Healthcare

At the start of the academic year, we encourage you to take out private health insurance which will cover you for the first few months until you join the French social security system.

Once you have arrived and completed your enrolment at Université Paris-Saclay, you can apply for social security.

Before departure / Upon arrival

APPLYING FOR HEALTH INSURANCE

• **You have an employment contract in France**

PhD students and researchers holding a ‘Passeport-Talent Chercheur’ or ‘Scientifique-Chercheur’ visa must apply for health insurance with the CPAM in Paris (Caisse Primaire d’Assurance Maladie - national healthcare agency) in order to receive a social security number.

You should send **Form S1106 ‘demande d’ouverture des droits à l’assurance maladie’ (application for entitlement to health insurance)** and supporting documents to the following address:

Assurance Maladie
SRI/Talents
75948 PARIS Cedex 19

NB: Remember to bring your birth certificate with you translated into French by a sworn translator as it will be required for registration.

Contact the Human Resources office:

• In some cases, the employer will take care of the application.
• If you are accompanied by your spouse and/or children, depending on their situation; they can also be covered by your healthcare insurance.

**You are hosted within the framework of a research residence agreement.**

**You are a researcher or PhD student with a grant not registered with a higher education institution in France**

• **Your stay is 6 months or more:** you are entitled to universal health insurance (PUMA) for residency with a qualifying period of 6 months.
  
  You must complete **form S1106** and return it to the health insurance office in your place of residence together with your hosting agreement.

  **Please note:** you must take out private health insurance to cover the first three months of your stay.

• **Your stay is less than 6 months:** you must take out private health insurance to cover the whole period of your stay.

**You are a PhD student with a grant registered with a higher education institution in France:**

• **You are immediately entitled to universal health insurance (Puma), without any qualifying period, provided that you are legally resident**
  
  You must complete **form S1106** and return it to the health insurance office in your place of residence together with your hosting agreement.

In all cases, if you wish to include your children who are minors and present on French territory on your account, you must complete and return **form S3705** to the health insurance office in your place of residence.

Depending on your nationality, you can view information on how to apply for PUMA and the supporting documents to be provided via the dedicated website: https://www.ameli.fr/assure/droits-demarches/principes/protection-universelle-maladie

Guide for international PhD students and researchers - Université Paris-Saclay
You are a PhD student with student status
You do not have an employment contract in France

- Non-salaried PhD students with student status are considered to be students by the CPAM. If you are registering for the first time at a French higher education institution, you can apply for healthcare insurance directly online at www.etudiant-etranger.ameli.fr
- You are a European student: before you arrive in France, you must apply for a European Health Insurance Card from your insurer in your home country.

If you are coming to study for a period of less than 3 months, you should be covered by your home country health insurance or by private insurance.

REIMBURSEMENT OF MEDICAL EXPENSES

The CPAM will give you a provisional social security number. This entitles you to health insurance but you will have to pay medical fees in advance which will be subsequently reimbursed based on your medical records.

You will then be given a permanent social security number and a Carte Vitale (insurance card). You should then:

- Nominate an attending practitioner (GP):
  In France, in order to have access to specific care (except for gynaecology, ophthalmology, stomatology medicine and psychiatry for the under-25s) and to be reimbursed at a higher rate, you must have an attending practitioner. He/she is the first person you see to assess your health. He/she will ensure your medical follow-up. You can nominate your GP during your first consultation.

- Create your personal account
  Activate your Ameli account at www.ameli.fr and fill in or update your personal details: postal address, bank details, attending practitioner.

- Remember to update your Carte Vitale regularly. This can be done in pharmacies on the terminals provided for this purpose.

TOP-UP HEALTH INSURANCE

The health insurance scheme reimburses 70% of your health expenses if you consult your GP. To be reimbursed 100%, you must take out a top-up health insurance (also called mutuelle) which will reimburse the remaining 30%.
To find supplementary health insurance companies, you can search directly on the internet and use an online comparative tool to get the ideal rate depending on your needs (dental, optical, etc.).

During your stay

MENTAL HEALTH

Moving to another country can be quite an emotional upheaval (isolation, unhappiness, homesickness, etc.) Do not hesitate to talk about it with others.

- You are a PhD student
  The various departments and member institutions of Université Paris-Saclay offer students free preventive counselling as part of preventative healthcare. Go through the medical centre at your school to make an appointment.

Free and anonymous services are also available in France:

- Nightline Saclay: +33 (0)01 85 40 20 10
  Open 7 days a week from 9.00 pm to 2.30 am
  A free listening, support and information line run by students trained in active listening for students.
- University counselling offices (BAPU - Bureaux d’aide psychologique universitaire)
  BAPU consultations are 100% covered by social security organisations and can take place in English.

For further information:
https://www.soutien-etudiant.info/

- You are a researcher or lecturer (assistant professor)
  Contact your employer’s occupational health department.
  Your GP can also help you with this and refer you to specialists.
  The Réassurance programme by the Science Accueil association (Université Paris-Saclay partner) is aimed at foreign students and researchers who are struggling to fit in, are homesick or anxious.

USEFUL AND EMERGENCY CONTACTS

- Health Insurance Contact Centre
  Call 3646 to get information on your rights and procedures, ask a question about your file, report a change in your situation or check your reimbursements.
- The Student Healthcare Service (SSE), the SSE welcomes students from Université Paris-Saclay member universities free of charge. The SSE team is there to help you complete your studies in the best physical, mental and social circumstances. L’équipe se compose de médecins, infirmières, psychologues, d’une diététicienne, d’un tabacologue, d’un chargé de mission en santé publique et d’une assistante de direction.
  Contact: sante-etudiants@universite-paris-saclay.fr
• Disability Department
If you have a temporary or permanent health problem, do not hesitate to contact the disability department of your institution. This department can help you benefit from extenuating circumstances for your studies or work, in complete confidentiality. Find all the contacts of the disability department and liaison officers for students and staff on the following page: https://www.universite-paris-saclay.fr/vie-de-campus/handicap/contacts-handicap

• Emergency numbers
Police: 17
Fire services: 18
Emergency medical services (Service d'aide médicale d'urgence - SAMU) 15

Terminology

CPAM: Caisse Primaire d'Assurance Maladie (national healthcare agency). State organisation which manages health insurance rights in France
Ameli: official website of the CPAM
APASO: Association pour la prévention, l'accueil, le soutien et l'orientation (Association for prevention, reception, support and guidance). - apaso.fr
AAF: Association Addictions France (addictions-France.org)
BAPU: Bureaux d'aide psychologique universitaire (University psychology counselling offices)
PUMA: Protection Universelle Maladie (universal health insurance)
CPAM: Caisse Primaire d'Assurance Maladie (primary health insurance fund). An organisation which manages health insurance rights in France
Délaï de carence (qualifying period): Period between the start of an entitlement and the payment of the corresponding benefits