



WELL-BEING AND HEALTH FOR INTERNATIONAL PSL STUDENTS

Are you an international student at PSL and you do not know how to proceed to take care of your physical and mental health? No worries! The [PSL Welcome Desk](#) offers this handbook to guide you!

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REGISTER WITH THE FRENCH SOCIAL SECURITY SYSTEM

The French Social Security system aims to ensure that everyone has the means to live decently in France. Thus, all international students are also entitled to the French health coverage by registering with the healthcare insurance via the website <https://etudiant-etranger.ameli.fr/#/>

To do so, you must be enrolled in a French higher education institution and prove that you will be residing in France for more than three months (for example, with a valid residence permit), in addition to providing **the required supporting documents**. Once the application has been submitted, you will receive a provisional and then a definitive Social Security number, with which you will be able to access the healthcare rights.

First you will receive a provisional Social Security number, then a definitive number, and finally your health insurance card (*carte vitale*). With a provisional or definitive Social Security number, you can be reimbursed up to 70% of your healthcare costs.

! The process of acquiring a Social Security number takes time. Sometimes the delay is of a few weeks, sometimes months. As an international student, it is strongly recommended that you register with an international insurance that will cover possible healthcare expenses in France, for at least the first two months of your stay. !

About this document

The information provided is indicative and not contractual with Université PSL. The information was collected from various sites and the experiences of the PSL Welcome Desk. However, this information may change depending on the evolution of services or other situations.

Do not hesitate to write to us at welcomedesk@psl.eu for any questions or comments.

How do I get a Social Security number as an international student?

It depends on your status, here are the most common cases:

You are an international European student*

If you are an international European student (*EU/EEA or Swiss national), you can apply for the European Health Insurance Card (**EHIC**) from your home country's Social Security organization before you arrive.

The EHIC (European Health Insurance Card) enables you to seek medical treatment and claim reimbursement of costs incurred under the same conditions as those registered with the French healthcare system. This means that it is not necessary to have a French Social Security number.

! If you are an international European student and you are going to stay more than 6 months in France, it is recommended to apply for a Social Security number in addition to having your EHIC, mainly to have access to simplified reimbursements. !



You are an international student from Monaco, Andorra or Quebec

• **Students from Monaco:** before leaving, ask the Monaco Social Security office for a certificate of entitlement specifying your affiliation to the Monegascan healthcare insurance scheme.

• **Students from Andorra:** before leaving, ask your healthcare insurance fund for the SE 130-04 form, "Attestation of entitlement to sickness and maternity insurance benefits during a stay in the territory of another State". This form certifies that you are insured under the Social Security scheme of the Principality of Andorra. To benefit from the reimbursement of your healthcare costs, you must contact the **CPAM** (*Caisse Primaire d'Assurance Maladie*) of your place of residence (in France) and submit your form. (Taken from '[Vous venez étudier en France](#)').

You can also choose to join the Social Security system in France (and thus follow the affiliation procedure for international students outside the EU).

• **Students from Quebec:** if you are registered at PSL and are affiliated to the Quebec Social Security system, ask your healthcare insurance (*Régie de l'assurance maladie*, RAMQ) for the form SE 401-Q-102 bis 'Attestation d'appartenance à un régime québécois préalablement au départ pour la France'. To be reimbursed for your health care costs, you must contact the CPAM of your place of residence (in France) and submit your form. (Taken from '[Vous venez étudier en France](#)').

You are an international student from outside the European Union

You must register on the website etudiant-etranger.ameli.fr by following this procedure:

- a. Provide the required information:
 - i. "My situation": student with or without occupation.
 - ii. "My date of birth".
 - iii. "My nationality".



- b. Create an account

A page will appear informing you about the documents required for your registration, depending on your status.

Read the list of required documents carefully to continue your application.

Don't forget to check the box at the bottom of the page ("I am in possession of...") before proceeding to the next step, and then fill out your personal information on the online form that shows. You will then be taken to the website where you can upload the supporting documents.

! We notice that sometimes incomplete applications take even longer to be completed. We recommend that you have all the requested documents ready and upload them all at the same time. !



c. Upload the required documents

You do not have an **Ameli** (*Assurance Maladie*) account yet, but you can upload the requested documents in the web interface you are directed to. On this website, you will find the symbol (i) next to each document, click on them for the description. The documents are:

- i. **School registration for the current year.** Please note that this is not your admission letter, but the certificate of enrollment.
- ii. **Proof of identity.** As an international student, you should upload a copy of your passport.
- iii. **Student visa.** Submit a copy of your French student visa. If you are a European student, this document does not apply to you, but you can upload your passport again so you don't leave a blank field in case it appears.
- iv. **Civil status document.** A full copy of your birth certificate, properly stamped (if applicable) and translated into French by an **official translator**, if French is not the original language of the document.
- v. **Residence permit.** Upload the PDF file you downloaded when you did the online residence permit validation on the **ANEF** website.
- vi. **Bank details (RIB).** Your bank information is requested for your reimbursements, an IBAN must be included.

! Make sure you submit legible scanned documents. Otherwise, your application may be slowed down or even refused. The maximum size per file is 4 MB and the accepted formats are .pdf, .jpeg, and .png. !

d. Notification

Your documents will be labeled "In process" until they are marked "Compliant" or "Non-compliant" if corrections are necessary. The processing time of your application is expected to last for 2 months, please be patient.

Once your application is validated, **you will be notified by e-mail**. Download the provisional certificate available on your personal web interface. You will be able to use this document to justify your rights to the French healthcare system and in medical appointments.

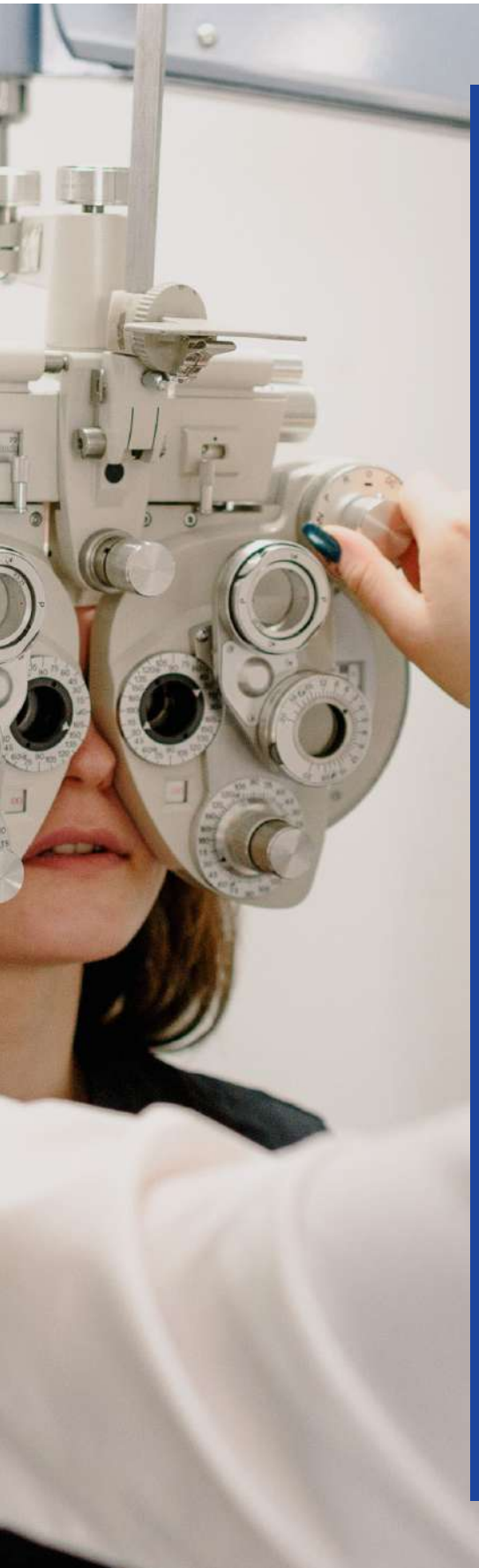
! Healthcare officials have let us know that if the person uploads the documents several times or modifies them, the time taken to obtain the provisional number may be extended. This is because the system considers such changes as a new application and the verification process starts again. It is therefore recommended to prepare your file in advance and upload all documents at the same time. !

The provisional Social Security number

The provisional Social Security number is used to identify you in the French healthcare service, *Caisse primaire d'assurance maladie (CPAM)*. You can immediately claim the reimbursement of your healthcare expenses by the French healthcare system and you can also register with a complementary insurance company. The only restriction is that you cannot access your Ameli online account and that you must then request your reimbursements by post mail using the "**health insurance form**" (*feuille de soins*).

The provisional Social Security number is displayed on your registration certificate (*attestation provisoire d'affiliation à la Sécurité sociale*). This certificate is sent by e-mail, so don't forget to download it.

! In some cases, the provisional Social Security number doesn't give you access to your **CAF** (*Caisse d'Allocations Familiales*) account. To apply for personal housing assistance, please select "no" in the "Social Security Number" section when creating your personal account. !



The definitive Social Security number

This number is made of 13 digits plus 2 final 'check digits' and identifies you to the CPAM.

Unlike the provisional number, the definitive number allows you to identify yourself to all the other Social Security institutions, such as the CAF, in addition to providing you with access to your Ameli online account to request your health insurance card (*carte vitale*).

! There is no official deadline for obtaining your definitive Social Security number. However, if it has been longer than 2 months since you received your provisional number and you have no news of your definitive number, you can contact an agent of the *Assurance Maladie* by calling 3646 (03646 from a mobile phone) to obtain information about your file. An English helpline is available : (+33) (0)9 74 75 36 46 !



The certificate of affiliation to the Social Security with your definitive Social Security number is sent by e-mail. Download it and follow the instructions to request your health insurance card (*carte vitale*).

The health insurance card

This card is a personalized document which contains all the information required for the reimbursement of healthcare expenses. When you show your **health insurance card** to the doctor, your data is identified electronically, so you will no longer need to send health insurance forms to be reimbursed.



! There is no need to pay to obtain your health insurance card. Beware of scams: SMS or any other message that asks you to pay to issue your health insurance card are always fraudulent. !

To order your health insurance card, follow the instructions once logged into your Ameli online account:

- a. Choose the heading "My procedures", then "My health insurance card", and finally "Order my health insurance card".
- b. Select the insured person (you).
- c. Check the information displayed (civil status, address, e-mail address).
- d. Upload the documents required for your order: a scanned passport photo and a scanned identity document.
- e. Check the data, then send your application.

Your health insurance card will be sent to you by post. You do not have to pay for this order.



HOW TO MAKE A MEDICAL APPOINTMENT?

Once you have your provisional or definitive Social Security number, you can make a medical appointment and be reimbursed by the French healthcare system. If you do not have one of these numbers, you can take an appointment, but you will have to pay the full rate without reimbursement.

As with other public services, there are rules that must be followed in the French healthcare system. This service requires you to consider the "coordinated care pathway" ([parcours de soins coordonnés](#)), which will also enable you to be reimbursed at the highest possible rates.

The coordinated care pathway

Aiming for a better medical care, this pathway requires you to name an "attending doctor" (*médecin traitant*). This doctor has to be visited first, before any consultation with another professional or for complementary care or examinations. This person will refer you to a specialist if necessary.

! Some health professionals can nevertheless be consulted without going through the attending doctor. This is the case for gynecologists, ophthalmologists, psychiatrists, neuropsychiatrists, stomatologists, and dental surgeons. See details [here](#). !

If you are far from home, you can consult a doctor other than your attending doctor. This doctor will indicate the "Out of residence" option on the health insurance form. In case of an emergency, you can also consult another doctor who will indicate the "Emergency" option on the health insurance form. You should be reimbursed normally in both cases.

Declaring an attending doctor (*médecin traitant*)

The choice and declaration of an attending doctor is free and individual. This doctor may be a general practitioner or a specialist. This person will be the doctor you should consult first before being referred to other specialists (with the exceptions mentioned above).

The most common way to declare your general doctor is as follows:

- Make an appointment (by calling the medical center or on Doctolib) with a doctor for the first time. During the consultation, ask them if they agree to be your attending doctor. If your request is accepted, your doctor will transfer your declaration to the CPAM.
 - You can call the doctor's office before making the appointment and ask in advance if he or she is available to be your attending doctor.
 - You will have to pay the cost of this consultation (€25 for a general practitioner in the **sector 1 agreement**). Ask for the health insurance form or present your health insurance card to be reimbursed for this first consultation.

Making an appointment with a doctor via Doctolib

As you are covered by the Assurance Maladie, you can book an appointment and be reimbursed. To do so, call the doctor's office or use the [Doctolib](#) service (for free).

The Doctolib platform

Doctolib is an online platform for making medical appointments. Created by a start-up in 2013, it is used by many patients and healthcare professionals in France. In order to use this platform you need to:

- a. Create an account. Go to the [Doctolib](#) website, click on the "Connect" button at the top of the page. Then click on "Register" to create a new account. After filling in your details, check "I accept the Doctolib Terms of Use" and validate your request.
- b. Make an appointment. After creating an account, you can now make an appointment with a doctor or a care facility. You must:
 - i. Search for a health professional with the search engine. Enter the medical specialty of your intended consultation, or the name of the doctor or care facility if you know one.
 - You can use the filter to select a doctor who speaks different languages.
 - ii. You will then be shown a list of search results. Make an appointment with the doctor or facility of your choice.

! Please note that the doctor may have established criteria for accepting patients. !

c. Read the doctor's information carefully, including the types of consultations accepted, rates, reimbursement terms, payment methods, and location.

d. If you agree with everything, make an appointment using the "Make your appointment online" tool on the right-hand side of the page. Choose your desired type of consultation, indicate the reason for consultation, and select a time slot for the appointment. For the reason for consultation, if this is your first medical consultation, please select "First general practice consultation".

e. You can reschedule or cancel your appointment after you have confirmed it. To do so, please click on "My appointments" at the top of the page. This action is usually available up to 4 hours before the appointment. If your appointment cannot be changed, please contact the doctor or care facility by phone as soon as possible.



Getting reimbursed by the healthcare system

Consultation prices: conventionné / non conventionné, what is it?

The medical "convention" allows doctors to practice in 2 different "sectors". Each sector has its own pricing system. Sectors 1 and 2 are known as *conventionnés*, whereas the called "sector 3", *non conventionné*, is outside this system and the doctors determine fees other than those established by the State. We present the general information on this subject, but go to the [Government website](#) for further detail.

Doctolib



Sector	Consultation rate	Possible refund
"Convention" – Sector 1	The consultation is fixed at 25€ by the convention.	The health insurance (<i>Assurance Maladie</i>) will reimburse is of 70%. You will therefore be reimbursed 16.50€, as the €1 flat rate must be deducted.
"Convention" – Sector 2, doctor member of the <i>Optam</i> (<i>Option pratique tarifaire maîtrisée, anciennement Contrat d'accès aux soins – CAS</i>)	The consultation may cost more than 25€ with a general practitioner or a specialist, but the <u>basis for reimbursement is 25€</u> (price of a consultation in sector 1).	You will be reimbursed 16.50€ by the health insurance, after deducting the fixed fee of 1€. If the consultation costs 30€, you will also be reimbursed 16.50€, as the calculation is based on 25€ and not 30€.
"Convention" – Sector 2, doctor not member of the <i>Optam</i>	The consultation may be higher than 25€, with a general practitioner or a specialist, but the <u>basis for reimbursement is 23€</u> .	You will therefore be reimbursed 15.10€ by the health insurance, after deducting the 1€ flat rate. This reimbursement will be the same whether you have paid 25€, 30€ or 50€ for the consultation.
No "convention" doctor (sometimes called "sector" 3)	Doctors aren't operating under the medical convention. They are free to set their own prices.	No matter how much you pay for a consultation with a general practitioner, you will be reimbursed 0.61€ (1.22€ for a specialist) by the health insurance.

! Consultations with a dentist are covered by the *Assurance Maladie* and reimbursed at 70% based on the fixed rate for this type of care [here](#). Make sure to check the rates and reimbursements for dental care. You can also call the practitioner before to get further information on their rates. !

Claiming for reimbursement of medical charges

The procedure for getting reimbursed for your medical expenses varies according to your situation.

The health insurance form

- If you are a European student and you have a European Health Insurance Card (EHIC) -OR-
 - if you have a provisional French Social Security number -OR-
 - if you have a definitive Social Security number in the absence of a health insurance card (*carte vitale*),
- you must follow the procedure for requesting a health insurance form (*feuille de soins*) to be reimbursed. This means that you will have to advance the cost of the consultation and then follow a procedure to be reimbursed:

a. At the time of your medical consultation, ask the doctor to provide you with a health insurance form. The doctor will fill in part of the form, and it is up to you to complete it with your personal information. Do not forget to sign it!





b. Give the following documents to one of the health insurance (Ameli, CPAM) reception centers in your department (or send them by post mail):

- i. Your EHIC **-OR-** your certificate of a provisional or definitive Social Security number.
- ii. The completed and signed health insurance form (the original document. Remember to keep a copy).
- iii. Your bank details (RIB).

c. If you can, send the documents as **"registered mail" (*lettre suivie*)** to be able to follow the delivery.

d. If you live in Paris or if you are affiliated to the Paris CPAM, send the documents to:

Assurance Maladie de Paris
75948 PARIS CEDEX 19

You have a maximum of 2 years after the consultation to send the health insurance form to your CPAM.

! If you are a European student and you have a **European Health Insurance Card (EHIC)** you will be reimbursed under the same conditions as those affiliated to the French Health Insurance. You are not obliged to follow the **coordinated care pathway**, but it is recommended. !

Getting reimbursed with the health insurance card (*carte vitale*)

You just have to show the card to your doctor or to the medical center and your claim for reimbursement will be transferred electronically to the CPAM.

SUBSCRIBING TO COMPLEMENTARY HEALTHCARE INSURANCE (COMPLÉMENTAIRE SANTÉ, MUTUELLE)

Depending on your personal situation, it may be useful to register to a complementary healthcare insurance and be reimbursed above the 70% offered by the health insurance if you follow the coordinated care pathway. This is particularly the case for dental, optical, and hospitalization cover.

What is a complementary healthcare insurance?

Complémentaire santé or *mutuelle* in French, is a contract that you sign to supplement the reimbursements of the Social Security.

How do you subscribe to a complementary healthcare insurance?

You can subscribe to this service once you have your Social Security provisional or definitive number. In general, students can contact insurance companies directly to request a quote, examine the details of the reimbursement rules, and choose the offer that best suits their needs.

! As an example, you can check the offers of **Heyme** and **Smemo**. !

About the criteria to choose an healthcare insurance company, the **Ministry of the Economy, Finance, and Recovery** gives the following advice:

- Prefer contracts that clearly indicate the coverage offered and the reimbursements obtained.
- Choose a contract whose guarantees are in line with your budget, your family and, above all, your health condition.

! If you have difficulty contacting healthcare insurance companies, don't hesitate to ask for our help: PSL Welcome Desk, welcomedesk@psl.eu !



Good to know

- You can use online insurance comparison websites, but beware of the marketing information on them. Take the time to ask for a cost estimate from different insurance companies and to compare them before making a choice.
- You will find offers from insurances companies with reimbursement rates up to 100%, 200% or even 300%. Please note that this does not mean that you can be reimbursed more than your medical expenses. These rates are based on the flat rate set by the *Assurance Maladie*, and this flat rate can be very low compared to actual expenses.
- The French government offers a complementary health insurance (***complémentaire santé solidaire, CSS***) with a low rate for those who meet the criteria. The CSS covers 100% of your healthcare expenses, including hospital expenses. **To register** you need:
 - a. Your certificate of entitlement to the *Assurance Maladie* (provisional or definitive number).
 - b. Proof of your tax situation for the previous 12 months (including if you were outside France).
 - c. The completed application for complementary healthcare insurance form (***Demande de Complémentaire santé solidaire***).

How do you claim reimbursement from your complementary healthcare insurance (*mutuelle*)?

If your doctor, healthcare facility or pharmacy accepts the "third-party payment" (***tiers payant***), you have to pay only the remaining sum after the health insurance and your complementary healthcare insurance have reimbursed you – of course, you have to show your complementary healthcare insurance card and your healthcare card.

If your complementary healthcare insurance company doesn't include this service, or if you have a provisional Social Security number, you must therefore send a letter requesting reimbursement together with the required supporting documents. These documents are:

- The health insurance form.
- The prescription.
- The reimbursement statement issued by the Social Security, if applicable. This document can be downloaded from your Ameli account in the form of payment statements (*relevés de paiement*).
- The detailed invoice.

! Many complementary insurance companies provide an online access to request the reimbursement. Others do the reimbursement automatically. There are also complementary insurance companies that request you to send a letter or receipt. Please check how your insurance company handles it. !

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HEALTH BENEFITS FOR PSL STUDENTS

Student healthcare service

At Université PSL, a [healthcare service](#) is available to you **free of charge**. This service welcomes you by appointment from Monday to Friday from 9am to 5.30pm. It includes a preventive medicine center and a psychological counselling center.

- The **preventive medicine center** offers you preventive medicine visits, certificates of fitness for sport at PSL (excluding competitions) and visual and hearing tests. For students with disabilities, requests for adapting studies and exams will be examined and a follow-up will be carried out throughout their studies.
- The **PPOP** (psychological prevention and support center) allows students to talk to a professional to share their difficulties, concerns, and questions. The interviews are strictly confidential and are also offered in English, Spanish, and Russian. For PSL students outside France (e.g., on internship abroad), video-conference appointments can be arranged.

! Preventive medicine does not replace a regular medical consultation; the preventive medicine consultation does not prescribe medication. The PPOP does not replace a psychiatric consultation or psychotherapy, but can help you identify the right person to talk to. !

Opening hours and contact

Office	General doctor	Psychologist	Contact
Office BO33, Dauphine – PSL, Place du Maréchal de Lattre de Tassigny, 75016	Tuesday, Wednesday, Friday	Tuesday, Wednesday, Thursday afternoon	- santeetudiante@psl.eu - Head nurse Mme Legent : + 33 (0)7 76 08 63 28
Institut National des Jeunes Sourds, 254, rue Saint-Jacques, 75005	Thursday	Monday morning, Thursday, Friday	- ppop@psl.eu

Emergency numbers:

- 15: Medical emergency
- 0800 130 000: Covid information and information about the Ministry of Solidarity and Health
- 0806 000 278: Social or financial difficulties (information on CROUS emergency aid)

Qare - A remote consultation service, 7 days a week

Université PSL allows you to consult a doctor by teleconsultation, 7 days a week, from 7 am to 11 pm, with the [Qare](#) website. With this partnership, consultations are free of charge.





[How do I register with Qare?](#)

Following the **administrative registration** at your PSL school, you will receive an e-mail from Qare on your student e-mail address (the address provided by your institution) to activate your account.

Click on "Activate my account in less than a minute" (*Activer mon compte en moins d'une minute*) to create your account.

If you have not received this message, go to <https://patient.qare.fr/> and use your institutional email address to create your account. The system should recognize you automatically. If this does not work either, do not hesitate to inform us (welcomedesk@psl.eu).

[How to use Qare?](#)

Once you have activated your account, you can make an appointment with the practitioner you need. To make sure that you won't be charged, please check that there is no appointment fee displayed for the chosen consultation.

To be able to benefit from this partnership, you must provide your French Social Security number as well as your complementary insurance company (*mutuelle*) information. It is therefore necessary to have a provisional or definitive registration certificate attesting French healthcare rights (*attestation de droits*) as well as subscribe to complementary healthcare insurance.

! Attention: If the payment tab appears when you select a practitioner, it is possible that the specialty of this specific practitioner is not included in the Qare – PSL partnership, or that your account is incorrectly configured. Please write to us if you are unsure. !

To make a medical appointment, use the search bar. You can filter the information, including choosing a doctor who speaks your preferred language. Before confirming the appointment, read the information on the page carefully to avoid any unexpected events.

[Stay healthy with PSL Sport](#)

Available to all students and staff from PSL schools and partner institutions*, the PSL Sport service offers a wide variety of physical and sporting activities.

In addition to competition and the possible validation of UE (teaching units), sports can also be practiced for leisure and well-being. To find out more about this service, we invite you to visit the [PSL Sport webpage](#). Do not hesitate to write to us if you are not sure how to continue your registration.

! *Schools with access to PSL Sport : Chimie Paris – PSL, CNSAD – PSL, Dauphine – PSL, ENC – PSL, ENS – PSL, EPHE – PSL, ESPCI – PSL, Mines Paris – PSL, Observatoire de Paris – PSL, PSL, Collège de France, Conservatoire national supérieur de musique et danse de Paris, Ecole française d'Extrême-Orient, ENSAD, ENSA Paris Malaquais, École nationale supérieure des Beaux-Arts, Institut Curie, Institut Louis Bachelier, La Fémis. !

[PSL Helpline against harassment and violences \(Cellule d'écoute et de veille PSL, CEV\)](#)

The PSL CEV facilitate the reporting of situations regarding gender-based violence, harassment, hazing, and discrimination. To contact them, write to cev@psl.eu and [visit their website](#) for more information.

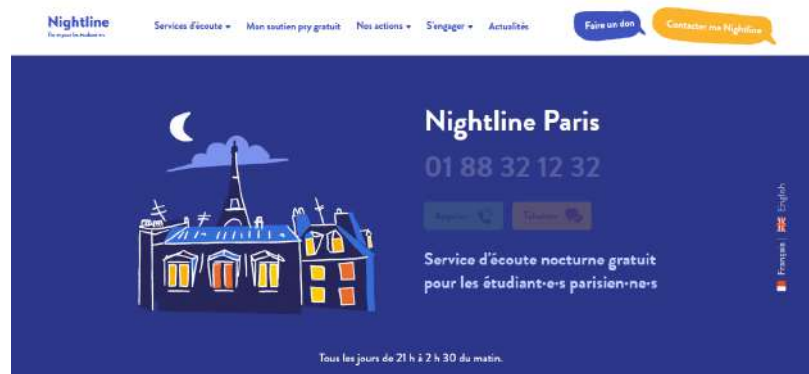


Nightline Paris

The student organization offers a free service that includes listening, psychological support, and information. It is run by student volunteers trained in active listening. They answer calls without judgement and anonymously on various topics such as:

- substance use disorders,
- body image problems,
- transition to higher education,
- loneliness,
- relationship problems,
- suicidal thoughts.

Please visit the [Nightline website](#) for more information.



Free screening centers

To better protect you from contagious diseases, the city of Paris gives you access to free screening centers (*Centre Gratuit d'Information, de Dépistage et de Diagnostic, CeGIDD*).

If you need to be screened in Paris for the human immunodeficiency virus (HIV), hepatitis, and sexually transmitted infections (STIs), among others, the CeGIDDs are at your disposal.

The centers are usually connected to hospitals and offer free appointments, which are organized with Doctolib. Please [read the information webpage](#) created by the City of Paris for further information.

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Further information

Write an e-mail if you have any questions:

welcomedesk@psl.eu

+33 1 75 00 02 91

psl.eu/vie-de-campus/welcome-desk

psl.eu

