

2018 - 2019

For foreign students



French health care system



Top-up **health insurance** and **student insurance**



Household **insurance**

Your health cover and insurance in France

www.vittavi.fr



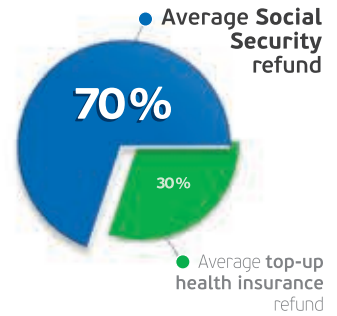
The French health care system

How the French healthcare system works and registration

In France, an average of 70% of health care is covered by **Social Security**.

It is **compulsory** and **free** for students to register with Social Security, including foreign students.

There are certain particular cases, especially for students from the European Union or the European Economic Area who can show a European Health Insurance Card to be exempt from registration.

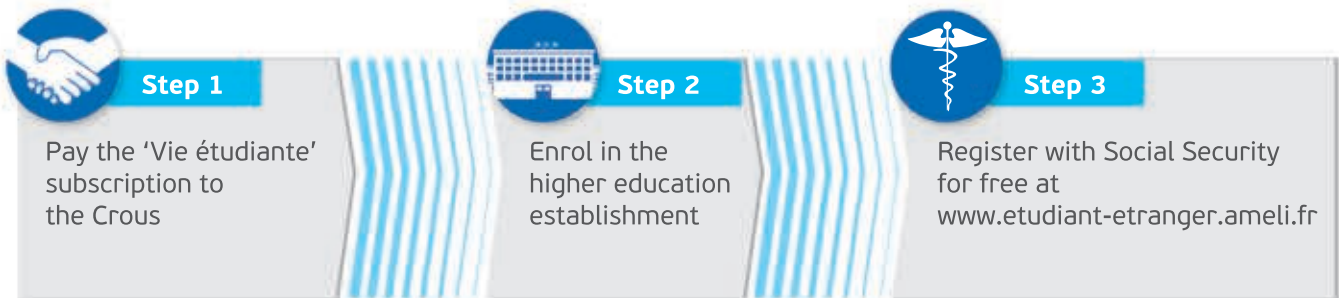


Case 1 New foreign students

If you're coming to France **for the first time** and you're starting a course in September 2018, from the 1st of September you must register on the website:

www.etudiant-etranger.ameli.fr

You must register after you have paid the 'Vie étudiante' subscription to the Crous (regional student support offices) and after you have enrolled in the higher education establishment.



Case 2 Foreign students continuing their studies

If you **already registered with Social Security in 2017-2018 with a student insurance company or a CPAM** and you are extending your studies in 2018-2019, there is **nothing else you need to do**.

Your Social Security cover will be extended **automatically** and **free of charge** wherever you are studying.

You just have to update your Vitale card at a Vittavi branch or with a health care professional at the beginning of the academic year.





The Vitale card

Once you've registered with Social Security, you'll receive a form which you must send back to receive your Vitale card. The Vitale card makes the process simpler for you. Show it to any health care professional for faster refunds.

While you're waiting to receive it, use the paper certificate which can be downloaded at www.etudiant-etranger.ameli.fr (or Vittavi.fr if you already registered with Vittavi last year).

How to get a refund?

The health care professional may let you benefit from the third-party payer system: **you are exempt from paying upfront for your treatment**. He or she is then directly reimbursed by Social Security.

If you do have to pay upfront for your treatment, there are two options:

- You use the Vitale card and **you will be automatically refunded** with no need for you to do anything further.
- You don't use the Vitale card. The health care professional will give you a treatment certificate which **you must send to your Social Security centre** in order to get a refund.



The GP

You can choose your GP in France. However, you must declare your GP to your Social Security centre in order to be fully refunded by Social Security.

You must also consult him or her before seeing a specialist. This is called the **coordinated health care process**.



Example of refund (in Metropolitan France)

| | |
|--|---|
| GP consultation: €25 (statutory rate) | |
| Social Security payment | 70% of €25 = €17.50 (or €7.50 if GP not declared) |
| Remainder to be paid <i>Sums not refunded by Social Security.</i> | <p>€25 - €17.50 = €7.50</p> <p>This remainder may be refunded by top-up health care insurance. Please note: the insured must still pay a €1 flat-rate contribution to the Social Security part (GP declared or undeclared).</p> |

Taking out **top-up health insurance** is therefore optional but **strongly recommended** in the French health care system.

It lowers the amount owed after Social Security refunds which can be high depending on the type of treatment.

Check out our **top-up health insurance** offers on page 4. →

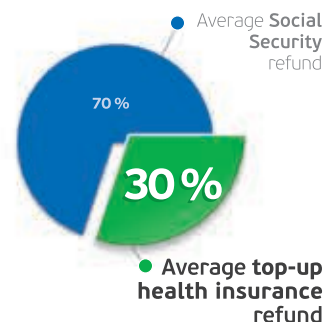


Your additional health cover and student

What is the purpose of top-up health insurance?

Social Security health care payments vary from 0 to 100%. They are considered on average to cover 70%.

The purpose of top-up health care cover is to refund all or part of the remaining amount owed after the Social Security refund. You can choose the most suitable cover for you depending on the risks you would like covered (*doctor's consultation, medication, dentist's or optician's fees, etc.*).



Vittavi offers you the **3 levels of cover** most popular with students.

Benefits of the cover

INDISPENSABLE

€7.36/month

- Hospital care
- Preventive packages
- Student insurance included

INITIALE

€11.05/month

- Hospital care
- 100% of GP costs
- Medication (*high therapeutic value*) at 95%
- Preventive packages
- Student insurance included

CONFORTABLE +

€23.43/month

- Hospital care
- 100% of routine care (*consultations, analyses, medication*)
- Refunds for glasses up to €200 and for contact lenses up to €90 (*outside MS**)
- 100% of denture costs refunded
- Enhanced preventive packages
- Student insurance included

Hospitalisation ⁽¹⁾

Medical and surgical accommodation expenses, flat-rate contribution

Care fees (surgery and anaesthesia, childbirth, obstetric procedures, medical technical procedures, diagnostic imaging, ultrasound procedures. Doctors signatories or not of OPTAM/OPTAM-CO*)

Daily hospital charge ⁽²⁾

Maximum number of days covered for the daily hospital charge ⁽³⁾

Television charges (covered from the 5th day in hospital and limited to €260/year)

Routine care

Doctor (GP or specialist. Doctors signatories or not of OPTAM/OPTAM-CO*)

Consulting physician (GP or specialist including radiologist. Doctors signatories or not of OPTAM/OPTAM-CO*)

Treatment abroad ⁽⁵⁾

Transport ⁽⁶⁾

Laboratory/ medical analyses

Medical technical procedures and medical imaging (Doctors signatories or not of OPTAM/OPTAM-CO*)

Medical assistants

Orthopaedics, prosthesis, small prosthesis fitting (annual flat rate per person covered)

Hearing device refunded by the MS*

High TV* medication

Moderate TV* medication

Low TV* medication

Optical & dental

Glasses refunded by the MS*

Contact lenses refunded by the MS*

Flat rate for lenses/frames refunded by the MS* (flat rate per person covered) ⁽⁸⁾

Flat rate for external contact lenses refunded and not refunded by the MS* (annual flat rate per person covered)

Dental consultations and care

Dentures refunded by the MS* ⁽⁹⁾

Orthodontics refunded by the MS* ⁽⁹⁾

Orthodontics not refunded by the MS* and periodontal surgery (pre-prosthetic or curative) ⁽⁹⁾

Prevention and packages

Annual flat rate per person covered. Treatment prescribed and/or not refunded by the MS*.

Preventive procedures

Periodontal assessment

Contraception package

Vaccinations, malaria boosters and treatments

Stopping smoking package

Osteopathy, acupuncture and homeopathy package

Pedicure, podology

Emergency contraception fixed fee

* MS: mandatory scheme / OPTAM: Controlled Pricing Practices Option - OPTAM-CO: Controlled Pricing Practices Option for surgeons and obstetricians / TV: the Therapeutic Value of a medicine determines its rate of payment by the MS and the colour of the stickers withdrawn in 2014: high TV (white sticker), moderate TV (blue sticker), low TV (orange sticker).

See useful words translated in french on vittavi.fr / Foreign student.

Vittavi Student Insurance

See opposite

Third Party Liability, Personal Accident, 24 hr Worldwide Repatriation Assistance, Medical Third Party Liability, Examinations Insurance. Education Annuity and Sports Insurance in case of accident.

included included included

Check out the whole Vittavi range of top-up health insurance

Information and subscriptions



nt insurance included

Essential
in higher education

Discover the different types of student insurance included in Vittavi top-up health cover

These types of insurance are highly recommended and even required by higher education establishments.

They cover you no matter what your activity, whether educational (inside or outside your school) or private.

Vittavi Student Insurance

can be taken out on its own

for just **€16.20/year**

■ Third Party Liability⁽¹¹⁾

To cover damage you may cause to a third party during your student activities (work placement, training) or private activities (travel, sports activities, babysitting).

[Included] Medical Third Party Liability for medical and paramedical students (hospital work placements). Valid until the 4th, 5th or 6th year of study depending on the course.

■ Personal Accident⁽¹¹⁾

For you to receive compensation in the form of capital in the event of permanent disability following a physical accident.

[Included] We also insure you for the loss or theft of your luggage, the theft of your bicycle or musical instrument and against fraudulent communications sent from your mobile phone if it is stolen.

■ 24 hr worldwide Repatriation Assistance⁽¹²⁾

■ Examinations Insurance

To receive capital to fund an additional year of studies if you are absent for your examinations (hospitalisation, loss of a loved one in the month before the examinations), meaning you have to repeat the year.

■ Education Annuity⁽¹¹⁾

For you to continue your studies in the event of the disability or death of the person financing your studies (mother or father) following an accident.

■ Sports Insurance in case of an accident⁽¹³⁾

To insure you in case of an accident occurring during sports activities (practised non-professionally) which may lead to functional disability greater or equal to 51%, the "Serious disability immediate lump sum" cover provides you with capital of €40,000.



FOOTNOTES

The mutual insurance company's contribution rates are always calculated on the basis of the mandatory health insurance refund and according to the nomenclature in force on the date the services are performed and up to the limit of the expenses incurred. A change of the mandatory scheme's refund rates is not binding on the mutual insurance company.

Apart from the Indispensable and Initiale cover, the Comfortable + cover complies with the "State-approved" criteria and, in accordance with mutual insurance regulations, shall follow the legal and regulatory developments relating to the State-approved scheme. The increase in the patient's contribution towards medical costs paid by the insured when he or she has a consultation outside the care process is not covered (increase established by decree). The services expressed in packages are limited per year and per person. The medical deductibles are not paid by your top-up health insurance in accordance with Article L.871-1 of the French Social Security Code: €0.50 per box of medicinal products / €0.50 per paramedical procedure (nurse, masseur/physiotherapist, speech therapist, orthoptist and chiropodist/podiatrist) / €2 per medical transportation (taxi, patient-transport car, ambulance, unless in an emergency), limited to: €50/year, in total.

(1) The duration of these services is related to the nature of the hospitalisation. (2) Including stay in psychiatric care for the Comfortable + State-approved cover, €15/day. (3) Limit for non-State approved schemes (Indispensable and Initiale) for surgery / medicine, obstetrics / follow-up and rehabilitative care (psychiatric care not covered). For the Comfortable + State-approved cover, unlimited hospital package in health care institutions and limit of 90 days for residential care facilities (including stays in psychiatric care). (4) An annual limit of €370 is applied to neuropsychiatric consultations with Initiale cover. (5) Depending on conditions (see mutual insurance regulations). (6) Limited to €200/year for Indispensable and Initiale cover. (7) Network accessible to members for whom the service is included in the Comfortable + cover. Kalivia network = over 3,300 hearing centres and over 5,200 optical centres in France offering a large number of discounts (see details at www.vittavi.fr). (8) Glasses package for under-18s = purchasing costs incurred for equipment composed of 2 lenses and 1 frame per one-year care period. Glasses package for over-18s = purchasing costs incurred for equipment composed of 2 lenses and 1 frame per 2-year care period. This period is reduced to 1 year in case of renewal warranted by a change in eyesight. To calculate the 1 or 2 year period, the date of purchase of the 1st item of equipment should be taken into account. Definition and management of the refund of types of lenses (simple, complex, highly complex) in accordance with the optical procedure codification charts available at www.vittavi.fr. (9) An annual limit of €760 (Comfortable+ cover) is applied to denture, orthodontics and periodontal surgical procedures.

Once the limit has been reached, the patient's contribution towards medical costs remains covered for the refunded dentures and orthodontics. (10) Subject to the developments provided for by the 2018 Social Security Financing Act and its implementing regulations. A fixed contribution of €18, not refunded by Social Security, applies to procedures for which the charge is equal to or above €120, or with a coefficient equal to or above 60. This fixed amount is covered by your mutual insurance company. The fixed contribution of €1 requested for each consultation, examination or analysis if you are over 18 is not covered by the mutual insurance company (limit: €50/year, in total).

(11) Policies underwritten through S2C - 432, bd Michelet - 13009 MARSEILLE. ORIAS 07 030 727. Trade & Companies Register 395 214 646 00022 - Insurance broker SARL with a capital of €7,622.45 with AXA France IARD (Head Office: 313, Terrasses de l'Arche - 92727 NANTERRE Cedex), a company regulated by the French Insurance Code and Chubb European Group Limited, an insurance company under English law located at 100 Leadenhall Street, London, EC3A 3BP, registered under No. 1112892 and whose branch in France is located at Le Colisée, 8, avenue de l'Arche à Courbevoie (92400), identification number 450 327 374 Nanterre Trade & Companies Register. (12) IMA ASSURANCES, hereinafter referred to as IMA, a French public limited company (Société Anonyme) with a fully paid-up capital of 7,000,000 euros, a company regulated by the French Insurance Code, whose Head Office is situated at 118 avenue de Paris - CS 40000 - 79033 Niort Cedex 9, registered with the Niort Trade & Companies Register under No.481 511 632, subject to the supervision of the French Prudential Supervision and Resolution Authority (ACPR) 61, rue Taitbout 75436 Paris Cedex 09. (13) The Sports Insurance cover is provided by the Mutuelle des Sportifs - a mutual insurance company regulated by the Mutual Insurance Code and subject to Book II of the Mutual Insurance Code, a mutual insurance company listed in the Sirene register under Siren No. 422 801 910.

This document is merely a summary of the cover, exclusions, definitions and deductibles which may be consulted in Vittavi agencies and at www.vittavi.fr.

Extract from the substitution agreement concluded between Vittavi (a mutual insurance company regulated by the Mutual Insurance Code and listed in the SIRENE register under No. 775 584 980, subject to the provisions of Book II of the Mutual Insurance Code) and Eovi Mcd mutuelle: "Pursuant to Article L.211-5 of the Mutual Insurance Code, Eovi Mcd mutuelle (173 rue de Bercy - 75012 Paris), listed in the SIRENE register under No. 317 442 176, fully substitutes Vittavi (Parc d'Activités de la Grande Plaine, 2 impasse Henri Pitot, 31500 Toulouse) for the constitution of health and accident insurance cover offered to the transferor's participating members, coming under the conditions defined in the Vittavi mutual insurance company regulations. If the authorisation of Eovi Mcd mutuelle were to be withdrawn for either of these two classes, the cover would be cancelled on the tenth day at midday as of the publication of the decision to withdraw authorisation, the portion associated with the period without cover then being refunded to the participating member or the group policy subscriber".



Your Household Insurance

Vittavi has selected household insurance especially for students in Metropolitan France and Réunion:

In Metropolitan France

Type of accommodation

Annual subscription

| | |
|-------------------|--------------------------|
| Hall of residence | €34 / €29 (except theft) |
| Room | €48 |
| Studio / T1 | €64 |
| T2 | €89 |
| T3 | €99 |
| T4 | €122 |

Insurance provider: AXA France, Company regulated by the French Insurance Code. Head Office: 313, Terrasses de l'Arche 92727 NANTERRE Cedex. Broker manager: S2C 432 Boulevard Michelet 13009 Marseille, No. ORIAS : 07 030 727, Trade & Companies Register: 395 214 646 00022, insurance broker SARL with a capital of €7,622.45. Producer broker: BOTTICELLI COURTAGE, insurance broker SARL with a capital of €6,000, Marseille Trade & Companies Register 489 270 579, Head Office: Tour Méditerranée - 65 Avenue Jules Cantini - 13298 Marseille Cedex 20. ORIAS No.: 07 008 727.



From
€29
per year

Cover included:

- fire and related risks,
- water damage,
- glass breakage,
- natural disasters,
- theft and acts of vandalism (except for the "Halls of Residence without theft" package)...

The benefits Vittavi

in Metropolitan France and Réunion

- Insurance certificate automatically sent by e-mail,
- co-tenants covered by the same policy without any change of price,
- your household insurance follows you if you move...

More info at vittavi.fr

on Réunion Island

Type of accommodation

Annual subscription

Except theft

| | | |
|-------------------|------|------|
| Hall of residence | €57 | €50 |
| Studio / T1 | €73 | €62 |
| T2 | €97 | €83 |
| T3 | €109 | €90 |
| T4 | €135 | €108 |

Insurance provider: AXA France, Company regulated by the French Insurance Code. Head Office: 313, Terrasses de l'Arche 92727 NANTERRE Cedex. Broker manager: S2C 432 Boulevard Michelet 13009 Marseille, No. ORIAS : 07 030 727, Trade & Companies Register: 395 214 646 00022, insurance broker SARL with a capital of €7,622.45.



From
€50
per year

Cover included:

- fire and related risks,
- water damage,
- glass breakage,
- natural disasters,
- theft and acts of vandalism (depending on option)...



Discounts, good deals and information

DISCOUNTS

■ Discount offers

A web-based discount platform to take advantage of over 6,000 deals throughout France, in-store or online and unlimited.



Find deals on www.vittavi.fr, subject to change during the year.

METROPOLITAN

RÉUNION

Vittavi offers you the CartAtout discount card throughout your studies:



lots of DISCOUNT DEALS from dozens of local partners.



Deals may be changed during the year.

Visit www.vittavi.fr or use the CartAtout mobile app from the App Store and Google Play for details of the deals.

GOOD DEALS

■ A special offer just for students at LCL



SPECIAL OFFERS ⁽¹⁾
for all first-time deposit and savings accounts at LCL.

- LCL ISIC MasterCard® bank card for €1/year ⁽²⁾
- Means of payment insurance coverage for €1/year ⁽³⁾
- International offer ⁽⁴⁾ for €5/month: international payments and withdrawals free of charge ⁽⁵⁾, international bank transfers at preferential rates.

Information and terms and conditions at your LCL branch office.

LCL - Crédit Lyonnais - a limited company with €1,847,860,375 in capital - Insurance brokerage company registered under ORIAS insurance intermediary registration number: 07 001 878. Headquarters: 18 rue de la République 69002 Lyon - SIREN No. 954 509 741 - Lyon Commercial Registry. For all correspondence: LCL, 20 Avenue de Paris 94811 Villejuif Cedex, France. (1) Offer reserved to students holding the Baccalauréat diploma, affiliates and/or Vittavi subscribers in 2017-2018 or 2018-2019 in the academies of Bordeaux, Limoges or Toulouse and valid to 31 December 2018 (i.e. €80 for the opening of a first deposit account at LCL and €20 for the opening of a first savings account at LCL). See terms and conditions at your LCL branch office. (2) Offer reserved to students aged 18 and over who have subscribed to the LCL "Carte Etudiant" (Student Card) offer. €2/month after the 2nd year. Rates applicable from 01 April 2018. Card issued subject to acceptance of your application by LCL. Proof of student status is required to obtain a LCL ISIC MasterCard card. In application of the regulations on direct sales, you have a 14-calendar-day withdrawal period from the date on which the contract is signed. (3) Offer reserved to students aged 18 and over who hold a LCL "Carte Etudiant" (Student Card). €1 the 1st year, then €2.20/month, rates applicable from 01 April 2018, subject to change. The Means of Payment Insurance contract is offered by Pacifica, a company governed by the French Insurance Code. Events covered and the terms and conditions can be found in the contract. (4) Rates applicable from 01 April 2018. According to the terms and conditions in the General Provisions of the "International Transfers outside the SEPA zone" offer. In application of the regulations on direct sales, you have a 14-calendar-day withdrawal period from the date on which the contract is signed. (5) Excepting any fees collected by LCL in the name of and on behalf of the foreign bank, separate from LCL's invoicing, as well as any fees for exceeding the authorised overdraft limit.

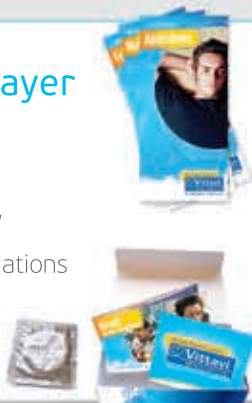


INFO

■ Vittavi, prevention player for students

Many themes addressed via:

- partnerships with recognised players,
- preventive actions conducted in collaboration with student associations and education establishments,
- health information available for download at vittavi.fr.



■ News and topical issues

News to keep you permanently up-to-date with the latest trends (fashion, music, games, etc.) and topical issues on student life (accommodation, banking, prevention, etc.).

Visit www.vittavi.fr

Our team of advisors
at your service

**LOCAL and
AVAILABLE**



IN YOUR LOCAL AGENCIES

Academy of BORDEAUX

- **24 - Périgueux** | 11 rue de la République
- **33 - Bordeaux Université** | Rue Pujol - Pessac
- **33 - Bordeaux Rive droite** | 65 avenue Thiers
- **33 - Bordeaux Centre** | 15 cours G. Clemenceau
- **40 - Mont de Marsan** | Allée de la Capère
- **47 - Agen** | 14 C rue Diderot
- **64 - Bayonne** | 20 allées Paulmy
- **64 - Pau** | 10 place Georges Clemenceau

Academy of LIMOGES

- **19 - Brive La Gaillarde** | 30 avenue de Paris
- **87 - Limoges** | 41 rue des Tanneries

Academy of TOULOUSE

- **31 - Toulouse Centre** | 9 rue Matabiau
- **31 - Toulouse Cité de l'Espace**
PA de la Grande Plaine - 2 impasse Henri Pitot
- **65 - Tarbes** | 36 rue Larrey
- **81 - Albi** | 10 avenue Gambetta

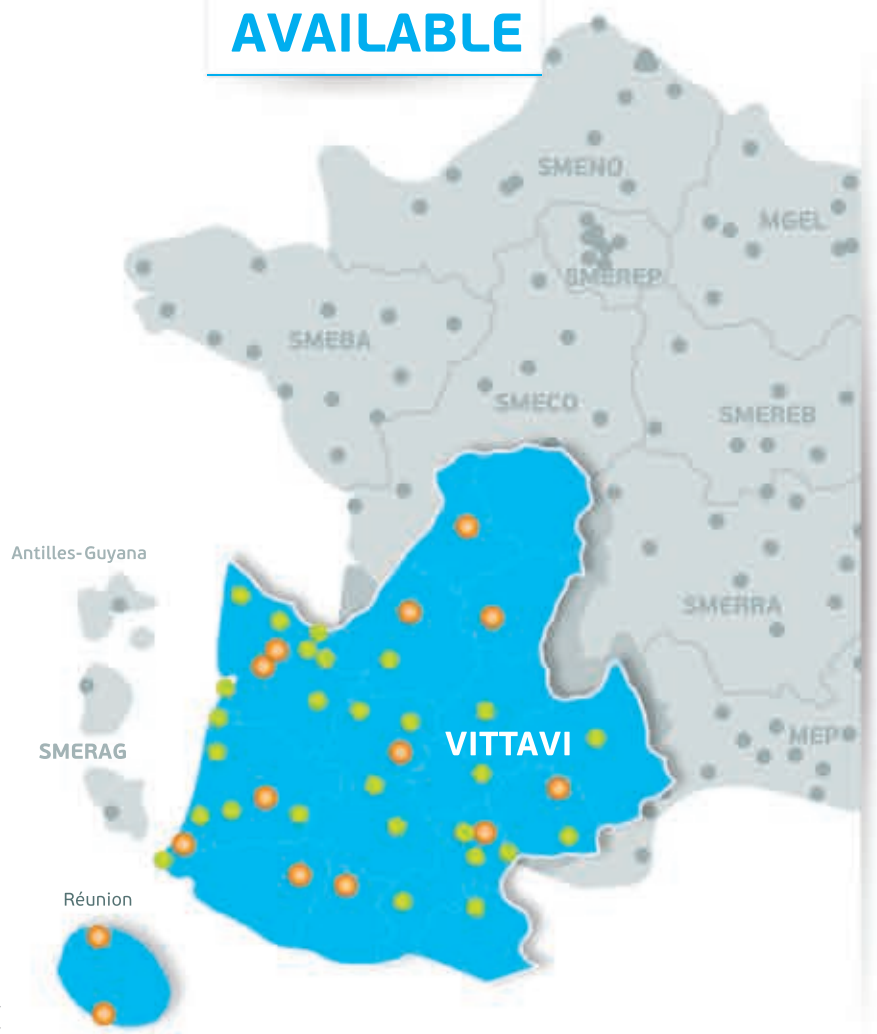
Academy of RÉUNION ISLAND

- **Le Tampon** | Université de La Réunion
117 rue du Général Ailleret
- **Saint-Denis** | Bât. B - 16 bis rue Jean Chatel
- **Saint-Denis** | Esp. de la Vie étudiante - Local 102
Université de La Réunion - 15 avenue René Cassin

AND ALSO...

- 09 - Pamiers ■ 12 - Rodez ■ 24 - Bergerac ■ 31 - Colomiers,
Muret, Revel, St-Gaudens ■ 32 - Auch, Condom ■ 33 - Blaye,
Bordeaux, Castillon La Bataille, Coutras, Langon, La Teste de Buch,
Lesparre, Libourne ■ 40 - Aire-sur-l'Adour, Biscarrosse, Dax,
Mimizan, Mont de Marsan, St-Vincent-de-Tyrosse ■ 46 - Cahors
■ 47 - Marmande, Villeneuve-sur-Lot ■ 64 - Bayonne, St-Jean-de-Luz
■ 81 - Albi, Castres ■ 82 - Montauban

Full addresses at vittavi.fr



BY TELEPHONE

0 825 825 715

Service € 0,18 / min
+ price of call

0262 47 78 76

Price of a local call,
from Réunion Island

Full list of **agencies' direct numbers**
at www.vittavi.fr



ON LINE

■ AT VITTAVI.FR

- CONTACT FORM
- MEMBERS AREA
- CHAT

■ VIA SOCIAL NETWORKS (posts, tweets, PM...)

Facebook: www.facebook.com/vittavi.mutualite Twitter: [@vittavi](https://twitter.com/vittavi)

■ VIA THE MOBILE APP



BY MAIL

Metropolitan

Vittavi
PA de la Grande Plaine
2 imp. Henri Pitot - CS 55876
31506 Toulouse Cedex 5

Réunion Island

Vittavi
Bâtiment B
16 bis rue Jean Chatel
97400 Saint-Denis

Your health cover and insurance in France



PEFC 10-31-1188

Sécurité Sociale Étudiante

Vittavi
Mutuelle
Au cœur de la vie étudiante