

Please note that the information here below has been gathered by KEDGE BS. We therefore invite you to contact the Social Security services directly in order to get the most accurate information.

Your health insurance coverage in a few words

Duration of coverage: The coverage starts on Sept. 1st the earliest (if you registered and paid between Sept. and Dec, you will be covered from Sept. 1st / if you registered and paid on January or later, you will be covered from the 1st day of the following month - not earlier). You are then covered until the end of the academic year: Aug. 30th.

Geographical coverage: you are covered all over France. If you wish to be covered in other European countries for a long period, you must apply for a European Health Insurance card (free – contact directly LMDE or Vittavi for more information)

Reimbursement rates: a standard treatment cost has been set nationally by the French Social Security for each kind of treatment. However, note that some practitioners can legally charge an extra fee in addition to the official cost. The Social Security applies a reimbursement rate based on the standard costs and can be viewed on the French Social Security website¹. The coverage you have is very basic, it is sufficient for a basic visit at the General Practitioner, but might not be sufficient to cover higher expenses such as hospitalisation, change of glasses, dental / eye surgeries, etc... We therefore highly recommend you to subscribe a complementary coverage (complémentaire santé) with LMDE or Vittavi in order to benefit from a better coverage.

Complementary coverage: you can get a complementary coverage for a monthly cost of about 5 to 30 euros per month, according to the level of coverage you wish/need, in order to avoid any risk. To subscribe, please contact LMDE or Vittavi. More information on the complementary coverage on their website: LMDE click [here](#) / Vittavi click [here](#), and brochures available at the International Student Office.

You have registered on Campus Virtuel, now what's next?

Getting your insurance certificate and Social Security number:

1) **You will receive a first letter or email including:**

- your provisional social security number
- list of documents you need to send to finalize your registration (French bank account details, birth certificate², school certificate...)

2) **Once you have sent the documents, you will receive another letter within 2-3 weeks including:**

- your social security certificate with your permanent number
- a form to apply for your Carte Vitale (you can also fill it out online directly on ameli.fr)

What is a Carte Vitale? We would recommend you to apply for this card by filling out the form you will receive with your permanent SS number or this final Social Security number. With this card, you will get reimbursed by the social security within 48-72 hours after going to the doctor. If you do not have the card, you will have to fill out a "feuille de soins".

If you need to see a doctor as soon as you arrive and did not take the time to get these certificates or your SS number, know that you are already covered and do not have to wait, as long as you have registered and paid for the Social Security through www.campusvirtuel.net. For more information on how to get refunded: see page 2 of this document.

IMPORTANT: if you do not have a permanent address yet, please put Kedge BS address on the social security documents in order to make sure that you will receive your mail:

KEDBE BUSINESS SCHOOL
International Student Service
680 cours de la Libération
33405 TALENCE Cedex

¹ http://www.ameli.fr/assures/soins-et-remboursements/combien-serez-vous-rembourse/releve-et-taux-de-remboursement/les-taux-de-remboursement_gironde.php

² the birth certificate must be in French (official translation)

Social Security contact information

	
67 avenue du Prado 13006 MARSEILLE	15 cours Georges Clémenceau 33000 BORDEAUX
Metro stop : Rond-Point du Prado	Tram stop : Gambetta
Open on Monday 10-12:30, 1:30-5pm Tuesday to Friday: 8:45-12:30, 1:30-5pm	Open on Monday to Friday 2pm-5:30pm // Tuesday to Thursday 9:30am-5:30pm // Friday 9:30am-1pm
Phone: 0811 50 56 33 (0.06€/min + call cost) www.lmde.com	Phone: 05 56 48 67 60 http://secu.vittavi.fr

How to get refunded if you see a doctor

① Bring with you to the medical appointment:	② At the end of the medical appointment	③ After the medical appointment, bring/sent to LMDE/Vittavi:
<ul style="list-style-type: none"> - A means of payment - The “Déclaration de choix de médecin traitant” form (only if this is your first visit with a doctor in France / no need to bring it for a visit at the dentist’s or at a specialist’s, or after your first visit) see explanations here below 	<ul style="list-style-type: none"> - Pay the doctor - If you do not have a Carte Vitale, the doctor will give you a “Feuille de soins” as a receipt of your payment, see explanations here below - Ask the doctor to fill in and sign his part of the “Déclaration de choix de médecin traitant” form (only if this is your first visit) 	<ul style="list-style-type: none"> - Feuille de soins (do not forget to fill in your part on top of the document, date & sign it) - Student Health Insurance certificate (the top part of your School registration certificate – see explanations here below) - Déclaration de choix de médecin traitant (only if this is your 1st visit - do not forget to fill in your part, date and sign it) - Your bank account information details (RIB) from a French bank account details - The medical prescriptions given by the doctor

Déclaration de choix de médecin traitant: This form can be downloaded on the Social Security website³. If you fill in this form, it means that you appoint this doctor as your referent doctor during your stay in France. It will therefore allow you to get refunded at the maximum rate every time you visit this doctor (70% for a visit at a general practitioner’s). If you do not fill in this form, you will only get refunded at around 30% only. If you wish to change doctor, ask your new doctor to fill in this form again and submit it to LMDE/Vittavi.

Feuille de soins: this form is given to you by your Doctor, as a receipt of your payment only if you do not have a Carte Vitale. You must finish completing it and sign it before sending it back to LMDE or Vittavi. The process to get reimbursed takes longer than with the Carte Vitale (approximately 1 month vs 48-72 hours).

Student Health Insurance certificate: this document is the top part of your School Registration Certificate (given to you at the beginning of the year. You can also download it on Campusvirtuel > My NetFile > My Downloads).

Particular cases: students under 20 or over 28 and European students

Students under 20 yo: registration with the social security is free. This does NOT apply if you turn 20 during the academic year (between 1st of September and 30th of August).

Students over 28 yo: you can register with the social security only after residing in France for at least 3 months. You will have to register with CPAM⁴ directly. LMDE or Vittavi can offer you an insurance during the first 3 months of your stay (approximately 52 EUR per month) and a complimentary insurance once you are registered with the social security.

Students holding a European Health Insurance Card: it is not compulsory for you to register with the social security. You can do so if you are staying for a whole year in France and/or if you wish to work during your stay.

³ http://www.ameli.fr/fileadmin/user_upload/formulaires/S3704.pdf

⁴ <https://www.ameli.fr/>