

## Medical cover and insurances

*Health insurance is mandatory throughout your studies at Polytech Lille.*

### **EEA student (from the European economic area) :**

EEA students do not need to enrol for French student health insurance. They do need to have their **European Health Insurance Card (EHIC)** card with them. This card, provided by the country of origin, gives access to health insurance in France. The EHIC validity date must cover the student length-of-stay in France. A copy of this document must be submitted at the beginning of the academic year. This card will allow them access to the same treatment, under the same conditions and at the same cost as students insured in France.

On average, social security covers about 70 % of the expenses related to an illness (including doctors' fees, treatment, hospitalisation and drugs).

**Additional health insurance cover** called “complémentaire santé” or “mutuelle étudiante” is highly recommended. It completes the repayment of medical expenses beyond the amount refunded by the students' social security scheme or through the EHIC (to almost 100 %). Prices vary depending on the extent of the cover. The minimum cost is 10 per month.

Students will have to choose between two students insurance companies : “SMENO” : [www.smeno.com/etudiants/372\\_foreign-students.html](http://www.smeno.com/etudiants/372_foreign-students.html) or “LMDE”: [www.lmde.com/securite-sociale-et-sante-des-etudiants/la-securite-sociale/etudiants-etrangers.html](http://www.lmde.com/securite-sociale-et-sante-des-etudiants/la-securite-sociale/etudiants-etrangers.html).

### **Students from outside the EEA aged under 28 :**

#### **Mandatory medical cover = French students' social security**

Non EU/EEA students under 28 of age must sign up for the French students' social security scheme when they register at Polytech Lille / Lille 1 University. The cost for the year 2014-2015 is € 213. A copy of the birth certificate is requested for the registration. Students who get a scholarship from the French Government are exempted from paying the fee.

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### **Students from Quebec :**

Students from Quebec are exempt from payments to register for student Social Security on the condition that they come the SE 401 Q 106 form for students from Quebec.

### **Students from outside the EEA aged over 28 :**

Non EU/non EEA students who are over 28 cannot sign up for the students' social security scheme. But they will have to take out a personal medical insurance.

There are several providers of private health insurance. They all have different services, prices and rates of reimbursement. A good provider will offer you the following: reimbursement of health care costs, repatriation assistance on medical grounds, protection insurance (accidental death, third party), civil liability insurance (third person responsibility).

More information :

Avi International « Planet Studies Insurance »: <http://en.avi-international.com/our-insurance-packages/studies-and-internships/planet-studies>

Fondation Kastler : [https://www.fnak.fr/dn\\_Assurance2/](https://www.fnak.fr/dn_Assurance2/)

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### **Civil liability insurance**

Civil liability insurance is required for all registrations at French educational institutions. Student mutual insurers offer cover for damage caused to third parties by the policyholder. Erasmus students who are accommodated on the campus by the international office of Lille 1 do not have to take the civil liability insurance. This insurance is included in the monthly rent.

### **Repatriation**

It is also recommended to take out a repatriation insurance before arriving in France.

### **The house insurance**

This insurance allows to protect your accommodation in case of fire, water damages, broken glass..Exchange students who get their accommodation on campus through the international office of Lille 1, the house insurance cost is included in the monthly rent as well as the civil liability.

Exchange students will get the information about the insurance at their arrival before their registration at Polytech Lille.