

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 MEP 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 on top of 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 for a complementary coverage (complémentaire santé) with LMDE or MEP 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 MEP. More information on the complementary coverage on their website: LMDE click [here](#) / MEP click [here](#), and brochures available at the International Student Office.

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

Insurance certificate and Social Security number: LMDE/MEP will send you an official insurance certificate and provisional Social Security number to your address in France (the one you specified on Campus Virtuel), several weeks after your arrival • If you need such a certificate earlier, please go directly to the LMDE or MEP office a few weeks after your arrival (see addresses here below) and bring with you: your KEDGE BS Student Health Insurance certificate (to be found on top of your KEDGE BS School Registration certificate given to you at the beginning of the year), your passport and visa, your address in France • 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.

What is a Carte Vitale? Later, MEP or LMDE might ask you to provide additional documents (including a birth certificate translated into French) in order to receive a Social Security Card (carte vitale) and a final Social Security number. If you do not stay in France for more than a year, we would recommend you not to apply for this card or this final Social Security number as applying for it will take several months, require more paperwork, and is not necessary.

Social Security contact information

	
67 avenue du Prado 13006 MARSEILLE	25, rue Negresko 13008 MARSEILLE
Metro stop : Rond-Point du Prado	Metro stop : Rond-Point du Prado
Open on Monday 10-12:30, 1:30-5pm Tuesday to Friday: 8:45-12:30, 1:30-5pm	Open on Monday to Friday 10:30am to 4:30pm
Phone: 0811 50 56 33 (0.06€/min + call cost) www.lmde.com	Phone: 04 26 317 929 www.mep.fr

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

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 to LMDE/MEP:
<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 - 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 (it is 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 (<i>RIB</i>) from a French bank account - The medical prescriptions given by the doctor

Déclaration de choix de médecin traitant: This form can be downloaded on the Social Security website². 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/MEP.

Feuille de soins: this form is given to you by your Doctor, as a receipt of your payment. You must finish completing it and sign it.

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).

Standard treatment cost in France with a general practitioner: 23 euros for a basic visit

Doctors - contact information

Example of doctors close to the school or in Marseille:

English-speaking General Practitioners:

<p>Dr Didier FAREAU (man) 23 boulevard de la Concorde 13009 MARSEILLE Bus stop: Obélisque Without appointment every day Phone: 04 91 40 64 23</p>	<p>Dr Béatrice REYNAUD (woman) 26, boulevard Rodocanachi 13008 MARSEILLE Bus stop : Prado Louvain Upon appointment Phone: 04 91 40 13 40</p>	<p>Dr Didier THERY (man) 87, rue de Lodi 13006 MARSEILLE Metro stop : Baille Upon appointment Phone: 04 91 42 87 36</p>
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English-speaking Dentists:

<p>Dr Bianca GIANCARLO 26, rue de la caisserie 13002 MARSEILLE (Bus stop : Place Bargemon) Tel : 04 96 11 62 96</p>
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SOS Médecins, available 24/7: 04 91 52 91 52

A doctor will come visit you at your place, this service is available 24 hours a day, 7 days a week.

In case of extreme emergencies: call 15 (France only) or 112 (all over Europe including France)

² http://www.ameli.fr/fileadmin/user_upload/formulaires/S3704.pdf