

HEALTH INSURANCE & IMMUNIZATION

Policy Number: <u>SS005EN</u> Last Review Date: July 2024

1. PURPOSE

This policy explains why students are required to subscribe to health insurance, the ways in which students are insured, and AUP's immunization policy.

- 2. WHO IS AFFECTED BY THIS POLICY Undergraduate and graduate students.
- 3. POLICY STATEMENT

HEALTH INSURANCE

The AUP student health care plan is mandatory. All students are registered with MSH International for full medical coverage, unless students can provide proof of alternate coverage at the beginning of each semester. Alternate coverage must meet AUP's requirements for exemption (see chapter below "How to opt out").

If a student already has French Social Security, the students has to inform the AUP Health Office and the complementary MSH insurance will apply.

The health coverage starts on the first day of orientation for the Fall semester, and on January 1st for the Spring semester.

Full details of coverage are listed in the Student Health Care Handbook, available online.

HOW TO OPT OUT OF THE AUP HEALTH INSURANCE PLAN

If you already have commensurate health insurance, you may be able to opt-out of AUP's health care plan. The deadline to receive an exemption from AUP health coverage is the **last day of orientation week**. No exemption will be approved after this date, and no exceptions will be made.

The insurance certificate must state that you will be covered for the duration of your stay in Paris. **Dates of coverage**, **including a start date and an end date**, **must be clearly stated**.

If you are degree-seeking, you must provide:

Proof that a relative resides in Paris (phone/gas bill)

Copy of your Carte Vitale (French health insurance card) if you have one

Valid proof of insurance (copy of your insurance card or contract including confirmation of the following benefits: *general medical treatment, hospitalization, medical repatriation and return of mortal remains*)

Health insurance exemption form

Civil Liability proof of insurance (*see details below)

If you are visiting, you must provide insurance that covers the whole semester:

For 45,000 U.S. dollars

Hospitalization

General medical treatment

Medical repatriation

Return of mortal remains

Health insurance exemption form

Civil Liability proof of insurance (*see details below)

All documents must be provided to the health plan coordinator no later than orientation check-in.

Any exemption approved must be **updated every semester (and so each time upon registration, even in the case of an internship request).**

While exemptions are possible in a limited number of cases, we strongly encourage you to enroll in the AUP health care plan as is guarantees adequate coverage and allows AUP staff to provide full support should any emergency arise.

Keep in mind that the AUP Health Office does not take responsibility for the insurance of exempt students. If a student is planning on applying for an exemption, they should become familiar with the details of their independent insurance contract, especially regarding reimbursement and hospitalization procedures, before arriving in Paris.

*Civil Liability

Students exempt from the AUP Health fee must give proof of coverage for "Civil Liability", Responsabilité Civile in French.

Civil Liability refers to the obligation to compensate for damage caused to others or to furniture, for example as a result of negligence.

In the event of a claim, the insurer will act on behalf of the person liable for the damage and will provide compensation to the person who suffered the damage.

Examples:

You injure another student: the insurers will cover the cost of the injury.

During a stay abroad, you cause damage to the carpet of your residence room or personal flat by using an electric iron: the insurers will cover the consequences of such damage.

It is very easy to subscribe to a Civil Liability insurance, and can **only cost 33€ a year**. The insurance below covers also repatriation and return or mortal remains in case your own health insurance doesn't cover this:

https://www.acs-ami.com/en/student-insurance/housing-insurance/

Once you receive confirmation of coverage, please send this confirmation to health@aup.edu

IMMUNIZATION REQUIREMENTS

Records of completed immunization must be filed with AUP's Health Office to safeguard each student's health and the health of the entire community. As prevention is key to avoiding risk, students are expected to provide proof of the following immunizations while enrolled:

- Measles, Mumps and Rubella (MMR)
- Tetanus Diphtheria or DPT
- Meningococcal Vaccine (A, C, Y, W-135), also called Menactra, Menveo, Menquadfi or Nimenrix, preferably administered within the last 5 years.

Please refer to the Student Immunization Record form online or email health@aup.edu for further details.

AUP's immunization compliance deadline is August 30th for the fall semester and December 31th for the spring semester. **Students who fail to comply will not be able to register for the Spring semester.**

Students who wish to apply for an exemption should fill out the <u>Immunization Waiver Request</u>, available online.

4. **RESPONSIBILITIES**

The Health Office ensures that all the students are enrolled in the health care plan and have been charged properly, or that they have filed adequate proof of alternate coverage. The Health Office Coordinator, with the support of the Dean of Student Development, is responsible for this policy.

5. DEFINITIONS

MSH INTERNATIONAL is a subsidiary of SIACI SAINT HONORE, a healthcare partner for internationally mobile students and professionals worldwide. <u>http://www.msh-intl.com</u>

- 6. APPROVALS & HISTORY This longstanding policy was reviewed in July 2024. Next review will take place in July 2027.
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