54,76 €</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 70,00 €</td>
<td></td>
</tr>
</tbody>
</table>
Some examples of reimbursements (full coverage and complementary to French social security plan)

<table>
<thead>
<tr>
<th>BENEFITS</th>
<th>French Social Security Scale</th>
<th>French social security reimbursements</th>
<th>MSH Int. maximum reimbursement for students with complementary to the SMEREP and full coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OUTPATIENT MEDICAL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GP Consultation</td>
<td>25 €</td>
<td>70% of FSST* (17.50 € minus 1 € deductible*)</td>
<td>100% of costs up to a max. of 92 € minus 1 € deductible</td>
</tr>
<tr>
<td>Consultation 'non-conventionné' (doctors who do not have an agreement with the FSS)</td>
<td>0.61 €</td>
<td>30% of FSST* (0.19 €)</td>
<td>Up to a max. of 90 € per consultation</td>
</tr>
<tr>
<td>Gynecologist Consultation</td>
<td>25 €</td>
<td>70% of FSST (17.50 € minus 1 € deductible)</td>
<td>100% of costs up to a max. of 92 € minus 1 € deductible</td>
</tr>
<tr>
<td>Dermatologist Consultation</td>
<td>25 €</td>
<td>70% of FSST (17.50 € minus 1 € deductible)</td>
<td>100% of costs up to a max. of 92 € minus 1 € deductible</td>
</tr>
<tr>
<td>Psychiatrist - Neuropsychiatrist</td>
<td>41.70 €</td>
<td>70% of FSST (29.19 € minus 1 € deductible)</td>
<td>100% of costs up to a max. of 164 € minus 1 € deductible</td>
</tr>
<tr>
<td><strong>PRESCRIPTION DRUGS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drugs 100% covered by FSS*</td>
<td></td>
<td>100% of FSST minus 0.50 € deductible per a box of drugs</td>
<td>no complementary reimbursement as totally covered by SMEREP</td>
</tr>
<tr>
<td>Drugs 65% covered by FSS*</td>
<td></td>
<td>65% of FSST minus 0.50 € deductible per a box of drugs</td>
<td>100% of cost (minus SMEREP reimbursement minus 0.50 € deductible)</td>
</tr>
<tr>
<td>Drugs 35% covered by FSS*</td>
<td></td>
<td>35% of FSST minus 0.50 € deductible per a box of drugs</td>
<td>100% of cost (minus SMEREP reimbursement minus 0.50 € deductible)</td>
</tr>
<tr>
<td><strong>LABORATORY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PAP smear in Laboratory (B55)</td>
<td>14.85 €</td>
<td>60% of FSST (= 8.91 €)</td>
<td>100% of costs up to a maximum of 59.40 €</td>
</tr>
<tr>
<td>1 session for ankle (AMK7)</td>
<td>14.28 €</td>
<td>70% of FSST (= 10.00 €)</td>
<td>100% of costs up to a maximum of 57.12 €</td>
</tr>
<tr>
<td><strong>PHYSICAL THERAPY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dentist Consultation (C)</td>
<td>23 €</td>
<td>70% of FSST (= 16.10 €)</td>
<td>100% of costs up to a maximum of 115 €</td>
</tr>
<tr>
<td>Complete scaling in 2 sessions (HBJD001)</td>
<td>57.84 €</td>
<td>70% of FSST (= 40.48 €)</td>
<td>100% of costs up to a maximum of 204,85 €</td>
</tr>
<tr>
<td>Filling (HBMD055)</td>
<td>40.97 €</td>
<td>70% of FSST (= 28.67 €)</td>
<td>100% of costs up to a maximum of 150 €</td>
</tr>
<tr>
<td>1 crown (HBLD036)</td>
<td>107.5 €</td>
<td>70% of FSST (= 75.25 €)</td>
<td>100% of costs up to a maximum of 537.50 €</td>
</tr>
<tr>
<td><strong>DENTAL CARE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ophtalmologist Consultation</td>
<td>25 €</td>
<td>70% of FSST (17.50 € minus 1 € deductible**)</td>
<td>100% of costs up to a max. of 92 € minus 1 € deductible</td>
</tr>
<tr>
<td>Eyeglass frames</td>
<td>2.84 €</td>
<td>65% of FSST (= 1.85 €)</td>
<td>up to 350 € for frames or lenses per calendar year</td>
</tr>
<tr>
<td>Eyeglass lenses</td>
<td>between 2.29 € and 24.54 € per lens</td>
<td>65% of FSST (between 1.49 € and 15.95 € per lens)</td>
<td></td>
</tr>
<tr>
<td><strong>VISION CARE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Osteopathic care</td>
<td>not covered</td>
<td>not covered</td>
<td>100% of costs, up to 10 sessions per semester</td>
</tr>
<tr>
<td><strong>ALTERNATIVE MEDECINE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychological Therapy</td>
<td>not covered</td>
<td>not covered</td>
<td>100% of costs, up to 15 sessions/semester***, limited to 90 € per session</td>
</tr>
</tbody>
</table>

* 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 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. 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 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.

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.

**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

**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

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. 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).

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.
INTERNATIONAL SOS ASSISTANCE APP
Stay informed, healthy and safe while travelling abroad

Use the International SOS App before and during your next trip for:

1. Click-to-Call the Assistance Centre closest to your location
2. Talk to medical and travel security experts for everyday advice and in an emergency
3. Access the latest medical and travel security information for your destination

Download from the app stores or at app.internationalsos.com
available for:

Membership number: 15ACMA630405

THE AMERICAN UNIVERSITY 50
of PARIS YEARS

WORLDWIDE REACH. HUMAN TOUCH.
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 withdraws from the academic program at AUP, the coverage for complementary insurance stops on the day the withdrawal 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 for advice prior to incurring the expense. In case of a hospitalization or surgery, this is a must!
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 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.

Hospitals will require students with French Social Security to provide an attestation de droit, which can be downloaded from the student’s online Ameli account (or SMEREP account for returning students). In case of an emergency, simply ask the hospital to contact the Health Office. Payment will be made directly by MSH (and Social Security if student has a social security number).

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 "agréé/non-conventionné" 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%.
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.

Students with French Social Security first send their claims, prescriptions and RIB to the CPAM (or SMEREP for returning students). 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 (or SMEREP account for returning students) to download a reimbursement statement (called a “décompte”). 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 décompte transmitted electronically directly by CPAM if they send their attestation de droit to MSH INTERNATIONAL.

REIMBURSEMENT PROCESS FOR STUDENTS WITH FRENCH SOCIAL SECURITY

You pay your healthcare expenses

Give your feuilles de soins and prescriptions to the Health Office who will send your claims to French social security or send them directly to MSH.

French social security processes your claim and transmits electronically your explanation of benefits to MSH INTERNATIONAL.

Your bank account is partially reimbursed by French social security

MSH INTERNATIONAL receives the explanation of benefits from French social security and processes the claim

The balance of your healthcare expenses are reimbursed by MSH INTERNATIONAL to your French bank account
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.

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.

**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](http://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 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**

### 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**

### 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 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