STUDENT HEALTH CARE HANDBOOK
SUMMARY OF BENEFITS
2021-2022

www.msh-intl.com
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 will be completely reimbursed for all necessary medical care.

When outside of France, however, medical expenses can often be much higher than the same service performed in France. These expenses will be reimbursed as the limits detailed in the Plan. To avoid the risk of being overcharged for services and eventually paying a large part of the expense out of your own pocket, do not hesitate to contact MSH International, or the Health Office for advice prior to incurring the expense. In case of a hospitalization or surgery, this is a must!
What general principles guide the 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 table on page six provides specific reimbursement rates for each treatment or service. Worldwide coverage is available for emergencies only. (up to reasonable French rates)

Some procedures 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.

Should you need hospital treatment in France, you must contact MSH International 10 days before entering the hospital or undergoing non-emergency surgery as well as the Health Office at health@aup.edu.

If an emergency hospitalization occurs, MSH International MUST be contacted within 72 hours of admission. Please also contact the AUP Health Office. Pre-certification is required by MSH International for:

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

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

Medical repatriation is provided when AXA Assistance physicians are convinced that repatriation is possible and absolutely necessary on medical grounds. It is important to note, however, that French doctors and hospitals provide excellent service and situations where a medical repatriation is absolutely necessary are rare. Medical repatriation is not covered unless AXA Assistance agrees to it in advance and handles all the arrangements. See the section on accidents and emergencies later in this brochure for more information.

In general, if you have any questions or problems, or simply need general advice and support, get in touch with the Health Office (01 40 620 577 or 610) or with MSH International (01 44 20 48 15).

Representatives at MSH International are available to speak to you in English, French and most other European languages.

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.
1 Accidents, Emergencies & hospitalisations

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.

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 MSH International or otherwise the claim may be rejected or paid at only 50%.

If you encounter emergency or a crisis situation such as a serious accident or physical or mental illness that requires hospitalization – or if you mistakenly injure someone or damage someone’s property – the resources outlined in this section may be helpful.
Life-Threatening Emergencies

Emergency Ambulance and Medical Team Ambulance (SAMU) ........................................ 15
FIRE BRIGADE (Pompiers) ...................................................................................................... 18
POLICE DEPARTMENT (Police Secours) .............................................................................. 17
Emergency call by a cellular phone .................................................................................... 112
URGENCES MEDICALES DE PARIS .............................................................................. 01 53 94 94 94

Other Medical and Emergency Resources

Contact the following services if you require non-life-threatening medical emergency assistance.

Emergency Ambulance and Medical Team Ambulance Available 24/7 for medical emergencies, travel advice and other non-emergency assistance .......... 01 55 63 36 35
AUP Health Office (office hours) ...................................................................................... 01 40 62 05 77 / 06 10
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

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-Salpétrière ............................................................................................ 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 it goes beyond reasonable rates and as a result reimbursement will 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
Hotel-Dieu Service de Centre de Santé Sexuelle
1 place du Parvis Notre Dame – 75001 Paris
Galerie A1 – 6th floor
Repatriation (AXA Assistance)

In the event of severe bodily injury, MSH 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.

Civil Liability Insurance

All AUP students are automatically insured with civil liability insurance when they enroll in the AUP Health Insurance Plan. This coverage is relevant if a student’s actions result in the injury of a third party or damage to a third part’s property. See the AUP Student Development Helpdesk for more information (studentdevelopment@aup.edu) or contact MSH International.
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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

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available for:

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THE AMERICAN UNIVERSITY 55 OF PARIS YEARS

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2 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.
NOTE

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

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

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

USEFUL TIP

Please keep a copy of all original documents you send.
3 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><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>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</td>
</tr>
<tr>
<td>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.</td>
<td>100% of reasonable and customary costs</td>
</tr>
</tbody>
</table>

| **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 | 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 | limited to 200% of the FSST |
|                                                           | AGGREGATE MAXIMUM OF 2,000 € PER PREGNANCY                        |

| **ALTERNATIVE MEDICINE**                                   |                                                                 |
| 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 | when there is no accident or major medical emergency, reimbursements are limited to 200% of the FSST |
| An agreement is needed for crowns or wisdom tooth. Ask a quote (devis) from your dentist prior to the treatment. | 100% of reasonable and customary costs up to 500% of the FSST |

**Care in France**                                           | **Care outside of France**                                       |
LIVE WITH CONFIDENCE

* 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.

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

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

<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></td>
<td>Social Security:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MSH:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Remainder to pay:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GP</td>
<td>25 €</td>
<td>Social Security: 15,10 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 9,90 €</td>
<td>MSH: 25,00 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 0 €</td>
<td>Remainder to pay: 0 €</td>
</tr>
<tr>
<td>Specialist secteur 2</td>
<td>90 €</td>
<td>Social Security: 16,10 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 73,90 €</td>
<td>MSH: 90,00 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 0 €</td>
<td>Remainder to pay: 0 €</td>
</tr>
<tr>
<td>Therapist session</td>
<td>120 €</td>
<td>Social Security: 0 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 90,00 €</td>
<td>MSH: 90,00 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 30,00 €</td>
<td>Remainder to pay: 30,00 €</td>
</tr>
<tr>
<td>Glasses</td>
<td>420 €</td>
<td>Social Security: 15,24 €</td>
</tr>
<tr>
<td></td>
<td>MSH: 350,00 €</td>
<td>MSH: 350,00 €</td>
</tr>
<tr>
<td></td>
<td>Remainder to pay: 54,76 €</td>
<td>Remainder to pay: 70,00 €</td>
</tr>
</tbody>
</table>
# Reimbursement Examples in Detail

<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 French Social Security 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><strong>PHYSICAL THERAPY</strong></td>
<td></td>
<td></td>
<td></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>DENTAL CARE</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 289,20 €</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 204,85 €</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>VISION 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 between 2.29 € and 24.54 € per lens</td>
<td></td>
<td>65% of FSST (between 1.49 € and 15.95 € per lens)</td>
<td></td>
</tr>
<tr>
<td><strong>ALTERNATIVE MEDECINE</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>PSYCHOLOGICAL SERVICES</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>
4 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.

5 How long does coverage last?

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

If a student stops his or her studies and/or discontinues his or her academic program at AUP 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.
6 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 almost all cases (with the exception of designated psychologists that work with AUP). A visit to a general practitioner ranges from 25-65 €. Specialists can range from 23-120 €.

Note: If you miss courses due to illness, 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.
7 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. **Serological E test** – This test tells you if you contracted Covid-19 in the past. It is a blood test that looks for antibodies. The rapid serological tests or TRODs can detect antibodies from one drop of blood in a few minutes.

3. **Antigen Testing** for rapid diagnosis in 30 minutes. Pharmacies have received supplies to perform the test themselves.

MSH insurance won’t reimburse the cost of the test without a prescription from a doctor.

- RT-PCR testing: 72€
- Antigen Testing: 34€

**Free testing is available at the following labs. Check with the Health Office for more information about testing.**

- 160 rue de l'Université, 75007 Paris
- 137 rue de Vaugirard 75015 Paris

Health Office at health@aup.edu for more information.

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
Access your MSH International account online

I Online Services, To Make Life Easier For You

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

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

This section of the site allows you to:

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

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
Review your MSH International claims

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

Other important information

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

To avoid unpleasant surprises like crowns or glasses not or poorly reimbursed, do not hesitate to contact the health office at health@aup.edu before committing to expensive dental and optical care.
Access your MSH International account online Step-by-step

MSH INTERNATIONAL (Beta)

Access your MSH International account online Step-by-step

You’re a beta tester for this app. Awesome!

This app is available for all of your devices

Get quick and easy access to all the services provided under your plan, anytime and anywhere with the MSH mobile app, available in 7 languages!

With the App you can:
- Take a picture of your supporting documents for your claim* directly via the App,
- View your reimbursement statements in real time,
- Receive automatic notifications to keep you updated on the latest news,
- Geolocate nearby healthcare professionals listed by MSH anywhere in the world,
- Access your personalized insurance card at any time,
- Learn more about your destination’s culture and healthcare system with our country guides, and receive real-time alerts
- Get information on common drugs and diseases with our medical guide
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