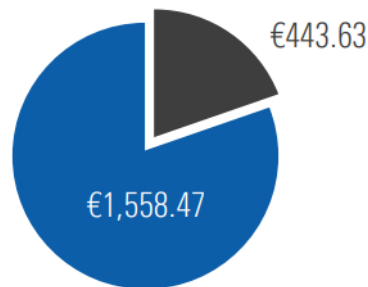


# How does the Health Care Plan work?

You are covered by both SMEREP, the French Social Security, and MSH, a complementary insurance. Having a complementary insurance is very important as SMEREP only reimburse a part of the fees.

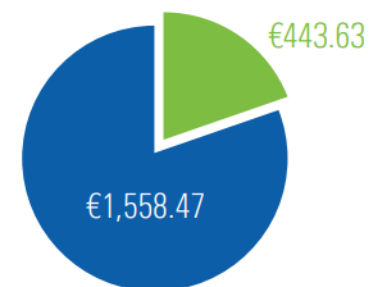
Example: Emergency hospitalization after collapsing, with 3 days of observation: €2,002.10

SMEREP with no Mutuelle



Reminder for me to pay: €443.63  
What the social security covers:  
€1,558.47

SMEREP + MSH



Reminder for me to pay: €0  
What the social security covers:  
€1,558.47  
What MSH covers: €443.63