HEALTH INSURANCE

Health insurance is **compulsory** for all ESSCA students:

**Students coming from the European member countries** should send to Essca a copy of a valid **European Health Insurance card (EHIC)** or the document E111 or E128 with their application form or after - but before arrival. This document can be obtained either via your university or your home country health service.

**Quebec students** should provide the document SE-401-Q106 to Essca before arrival. This document can be obtained either via your university or your home country's health service.

**Non-EU students born after 01/10/1987** must pay French Social Security (la Sécurité Sociale) of 216 €. Euros. Please note that the French government made it compulsory to all students spending more than 3 months in a French school/university. Therefore Essca must register all its students to the French sécurité sociale. The French sécurité sociale's payment should be paid to Essca before arrival either by cheque in euros or wire-transfer to Essca’s bank account.

**Bank Name:** Crédit Mutuel SAINT LAUD,
**Bank address:** 6 Place de la Visitation, 49100 ANGERS – France
**Bank holder:** ESSCA
**Bank n°** 10278 **Desk** 39405, **Account Number:** 00020518701 **Key 11**
**Swift code:** CMCIFR2A
**IBAN code:** FR76 1027 8394 0500 0205 1870 111
*(please make sure to mention your name with the payment and send us the remittance of payment).*

Please note that the French health insurance (Sécurité sociale) is valid for one full school year and can be used in all EU countries.

This health insurance covers 70% of the cost of all medical and hospital expenses including visits to the doctor, dentist, pharmacy... You must therefore also acquire a complementary insurance policy covering the remaining 30% which can be obtained either via an insurance company in Angers* or a complementary health insurance in your home country. Your complementary insurance or travel insurance should include repatriation. Please note that we will require proof on arrival.

Your Health Security number and health certificate will be given to you within your first month of arrival. Students staying more than 1 year in France, will need to apply for a ‘carte vitale’ (French health insurance card) and will be required to show a birth certificate translated in French.

Further information on the Securité Social from ESSCA health insurance company (SMEBA)'s coverage: [http://www.smeba.fr/foreign-students/](http://www.smeba.fr/foreign-students/)

**Non-EU students 28 years of age and above** should take out private health insurance in their home country. This insurance should cover the medical, hospital and repatriation expenses during their stay in Europe. Please send a copy of your insurance policy to Essca before arrival. This copy should be translated into either French or English.

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- SMEBA insurance company in Angers and the Region of les Pays de la Loire offer a complementary insurance free of charge.
HEALTH INSURANCE

TRAVEL INSURANCE

The French sécurité sociale covers medical and health care in Europe but none of the travelling incidents (such as: loss of baggages etc…). Travel insurance covering repatriation is also compulsory.

Moreover the Sécurité sociale will be valid from October 1st 2015 to September 1st 2016 (official French university school year). Therefore we will recommend that students make sure that their home health insurance or travel insurance could cover the beginning of their semester in France until September 30 included.

- SMEBA insurance company in Angers and the Region of les Pays de la Loire offer a complementary insurance free of charge.