

# COMPLEMENTARY HEALTH INSURANCE

FROM  
**€9.90**  
/month

HEYME offers you comprehensive coverage and 4 levels of guarantees to meet your essential needs: hospitalization, routine care, pharmacy.

## The advantages:

- ✔ No advance payment to most doctors, your HEYME mutual insurance card gives you access to the Third party.
- ✔ Minimum price including a rate only for 16-24 years old everywhere in France and in the DROM
- ✔ Subscription in a few clicks
- ✔ Immediate effect

## The HEYME complementary health insurance includes:

- **CIVIL LIABILITY:** for your training courses and your daily life
- **MEDICAL CIVIL LIABILITY:** for students in the health field
- **REPATRIATION ASSISTANCE:** for your stays abroad
- **MUTUAL ASSISTANCE FUND AND EXAM SOLIDARITY FUND:** Solidarité Exam is a system that allows you to benefit from a capital payment of €5000 in case of non-attendance at an exam due to the death of a close relative or an illness resulting in a complete hospitalization of 5 consecutive days.

## The rates:

Rates for membership and renewal as of October 1, 2021

Level 1	Level 2	Level 3*	Level 4*
STARTING FROM <b>€9,90</b> /month	STARTING FROM <b>€16,99</b> /month	STARTING FROM <b>€28,41</b> /month	STARTING FROM <b>€39,87</b> /month

Rates for all plans (excluding local plans), including tax / month  
\*Level 3 and 4 tariffs from June 1st, 2023

	Level 1 à partir de 9,90 € /month 4,90 € /month*	Level 2 à partir de 16,99 € /month 8,90 € /month*	Level 3 à partir de 28,41 € /month 15,90 € /month*	Level 4 à partir de 39,87 € /month 24,90 € /month*
<b>*Alsace-Moselle regime rates</b>				
<b>Hospitalization</b>				
Daily hospital fee	Actual fees	Actual fees	Actual fees	Actual fees
Emergency lump sum	Actual fees	Actual fees	Actual fees	Actual fees
Fixed participation fee of 24€	-	-	Actual fees	Actual fees
Hospital stay fees	100%	100%	100%	150%
Fees of sector 1 and OPTAM affiliated doctors	100%	100%	100%	150%
Fees non-OPTAM affiliated doctors	100%	100%	100%	130%
Transport	100%	100%	100%	150%
<b>Outpatient medical care</b>				
<b>Consultation (generalists and specialists):</b>				
Sector 1 and OPTAM affiliated doctors	100%	100%	100%	150%
Non-OPTAM affiliated	100%	100%	100%	130%
Fixed participation fee of 24€	-	-	Actual fees	Actual fees
Medication	100%	100%	100%	100%
Laboratory tests and exams	-	100%	100%	100%
Paramedic or medical aide (nurse, physiotherapist, Orthoptist, Speech Therapist, podiatrist)	-	-	100%	150%
Radiology - medical procedures	-	100%	100%	100%
Medical equipment	100%	100%	100%	150%
Transport	100%	100%	100%	150%
<b>Spa treatments</b>				
Cures thermales	-	100%	100%	100%
<b>Optique</b>				
« 100% santé » 100% health equipment - Class A frames and glasses			Full coverage limited to the limited sales price (2)	
Free rate equipment - Class B frames and glasses:				
Flat rate for equipment consisting of one frame and two glasses (simple glasses)	-	-	50 €	220 €
Flat rate for equipment consisting of a frame and two mixed and/or complex glasses (3)	-	-	200 €	300 €
<b>Optical fees outside the 100% health basket:</b>				
Lens flat rate (4)	-	-	50 €	80 €
Eye surgery (5)	-	-	Possibility of accumulating flat rates not used over 2 years	
<b>Dental</b>				
Dentures	-	-	Full reimbursement up to the defined limited billing fees (6)	
Dentures – Controlled out-of-pocket expenses basket and free rate basket	-	-	100%	100%
<b>Other dental services outside the 100% health basket:</b>				
Dental care (7)	-	100%	100%	100%
Lump sum (8) dentures reimbursed or not by the Social Security	-	-	100 €	250 €
Dental Scaling (limited to 2 sessions per year)	100%	100%	100%	100%
Reimbursed implants	-	-	100 €	250 €
<b>Prostheses - hearing aids</b>				
Hearing aids in the « panier 100% santé » (100% health basket) (9)	-	-	Full reimbursement limited to Sale Limit Price (2)	
Medical devices and hearing aids excluded from the 100% health basket	-	100%	100% (10)	100% (10)
<b>Preventive Health</b>				
Contraception package reimbursed or not	-	-	25 €	100 €
Emergency contraception package	-	-	10 €	30 €
Male condom packages	15 €	20 €	25 €	60 €
Reusable sanitary pads or liners	10 €	15 €	20 €	60 €
<b>Mutual Aid Fund</b>	YES	YES	YES	YES
<b>Civil and medical liability inclusion</b>	YES	YES	YES	YES
<b>Repatriation assistance inclusion</b>	YES	YES	YES	YES
<b>Exclusions/Limitations</b>	Psychiatric procedures, consultations,	Consultations, psychiatric procedures limited to 12 sessions per year		

(1) Except for medico-social establishments, Psychiatry, neuropsychiatry, specialized education, and care center limited to 12 days per person per year for level 1. (2) Sales limit price in accordance with Decree N°2019-21 of January 11/2019. (3) Limited to the coverage of one piece of equipment per 2-year period from the last coverage, for adults and children over the age of 16. This limit is annual for children under 16 years of age and for adults in the event of early renewal as provided for in Article L.165-1 of the French Social Security Code or in the event of a change in vision. Early renewal provisions are defined by the December 3, 2018, order. (4) Reimbursed or not by Social Security. The use of the package is possible via the respect of a waiting period of one month. (5) Optical packages not used for 2 years can be used in the third year for the total or partial reimbursement of an eye surgery. (6) Fee limits for billing: rates set by the June 21, 2018, agreement. (7) With the exception of Inlays and Onlays, which are excluded from dental care, but reimbursed under prosthetic care. (8) Coverage of the co-payment whether the package is used. (9) An equipment is composed of one device per ear. Coverage limited to one hearing aid per ear per four-year period. The period is assessed from the date of acquisition of the hearing aid over the previous years. (10) The maximum reimbursement (Social Security+Complementaryhealthinsurance) cannot exceed 1700€.

## Details of the Civil Liability and Repatriation Assistance guarantees

### Civil liability guarantee

Guarantees	Amounts	Deductibles
<b>Bodily injury</b>	€ 20 000 000	None
<b>Exceptional poisoning</b>	€ 4 575 000	None
<b>Food poisoning</b>	€ 763 000	None
<b>Materiel and immaterial damage</b>	€ 763 000	€ 91
Damage to property entrusted to us during training courses (including consequential immaterial damage)	€ 15 250	€ 121
Damage to computer equipment entrusted by the universities and faculties (excluding theft and loss)	€ 2 500	€ 150
<b>Defense and recourse</b>	<ul style="list-style-type: none"> <li>■ Included in the above amount</li> <li>■ Intervention threshold € 225</li> </ul>	

### Medical liability guarantee (included)

Coverage for bodily injury, property damage and consequential damages caused to third parties during medical, surgical, and paramedical activities, within the framework of the member's internships, on-call duty or care in a hospital department, clinic or with a professional practicing in private practice:

- Up to the fourth year: Medicine, Speech Therapy, Orthoptics, Physiotherapy, Dental, Nursing schools, Nursery nurses, Nursing assistants, X-ray manipulators.
- Up to the fifth year of study: Psychology, Pharmacy, and Midwifery.
- Up to the sixth year of studies: Osteopaths, Preparation for the occupational therapist and psychometrician diplomas.

Guarantees	Amounts	Deductibles
<b>Bodily injury</b>	€ 6 100 000	None
<b>Food poisoning</b>	€ 6 100 000	None
<b>Material and immaterial damage</b>	€ 458 000	€ 45
<b>Defense</b>	Included in the amount below	
<b>Recourse</b>	€ 15 250	Intervention threshold: € 350

**Repatriation Assistance guarantee (included)**  
Coverage while traveling abroad in case of illness or accident:

<b>Medical transport, medical repatriation</b>	<ul style="list-style-type: none"> <li>■ Coverage and organization of the best possible health care path in case of illness or injury. The method of evacuation, date and place of hospitalization are adapted to the member's case</li> <li>■ Organization and payment of round-trip travel for a selected person residing in France to attend the member's bedside in the event of hospitalization lasting more than ten days.</li> <li>■ Organization and payment of the cost of extending the hotel stay of a companion in the event that the member is unable to undertake his or her return trip on the scheduled date for medical reasons.</li> </ul>
<b>Additional reimbursement of medical expenses and cash advance</b>	<ul style="list-style-type: none"> <li>■ Reimbursements are capped at €5,336 and €76,225 in the United States, Canada, Australia, Japan and Southeast Asia.</li> <li>■ In the event of hospitalization following an illness or accident, an advance of hospitalization expenses is possible up to a limit of €5,336 and €76,225 for the United States, Canada, Japan, Australia, and Southeast Asia per beneficiary. Provided that the member is not able to be transported and that the treatment is prescribed in agreement with the insurance doctors.</li> </ul>
<b>Travel Assistance</b>	<ul style="list-style-type: none"> <li>■ If, while traveling abroad, the member is unable to find medication essential to his or her treatment or to obtain their equivalent, the insurer will make every effort to arrange for the delivery of such medication.</li> </ul>

## THE ADVANTAGES OF HEYME



### Remote medical consultation

Consult a general practitioner or specialist free of charge 24/7 directly from your living room thanks to the remote medicine included in the package.



### Solidarity Exam

Solidarity Exam is a system that allows you to benefit from the payment of a capital sum in case of no-show at an exam due to the death of a relative or hospitalization.



### An app to make your life easier

Check your reimbursements and download your third-party payment card with your HEYME mobile app. You can even find a doctor near you.

Here's what our satisfied members have to say!



**On our website**  
**[www.heyme.care](http://www.heyme.care)**



**By telephone**  
**09 71 09 07 07**

Mon-Fri from 9am to 6pm

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