



**YOUR FRIENDS WILL SAY  
THAT THE PROBLEMS ARE PART  
OF THE ADVENTURE...**

If you can avoid them, it's still a lot better!

## HEALTHCARE IN EUROPE

### EXAMPLES OF RATES IN EUROPE

#### A SORE THROAT IN NORWAY



80 €

#### AN MRI IN GREECE



130 €

#### A FLU IN SWITZERLAND



120 €

For more information, [www.cleiss.fr](http://www.cleiss.fr)

## The EHIC

Agreements with European Union/European Economic Area countries allow nationals of these countries to benefit from the EHIC (European Health Insurance Card). This allows them to benefit from coverage of medical expenses when traveling in Europe, according to the legislation and formalities in the host country.

- Direct access to the public health system in the host country, without any prior contact with the local institution.
- Individual, nominative and free.
- Unique to each family member.

### NON-EUROPEAN STUDENTS

Impossible d'utiliser la CEAM dans les pays suivants :  
**Denmark, Iceland, Norway, Liechtenstein, Switzerland**

The **HEYME World pass** insurance covers your health expenses abroad

**OUT OF POCKET: 0€**



## How to get the EHIC

At least 15 days before your departure, contact the health insurance company that covers you.

You can apply directly on the website [www.ameli.fr](http://www.ameli.fr)

## SPECIAL CASE

### Brexit :

As part of a cross-border move to the United Kingdom (England, Scotland, Wales and Northern Ireland), your EHIC allows you to be covered until 2023. Please note that since January 1, 2021, all French nationals must hold a residence permit.



Medical expenses abroad are on average 3 to 5 times more expensive than in France.



## INTERNATIONAL HEALTHCARE

On the other hand, reimbursements are made based on the French convention rate. This huge difference in rates means that a complementary health insurance or a bank insurance only reimburses a small fraction of the expenses incurred, and deductibles reduce reimbursements even more.

In other words, if you incur a health expense while abroad, you will have to pay for it on the spot.

It is mandatory to keep the invoices, payment receipts and hospitalization report attesting to the treatment abroad to be reimbursed upon your return to France.

### SPECIAL CASE

#### Québec :

A memorandum of understanding is established between the Quebec region and France regarding Social Security. Check if you are eligible to take advantage of the exemption of affiliation in the host province while benefiting from the in-kind service for the care received in this province.

#### EXAMPLES OF RATES OUTSIDE EUROPE

##### APPENDICITIS IN SINGAPORE



16 300 €

##### A FRACTURE IN THE USA



20 800 €

##### A MONKEY BITE IN THAILAND



330 €

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## HOW TO CHOOSE YOUR PRIVATE INSURANCE?

- Reimbursements of actual costs from the 1st euro.
- Direct coverage of hospitalization costs.
- Maximum liability coverage.
- Medical repatriation.

## What is World pass?

- Reimbursement of medical expenses at actual cost.
- Direct payment of hospitalization costs.
- Assistance (legal, early return, visit of a relative, accompaniment of the deceased) and medical repatriation.
- Coverage in the event of contraction of COVID19.
- Possible cancellation of your guarantee until the day before your departure.

**heyme.care**

**09 71 09 07 07**  
(toll-free number)

from Monday to Friday from 9am to 6pm