

## QUESTIONS & ANSWERS

### Webinar June 22<sup>nd</sup>

#### **HEALTH INSURANCE**

Will we be covered by CPAM while we are waiting for the final number?

You will be covered from the beginning of your programme. For example if your programme starts on September 1<sup>st</sup> you will be covered from this date. Of course, you will have to register on line to benefit from the Free French Health Insurance first. However, to get your money back from your medical expenses, you must get your final number. You should keep carefully all the invoices you will get from the doctors, and then you will have to send them by post once you will get your final French health insurance number.

If I have the EHIC is the procedure the same for reimbursement?

You have to keep your invoices as well and then you have to send them to the health insurance agency from your home country.

I have EU citizenship but I can't have my EHIC because I live in another country, can I have CPAM with EU passport?

For Union European citizens who can't get the European EHIC, you can benefit from the free French Health Insurance coverage. You will be able to apply at your arrival in France and then being covered for the whole duration of your stay in France.

Do we (non European students) have to subscribe online before the arrival in France?

You must subscribe once in France only. There are 2 conditions to benefit from it:

- Having an address (flat booking)
- Being enrolled in a higher school (school certificate)

What all expenses are covered in the health insurance? For example- medicines, doctor consultation, medical tests, etc...?

The basic French Health insurance covers you to 70 % of your medical expenses. For example if you have to go to the hospital, you will be reimbursed 70 % it means that you will have to pay for the remaining 30% unless you have a complementary health insurance. In France the system is quite complicated but what you need to know is that all the consultations to the doctors and the GP are reimbursed 70%. If you go and see a specialist you will be reimbursed 70% on the basic rate which is 28€ but it can happen that some specialists charge you much more than 28€. If you pay for example 100€ you will be reimbursed only 19.60€. Concerning the medicines some of them are reimbursed 70% other are reimbursed 50% or not reimbursed at all. There are over 2000 drugs. It is difficult to list which ones are reimbursed and at what rate they are. When the doctor will prescribe, specify that as a student, you prefer reimbursed drugs.

My question is for medical insurance

In order for the insurance to cover us from the start of the program, when should we start applying?

You will be able to apply during the practical fair at the end of August.

## HOME INSURANCE

If we are staying in Van Gogh, will we be given a document or contract for the home insurance provided?

Yes of course, at your arrival at the Residence VAN GOGH, you will have to sign your housing contract and you will be given the house insurance contract as well. Usually the residence VAN GOGH has a partnership with the company called AXA. In French we call this document: 'Attestation multirisques.'

So for home insurance we will book it in August right?

Yes you have to take out your home insurance before you enter your flat for sure. If you decide to take the ADH home insurance, you have to take it out from August because if you take it out now, through the website, they offer you to take it for the current academic year (2020-2021). This is why we recommend to take it out from August in order to be covered for the year 2021-2022.

Does it happen that a rental agency provides these insurances themselves?

Yes, in France you can take out any insurance you want. But many agencies prefer to partner with insurances because they are used to work with them. We suggest the insurance ADH because it's a good value for money, it's not expensive and they offer a good coverage. You will have different coverage, it's up to you to choose the one you want depending on your needs. The ADH is specialized in students insurance that is why they cover you for the whole academic year even if you stay only for 3 months and you won't get refunded if you leave your flat earlier.

If I will stay in an AirBnB for the first month, do I need the home insurance from August?

Airbnb offers a full service, once you pay a rent through Airbnb, everything is included and the home insurance as well. Be careful because the home insurance covers you against damages like fire but not against the civil liability. So if the owner confirms that everything is included then you don't need to take out the home insurance.

If we are sharing the apartment, do each of the roommates buy this insurance?

Regarding sharing flat, it's possible to take out only one insurance for all of you and it's possible to add the names of all the roommates. Then it's cheaper and each of you can pay a part of insurance fee. The contract will mention only one name on it, so one of you need to sign the contract but each roommate can benefit from the coverage. ADH offers the coverage for sharing flats.

Is local tax also compulsory along with home insurance?

These are two different things, the local tax is required by the French government so if your contract covers January 1st, you will have to pay this tax equivalent to 1 month rent. The home insurance is mandatory to cover any damage that happen in the flat.

## PICK UP SERVICE

By when can we register for the pick-up drop service? When will we receive the partner hotel details?

The deadline to register for the pick up service is August 10th. More information regarding hotels will be provided in our next communication at the beginning of August.

## OTHERS

Is there any restrictions on check-in timings of the house? Like Sunday or Saturday?

Yes, you have to check with your owner or the manager of the residence and arrange an appointment to make sure you will be able to get the keys when you arrive.

When do we have to pay the local tax and the tv tax?

You have to pay it the year following your arrival in France. You arrive in September 2021; you'll have to pay in October 2022.

I have sent 3 demande de logement in residences at fac habitat but still awaiting for confirmation. Do you have any idea how long it would take normally to get confirmation or if best to look for others?

If you sent your application directly to Fac Habitat, don't expect to get any answers. EDHEC offers the VAN GOGH residence from Fac Habitat but it is fully booked. It is better to ask ISO so we can be your intermediary. Fac Habitat administration will let us know if there are availabilities or not. I encourage you to send ISO your application and we will see with Fac Habitat if there is an option left for you.

When will the practical fair take place?

We do organize several practical fairs during the last week of August. It depends on the programme you are enrolled in. Orientation days will take place from August 25<sup>th</sup>/26<sup>th</sup>. We will send you more details about this very soon. All our partners (French Health Insurance, public transportation, banks....) will come to EDHEC especially for you.

What all documents do we need to carry in order to go through all the process of opening bank account, getting sim cards etc.

We will provide this information in August but mainly it will be your passport, visa, school certificate... and some money.

Do any of our personal documents (eg ID, birth certificate etc) need to be translated into French or is the original language fine?

From our side we recommend you translate your birth certificate that can be required by the CAF and the CPAM.