

## ■ Social Security for students, who is it for ?

- If, ☐ You are under 28 years old (unless "maintien de droit" - retention of right)  
☐ You are registered in a higher education establishment approved by the Social Security  
☐ You have come to France for studies or a university course lasting more than 3 months

You must subscribe to the Social Security health care insurance :

**SMEBA**



Individual cases are looked into by the CROUS.

	BGF French government grants	BGE Foreign government grants CMU	CMU Universal Mutuelle cover
Students under 28 years old	Social Security SMEBA FREE + SEM Mutuelle FREE	Social Security contribution SMEBA reimbursed by the student welfare office, "CROUS" + SEM Mutuelle FREE	
Students over 28 years old	SEM Mutuelle FREE after the 1st €* (Social Security + mutuelle)	SEM Mutuelle FREE after the 1st €* (Social Security + mutuelle)	POSSIBLE Particularly if partner or child
Students between 28 and 30 years old Thesis, with retention of right	Social Security SMEBA FREE and SEM Mutuelle FREE	Social Security contribution SMEBA reimbursed by the student welfare office, "CROUS" + SEM Mutuelle FREE	

\*The SEM is both the private Social Security and the complementary health care insurance: it reimburses the scholarship student for all but one euro.

- For SEM Mutuelles for grant holders, register directly with the CROUS.
- To register partners and children, contact the SEM or the SMEBA.

## ■ How to register ?

Registration is carried out at the same time as the registration for the superior teaching establishment where you will be studying. When you register you are asked to specify your "centre payeur de Sécurité Sociale", your social security payment centre, and it is here that you must note the following : **SMEBA centre national 617**.

The type of registration varies with the type of establishment that has been selected.

### • University :

On your registration form tick **SMEBA centre national 617** under the heading of Student Social Security.

### • For a non-computerised establishment :

On the Cerfa 1205 form, write **SMEBA centre national 617** in the section headed "local university section selected" (Give all 3 copies of the Cerfa 1205 form to the registrar's office for registration of your affiliation. This office will then give you a copy to keep as proof of your affiliation).

You will receive a Social Security number that you must keep very carefully since you will need this number for all your applications. Your Social Security centre will provide you with a card (la Carte Vitale). This is an electronic card that you must have with you for any consultation or treatment and is to be shown to the doctor or pharmacist (or other person involved in your treatment). In order to have this card, you must provide the **SMEBA** processing centre with proof of your affiliation.

This card is not a payment card. It allows your **SMEBA** Social Security centre to process your health care expenses statements more efficiently and to reimburse you within 48 hours. If your permanent Social Community number is not yet available, you will be given an affiliation certificate that proves that you are covered.

## ■ Special situations :

Students from European Union countries on an exchange with a French establishment are exempt from these Social Security requirements and must make sure that they have on them the European Health Insurance card, that will be made available to them from the Social Security Centre in their country of origin.

Students from Quebec are exempt from the Social Security rights if they have a SE401Q102 BIS form. If they are participating in a university exchange they must have a SE401Q106 form.

## ■ How to contact us :

**SMEBA website address : [www.smeba.fr](http://www.smeba.fr)**

## I - The French system of Social security : Presentation

### ■ What is the French Social Security ?

The French Social Security is the national French system of social security cover. Employees and students pay a contribution to be able to have the benefit of access to health care, with the reimbursement of health care expenses that they may have incurred. In order to live in France and to obtain a residence permit, all foreign nationals must have a social security cover that enables them to have a total or partial reimbursement of charges that may be incurred, in the event of a problem entailing health care expenses.

### 1st part : Social security for students = Your registration is compulsory

Social Security for students is part of the French social system that makes it possible for you to be reimbursed in whole or in part for your health care charges, including doctors' fees, treatment, hospitalisation and drugs, during your stay. Social Security cover for students is compulsory in France, with a fixed annual subscription of €180\* (free if you have a grant or scholarship through the French Government or a foreign government). \*2004/2005 rates

### 2nd part : Complementary health care : The complementary health care system

The majority of French people also subscribe to a complementary health care system as well as the Social Security. This allows anyone who has subscribed to be reimbursed for the whole of the charges incurred, where the Social Security only reimburses part of these.

For example : Consultation with a doctor costs you €20, and of this €20 the Social Security only reimburses you €13 - the complementary health insurance reimburses the rest. (Except for €1 which remains at your charge and is not reimbursed by either the social security or the mutuelles.)

Complementary health care cover is not compulsory but it enables you to avoid having to be responsible for expensive health care charges. It is highly recommended that you subscribe to a personal complementary health care cover **SMEBA** that is properly adapted to student needs.

## II- How it works: affiliation, reimbursement...

### ■ Which treatments are reimbursable ?

- **Doctors :** In France you may choose your doctor. In the case of doctors who are part of the national health care system and who have signed an agreement with the Social Security, consultation rates are fixed according to a reimbursement scale. The cost of such a consultation in France is €20 for a general practitioner and €25 to €48 for a specialist such as a dermatologist, gynaecologist, or ophthalmologist. House calls carry an extra charge.
- **Emergency services and hospitals :** In the event of an emergency you can telephone the ambulance service (SAMU) by dialing 15, and be driven to a hospital. Hospital charges vary according to the treatment. The rates are in accordance with, and reimbursed by, the Social Security.
- **Drugs :** Drugs must be prescribed by your doctor. In order to be reimbursed, you must send in your claim form given to you by the pharmacist. Caution : certain drugs, sometimes called comfort drugs, are not reimbursable.

Example : I twisted my ankle... Treatment could have been expensive !

Treatment	Expenses	Soc.Sec.rate	Soc.Sec.Reimbursement
Consultation with specialist	25 €	70%	16,50 €*
Xray	61 €	70%	42,70 €
Chemist	40 €	65%	26,00 €
Physio.	133 €	60%	79,80 €
Total	259 €		165,00 €

Without the **SMEBA** complementary health insurance, I would have to pay €93 out of my own pocket.

\*deduction of €1.

