



LA MUTUELLE DES
ÉTUDIANTS

Annuel guide, 2017/18

SOCIAL SECURITY FOREIGN STUDENT

Welcome to France! You must carry out certain formalities in order to obtain **reimbursements for your healthcare expenses in the event of illness or accident.**

The French healthcare system offers a scheme especially for students. **Don't panic; we'll explain everything to you below.**

What is student social security?

Social security is the organisation that reimburses you between 15 and 70% of your healthcare expenses. Student social security is handled by student mutual companies.

To benefit from student social security, **you must be registered at an approved further education establishment** and be legally resident in France for the 2017/2018 university year (from 01/09/2017 to 31/08/2018 in accordance with current regulations).

Your situation then depends on **your age and your country of origin** (depending on agreements between your country and France with regard to healthcare).

What is LMDE?

LMDE, the exclusive partner of Assurance Maladie, **is the social security provider for students.**

Do I have a right to student social security?

➡ **You've been resident in France for longer than 3 months and you're less than 28 years old** between 01/09/2017 and 31/08/2018: you must enter LMDE as your student social security provider when you register for further education .

➡ **You've been resident in France for longer than 3 months and you're over 28 years old** between 01/09/2017 and 31/08/2018: you must contact Caisse Primaire d'Assurance Maladie in your home town. You will find all the addresses on ameli.fr.

➡ **You've been resident for less than 3 months:** you cannot benefit from French social security but you can have full protection with LMDE Foreign Student Coverage. Further information is available from LMDE advisers.



How do I get a social security number?

After you have registered, you must send the following to **LMDE Assurance Maladie - 35070 Rennes Cedex 9** :

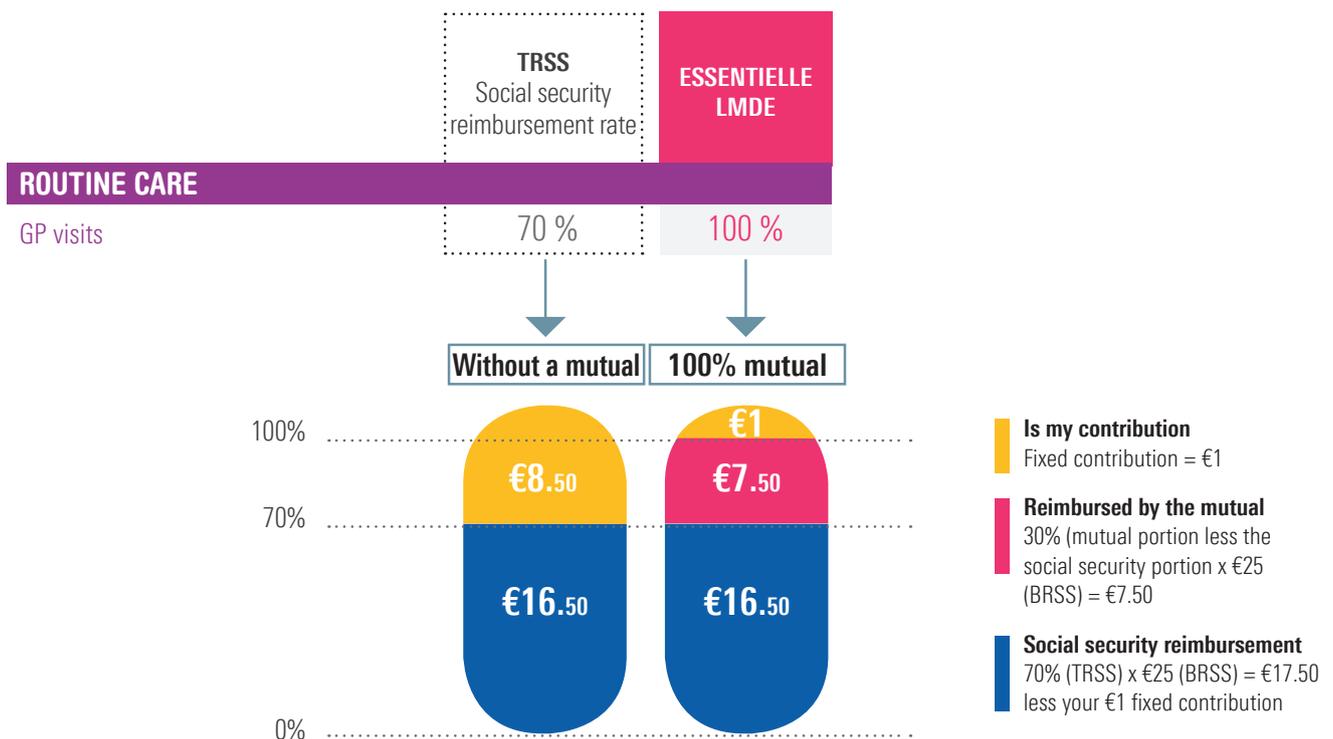
- **your bank details, so that you can receive reimbursements,**
- **your original birth certificate and a copy in French** (translation done by a sworn translator or the certificate is in French),
- **a copy of a valid identity document** (passport or European identity card),
 - for persons born outside Europe, **a current residence permit**
(for your first year in France: a copy of the long-stay visa used as a residence permit (VLS-TS)),
- **a copy of the education certificate stating LMDE** as the student social security centre.

Personal documents issued by a foreign authority must, unless they originate in a country exempt from this formality, be legalised or annotated.

What is the difference between social security and a mutual?

Social security only reimburses you for between 15 and 70% of your healthcare costs. **To supplement your healthcare reimbursements, it is essential that you belong to a mutual suited to your needs as a student.** This is why LMDE has created several solutions, adapted to your situation.

Example : You pay €25 for a consultation with your GP (doctor in sector 1, tariff set by social security and sector 2 that has signed the OPTAM agreement).
Social security has set a fixed price base (BRSS) of €25 and the rate of social security reimbursement (TRSS) is 70%.
The remaining 30% is covered by your mutual company.



Details of the services of most value to you*

WITH AN LMDE 12 MONTH HEALTH MUTUAL⁽¹⁾ FROM 01/10/2017 TO 30/09/2018

	TRSS ⁽¹⁾ Social security reimbursement rate	VITALITÉ LMDE €12.85 a month €154.20 a year	ESSENTIELLE LMDE €22.95 a month €275.40 a year	ZEN LMDE €34.60 a month €415.20 a year
ROUTINE CARE				
	Consultation with a GP (OPTAM ^{**})	70%	100%	100%
	Consultation with a specialist (OPTAM ^{**})	70%	100%	150%
	Medical imaging	70%	-	100%
	Laboratory analyses and examinations	60 % or 70 %	-	100%
PHARMACY				
	65% pharmacy	65%	100%	100%
	30% pharmacy	30%	-	100%
	15% pharmacy	15%	-	100%
HOSPITAL IN-PATIENT CARE				
	Medical fees (OPTAM ^{**})	80%	100%	100%
	Surgical fees (OPTAM ^{**})	80%	100%	100%
	Accommodation costs, unlimited period	80%	100%	100%
	Transport costs	65%	100%	100%
	Daily hospital expenses contribution, unlimited period	-	€18 a day	€18 a day
OPTICAL⁽²⁾				
	Frames and single focus lenses	60%	-	100% + €50/2 years
	Frames and complex/very complex lenses	60%	-	100% + €250/2 years
	Prescribed contact lenses reimbursed by social security	60%	-	100% + €50 year
DENTAL				
	Dental care	70%	100%	130%
	Fixed dental prostheses reimbursed by social security	70%	-	100% + €250/year
	Orthodontics and other orthodontics-related treatments reimbursed by social security	70% or 100%	-	100%
	Orthodontics not reimbursed by social security	-	-	€250/year
PREVENTION				
	Prescribed contraceptives not reimbursed by social security	-	€20/year	€80/year
	Emergency contraception	-	€10/year	€10/year
	Male/female condoms	-	€10/year	€40/year
	Nicotine substitutes ⁽³⁾	not applicable or €150	-	€90 or €240/year
INSURANCE				
	Care while abroad and Assistance/repatriation ⁽⁴⁾	-	-	YES
	Third party liability ⁽⁵⁾	-	YES	YES
	Individual accident ⁽⁵⁾	-	YES	YES
	Legal protection ⁽⁶⁾	-	YES	YES
	Medical teleconsultation ⁽⁷⁾	-	YES	YES
	ITELIS care network ⁽⁸⁾	-	-	YES
	Baggage insurance ⁽⁴⁾	-	-	YES
	Loss/theft of documents insurance ⁽⁴⁾	-	-	YES

*cover excludes special arrangements, applies up to the limit of expenses actually incurred and so long as the course of treatment is followed. To see the full table of services, please refer to the mutual company rules available on request or on Imde.fr The Compulsory Regime rates mentioned are those current on the date of registration as part of a coordinated course of treatment. Failure to comply with the previous condition will result in basic cover being withdrawn and you may be responsible for the practitioner's fees The resulting non-reimbursement and remaining charges are not covered by our guarantees, nor are all the fixed contributions as defined for contracts that are not covered. Since the Compulsory Regime rates are subject to regulatory changes, Compulsory Regime information is given only as a guide to allow you to calculate your reimbursements; they are not binding. **Since 01/01/2017, the controlled price practice device (OPTAM for doctors and OPTAM-CO for surgeons and obstetricians) has replaced CAS (access to care contract). (1) Reimbursement rates include social security reimbursement and are expressed as a percentage of the BRSS (social security reimbursement base). The prices for fixed price services are those in the LMDE 12-month cover. (2) the fixed amount is limited to one item of equipment every two years, one year for minors, or in the event of a change of dioptr (including 150 euros for frames). (3) Nicotine substitutes, where they are prescribed and appear in the list of approved nicotine substitutes, are reimbursed by social security at €150 a year for pregnant women, young people between 20 and 30 years old and long-term cancer sufferers. The mutual's contribution is capped at €90 a year, whether or not there is a contribution from social security. (4) INTER PARTNER ASSISTANCE Public limited company under Belgian law with a capital of 31,702,613 euros, non-life assurance company approved by the Banque Nationale de Belgique (0487), registered as a corporation in Brussels under number 415 591 055, with its registered office at 166 Avenue Louise – 1050 Ixelles – Bruxelles Capitale – Belgium, taken through its French branch registered in the Register of Commerce and Companies in Nanterre under number 316 139 500 and located at 6, rue André Gide 92320 Châtillon. INTER PARTNER ASSISTANCE operates under the brand name AXA Assistance. (5) AXA France IARD - public limited company with a capital of €214,799,030 - Registered no. in Nanterre 722 057 460, registered office 313 Terrasses de l'Arche – 92727 Nanterre Cedex. AXA Assurances IARD Mutuelle – mutual assurance company with fixed contributions against fire, accidents and various risks - Siren 775 699 309, registered office 313 Terrasses de l'Arche – 92727 Nanterre Cedex (6) JURIDICA, public limited company with a capital of €14,627,854.68, registered in Versailles under number 572 079 150, registered office - 1, place Victorien Sardou - 78160 Marly-le-Roi. Companies governed by the French Insurance Code. (7) LA MUTUELLE DES ETUDIANTS – LMDE, a mutual company subject to the provisions of book II of the Mutual Code – SIREN 431 791 672 – Registered office: 19 rue Blanche 75009 Paris – Imde.fr. The service is authorised by CNIL (Decision 2015-134 of 23/04/2015) and data are hosted in France by an approved hosting company. An AXA teleconsultation is not a substitute for a family doctor, emergency treatment or a specialist consultation, particularly psychological, nor for consultations requiring a clinical examination or additional specialist examinations. No time off work can be ordered or medical certificate or repeat prescription issued. Service provided by AXA Assistance France, a public limited company under French law with a capital of €9,071,981, registered in Nanterre under number 311 338 339 and with its registered office at 6, rue André Gide 92320, Châtillon. (8) ITELIS: Public limited company with executive and supervisory boards, with a capital of €5,452,135.92, registered office at 218 avenue Jean Jaurès, 75019 Paris, registered in Paris under number 440 358 471, insurance agent registered with ORIAS under no. 10058758.



CONTACT LMDE

STUDENT SOCIAL SECURITY

Your ameli.fr account and mobile app for:

- monitoring your reimbursements in real time,
- downloading your entitlements certificates,
- contacting your student Social via email.



MUTUAL

Your MyLMDE space and mobile app for:

- checking your reimbursements,
- downloading your certificates,
- changing your address, telephone, bank details,
- contacting us via email,
- all your useful info.



To send your bank details, GP declaration or treatment forms:

LMDE Assurance Maladie
35070 Rennes Cedex 9

Metropolitan France:

LMDE Mutuelle Complémentaire
TSA 97001
59779 LILLE Cedex 9



69 LMDE reception points

www.lmde.fr > agences

Paris Danton open on Thursdays until 8 p.m. and on Saturdays!



Metropolitan France: Monday to Friday, 8:30 a.m. till 5:30 p.m.

0 811 505 633

Service €0.06 per min
+ the cost of the call

0 811 505 633

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+ the cost of the call

Press 1: for LMDE student social security

Press 2: for LMDE health mutual

We speak English !