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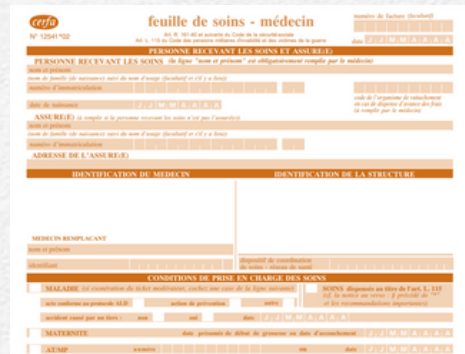
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HOW DOES YOUR TOP UP AND THE FRENCH HEALTH SYSTEM WORK TOGETHER ?

Basically, the two are linked. So, in theory, everything is automatic !

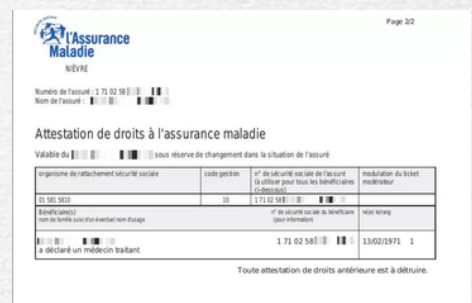
If you do not have your carte vitale yet: The medical professionals give you a brown form to fill in and send to CPAM. See photo. So, you enter your social security number at the top of the page (usually a temporary one starting with 7 or 8) and sign at the bottom and send it to CPAM. As CPAM and Allianz are linked together by what we call “télétransmission”, the reimbursement goes directly into your bank account within 10 days. Therefore, we need your social security number when we do the top up contract. Sometimes, the medical professional does not have the machine for the carte vitale or your carte vitale is playing up, so you may have to use the brown form even if you have a carte vitale.



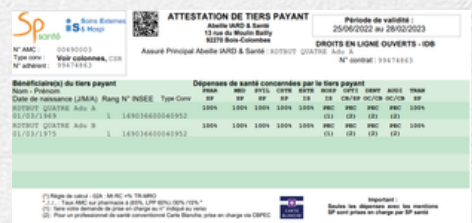
When you have your carte vitale: When you visit your GP or other medical professionals, you first give them your carte vitale and then you pay. The reimbursement is then automatically done by CPAM and Allianz is linked with CPAM by the “télétransmission” so the top up payment from Allianz follows within 10 days of the CPAM reimbursement.



Attestation de droits : This is a letter that shows you are entitled to a carte vitale. Sometimes, the “télétransmission” does not work and we need this letter to correct it. You can download it from your CPAM personal account (ameli.fr) or simply phone them and they will send it to you by post.



Tiers payant card: That is your top up insurance card. This card does not show your level of cover. It simply proves that you have a top up and gives information to the medical profession in case of a “prise en charge”- this is when the top up pays instead of you.



You can download it from your Allianz customer account.

Hospitalisation: When you are hospitalised, the hospital will contact Allianz, so Allianz set up “une prise en charge” meaning Allianz and CPAM will pay instead of you (just as well as the surgery could cost an arm and a leg!). The only thing you would have to pay for when you come out is the food, the individual room and telephone or TV bill. Simply pass it on to us for reimbursement or send it directly to Allianz santé (remboursementsante@allianz.fr).

Pharmacy: Some of the medical professionals such as pharmacists will ask for your top up card and you therefore have nothing to pay as Allianz pays the pharmacy directly. It is called “tiers payant”. So, when you go to the pharmacy, you give them your prescription letter, your carte vitale and top up card.

HOW DOES YOUR TOP UP AND THE FRENCH HEALTH SYSTEM WORK TOGETHER ?

Surcharge: 100% top up cover is 100% of the price set by the French Health System, but the medical professionals are self-employed and are allowed to apply a surcharge. It is mostly done by consultants, surgeons, private hospitals, dentists, etc. Example: the French Health System set price for a hip replacement is 1000€ (not the actual figure, just an example), then you only get reimbursed 800€ (80%) and because the surgeon likes to go on golfing weekends! (Joke) and 1000€ is not enough for him, he can charge 3000€ , therefore, you would be 2200€ (instead of just 200€) out of pocket!! Therefore, a cover with your top up at 300% would cover that surcharge (and as long as the professional has signed an agreement with CPAM).

Excess: There is an excess of 1€ per GP visit, 2€ for ambulance transport (not emergency) and 50p per box of medicine. This excess is taken back from your CPAM refunds so this is why sometimes you get less reimbursement than you should have.

Glasses: Most of my British customers go back to the UK for them or buy them online. But you can choose to have them covered under your top up insurance. Only one pair every 2 years. It's a calculation to make between what you would get back and how much it increases your premium. Note that some glasses are now fully reimbursed under the new 100% santé reform and the glasses shop is obliged to give you one quote for 100% santé.

Dental cover: You simply give them your carte vitale and the reimbursement follows (for normal basic treatment). However, for crowns or major works, you first get a quote so you can first ask Allianz how much you can get back as Dentists always surcharge. Note that most types of crowns are now fully reimbursed under the 100% santé reform.

www.ameli.fr: This is the CPAM website where you can create your personal account (you only need your carte vitale to do it). Yes, it is in French, but it is full of useful information. You can use the simulator to find out if you are entitled to CSS (people on low income can get free top up or help to pay for their top up). You can download your reimbursement and you can ask for your attestation de droits (proof of cover). This document is often asked for by insurers to give you access to top up health insurance. If you don't speak any French at all, there is English speaking phone line created by the French health system to answer all your questions: 09 74 75 36 46 (from France) and 0033 974 75 36 46 (from abroad).

Allianz.fr: From the Allianz web site, you can create your personal account. You simply need your surname, first name, date of birth, email address and contract number. Then you can view all your reimbursements, details of contracts, follow claims, send medical quotes, etc.

Extras: With Allianz top up, depending on your cover, you can get extras like free cleaning if you are in hospital for more than 3 days or 2 hours of cleaning 48 hours after a chemotherapy session or even look after your pets, etc.

Also, you can get cover for an individual room up to 100 or 125€ (normal price is about 75€ so it's plenty). In France, you either share the room with someone else or you can choose to be on your own like a hotel room (with your own bathroom). Note that the cover does not guarantee you will be able to get the room, it simply covers the cost if you can get one. Usually, you can always get one in a private hospital (Clinic).

CONCLUSION: Feel free to contact me if you would like information on any of the above or to get a free quote for top up health insurance. Note that the law has changed now and as long as you have had a top up contract for at least one year, you can swap at any time, no need to wait for the anniversary date and if you are happy with my quote, I will do the cancellation for you!

ALLIANZ HEALTH TOP UP

Like any other top up, premium is simply based on age, level of cover and postal address. Yes, for some reason, it is more expensive if you live in Paris or Bordeaux compared to Angoulême!!

There is no health questionnaire. You get a Tiers payant card (piece of paper in fact) that proves you are insured. You can check your reimbursement, send quotes and bills and reprint your card directly from your Allianz online customer account.

I have on the spreadsheet below detailed 6 types of cover and premium for someone born in 1958 so 65 years old and living in the Charente. This example includes a 10% discount as a customer (meaning this person already has another contract with us, either car or house, etc). Other levels of cover are available!

ECO COVER

What does it cover: This cover is the basic cover with pretty much everything at 100% of the CPAM set price. It is the cheapest basic cover as it does not include the 100% santé reform.

What it does not cover: Well, it does not cover surcharges, medicines that are only reimbursed 15 and 30% by CPAM and other perks such as individual room, alternative medicine, etc. Also, it might not be enough cover to fully reimburse your glasses and teeth treatment if these are complicated. It also does not include the new reform of 100% santé, so if you want hearing aids, glasses or crowns covered by the new reform, do not choose this cover.

CONFORT COVER

What does it cover: This cover is the basic cover with pretty much everything at 100% of the CPAM set price and also includes the 100% santé reform so covers hearing aids, crowns and glasses.

What it does not cover: Well, it does not cover surcharges. Also, it might not be enough cover to reimburse fully your glasses and teeth treatment if these are complicated and above the new level of cover set by the French government via the 100% santé reform. It does include the 100% santé reform.

LEVEL 2 COVER:

What does it cover: This cover is basically either 125% or 145% cover on mostly everything.

What it does not cover: Surcharges made by consultants and specialist (if above 125 or 145%). Also, it might not be enough cover to fully reimburse your glasses and teeth treatment if these are complicated and above the new level of cover set by the French government via the 100% santé reform.

SERENITE COVER

What does it cover: This cover is the best cover for hospital and also up to 125€ per day for an individual room and 100% for the rest plus some perks.

What it does not cover: Surcharges made by consultants and specialist (for consultations). Also, it might not be enough cover to reimburse fully your glasses and teeth treatment if these are complicated and above the new level of cover set by the French government via the 100% santé reform.

SERENITE 2 COVER:

What does it cover: This cover is the best cover for hospital and also up to 125€ per day for an individual room and either 125% or 145% cover on mostly everything.

What it does not cover: Surcharges made by consultants and specialist (if above 125 or 145%). Also, it might not be enough cover to reimburse fully your glasses and teeth treatment if these are complicated and above the new level of cover set by the French government via the 100% santé reform.

GOLD COVER

What does it cover: This cover is the best cover for hospital and everything else.

What it does not cover: Not much really! Although you still might have to pay surcharges on tooth implants.

FAQ:

When does the cover start: Straight away. Although the level of guarantee SERENITE is limited the first 6 Months (200% instead of 400% for transport, Medical and surgical, 80€ instead of 125€ for the individual room).

What about pre-existing conditions: There is no health questionnaire, so they are covered.

Can I upgrade or downgrade the level: Not the first year but any time after that, yes.

Does the top up cover me abroad: Only if CPAM does. It is a top up not private health insurance.

How do I cancel it: By written request on the anniversary date each year or if you leave France, we need proof of your address abroad. Or now with new law at any time once the first year has passed.

If you already have a top up but not with us, we will do the cancellation for you, so you have nothing to do.

This quote is presented by Allianz via BH Assurances. The guarantees include the reimbursement paid by the Social Security.	Someone born in 1958					
	ECO	CONFORT	LEVEL 2	SERENITE	SERENITE2	GOLD
Hospitalisation	Level 1	Level 1	Level 2	Level 1 Strenghten	Level 2 strenghten	Level 4 Strenghten
Contribution to hospital accommodation expenses (forfait journalier)	Real cost	Real costs	Real costs	Real costs	Real costs	Real costs
FEES						
Flat-rate contribution	Real cost	Real costs	Real costs	Real costs	Real costs	Real costs
Medical and Surgical fees						
- Doctor part of the approved convention	100%	100%	145%	400%	400%	400%
- Doctor not part of the approved convention	100%	100%	125%	200%	200%	200%
Cost of stay in hospital (surgery, psychiatric, maternity.... Wards)						
Daily hospital charge	100%	100%	125%	400%	400%	400%
Private room (per day) included day-in surgery		30€ / Day	40€ / Day	125 € / Day	125€ / Day	125€ / Day
Private room in Psychiatry or recovery hospital (max 45 days per year)		15€ /Day	20€ /Day	65€ /Day	65€ /Day	65€ /Day
Patient Transportation	100%	100%	125%	400%	400%	400%
Surgical procedures as an outpatient						
- Doctor part of the approved convention	100%	100%	145%	400%	400%	400%
- Doctor not part of the approved convention	100%	100%	125%	200%	200%	200%
Cost through accompanying the patient (limited to 20 days per hospitalisation)		10€ / Day	15€ / Day	40 € / Day	40€ / Day	40 € / Day
TV/telephone/WIFI (limited to 20 days per hospitalisation)				5 € / Day	5€ / Day	5 € / Day
Treatment or Procedure	Level 1	Level 1	Level 2	Level 1	Level 2	Level 4
Radiology, medical procedures, blood test (Doctor not part of the approved convention)	100%	100%	125%	100%	125%	200%
Radiology, medical procedures, blood test (Doctor part of the approved convention)	100%	100%	145%	100%	145%	300%
GP and specialists consultations (Doctor not part of the approved convention)	100%	100%	125%	100%	125%	200%
GP and specialists consultations (Doctor part of the approved convention)	100%	100%	145%	100%	145%	300%
Medical auxiliaries and diagnostic tests	100%	100%	125%	100%	125%	300%
Ambulance (Outside hospitalisation)	100%	100%	125%	100%	125%	300%
Vaccination	100%	100%	100%	Real costs	100%	Real costs
All supplies and devices reimbursable by social security (Orthopedics...) excluding optical and auditory.	100%	100%	125%	100%	125%	300%
SPA therapies covered by the Statutory Scheme	100%	100%	125% + 75€	100%	125% + 75€	200% + 200€
Medicines reimbursed by the SS at 65%	100%	100%	100%	100%	100%	100%
Medicines reimbursed by the SS at 35% or 15%		100%	100%	100%	Real costs	100%
Complementary (alternative) medicines not reimbursed by SS	NO	YES	YES	YES	YES	YES
Medically-prescribed medicines		50 €	60 €	50 €	60 €	70 €
Alternative treatment: Etiopathy, nutritionist, acupuncture, osteopathy, chiroprody, pedicure, psychologist, homeopathy, ergotherapist, physiotherapy, cryotherapy)		100 €	100 €	100 €	100 €	100 €
Tests, radiology, ultrasound (ex: amniocentesis)		50 €	50 €	50 €	50 €	50 €
Prescribed sports / health application subscription/connected devices (bracelet, tensiometer, glucometer)		30 €	30 €	30 €	30 €	30 €
Prescribed vaccination		Real costs	Real costs	Real costs	Real costs	Real costs

Optical**	Level 0	Level 1	Level 2	Level 1	Level 2	Level 4
-Including the maximum reimbursement for the frame at 100 € Except for under 16 and in the event of a change in vision defect for those over 16 (in these two cases, the period between						
Equipment 100 % Health scheme (class A)						
Lenses from class A	100%	Real costs	Real costs	Real costs	Real costs	Real costs
Frame from class A	100%	Real costs	Real costs	Real costs	Real costs	Real costs
Equipment from class B (outside the 100% health scheme)						
Frame	100%	30 €	40 €	30 €	40 €	60 €
"Simple correction" lense (price is per lense)	100%	35 €	55 €	35 €	55 €	95 €
"Complex or very complex correction" lense (price is per lense)	100%	85 €	95 €	85 €	95 €	120 €
Contact Lenses (approved or refused by the SS)	100%	100 €	150 €	100 €	150 €	250 €
Adjustment service	-	100%	100%	100%	100%	100%
Advantage "Santclair partner" Bonus per year of insurance for lenses		25 €	25 €	25 €	-	-
Cover limit (outside the 100% health scheme) per insured person and per year of insurance for the optical equipment and contact lenses(incuded Santclair bonus)		30 €	350 €	300 €	350 €	450 €
Surgery to correct myopia, astigmatism, hyperopia and implant for the cataract : lump sum per eye		-	-		300 €	150 €
Hearing Aids	Level 0	Level 1	Level 2	Level 1	Level 2	Level 4
Maximum reimbursement cover for one device per ear every 4 years.						
Equipment 100 % health scheme (class I)	100%	Real costs	Real costs	Real costs	Real costs	Real costs
Device from class II (outside the 100 % Health Scheme)	100%	1 €	200 €	1 €	200 €	400 €
Batteries	100%	100%	125%	100%	125%	300%
Advantage "Santclair Partner bonus" on the device from class II (from the 01/01/2021)		Real costs within the limited Sale price of the Class I	Real costs within the Limited Sale Price of the class I	Real costs within the Limited Sale Price of the class I	Real costs within the Limited Sale Price of the class I	Real costs within the Limited Sale Price of the class I
Dental	Level 0	Level 1	Level 2	Level 1	Level 2	Level 4
Treatment and protheses (crowns) from the 100 % health scheme	100%	Real costs	Real costs	Real costs	Real costs	Real costs
Treatment	100%	100%	125%	100%	125%	200%
Protheses such as crowns	100%	125%	150%	125%	150%	250%
Orthodontics covered by the Social Security :						
- Treatment per semester	100%	100%	100 €	100%	100 €	300 €
- Retention : maximum reimbursement per year of insurance	100%	100%	50 €	100%	50 €	150 €
Dental care not reimbursed by SS						
Implant, Periodontic, Orthodontia and other dental dentures		-	100 €		100 €	300 €
Implant from our "Santclair dentists" per insured and per year of		-	1 200 €		1 200 €	1 200 €
Monthly premium	53,62 €	79,60 €	93,09 €	91,26 €	106,27 €	153,52 €
Annual premium	643,40 €	955,21 €	1 117,04 €	1 095,15 €	1 275,20 €	#####
The level of garanty for the cover SERENITE, SERENITE 2 and GOLD is limited the first 6 Months:					Document non	
200% instead of 400% for the transport, Medical and surgical fees						
80 euro instead of 125 for the individual room						

**Your agency in Chasseneuil sur Bonnieure has to move office
as the building we were renting has been sold!**

**But worry not, we have moved next door! N° 100 instead of
102. So, our new address is 100 Avenue de la Republique
16260 Chasseneuil sur bonneiure.**

**Please accept our most sincere apologies for any
inconvenience and bare with us during the move!**

AGENDA FOR DECEMBER IN THE CHARENTE

27th: Rouillac market

<https://www.sortir-label-charente.net/>



LES SOLDES

The Soldes (sales) happens twice a year in France and the dates are decided by the préfet (chief of police) of each department after consulting with shop owners. The only products allowed to be sold at reduced prices are the ones that have been for sale for more than one month. The length of the soldes is 6 weeks maximum. This is according to the French law of the 30th of December 1906.

The dates are usually the second Wednesday of January for the Soldes d'Hiver (winter sales) and the third Wednesday of June for the Soldes d'été (Summer sales).

Those two periods of the year are very popular in France and I know some of my colleagues (and my sister) who would take a day off on the special Wednesday to be able to go shopping and get the best bargains!

However, some shops are being sneaky by producing a lesser quality product for this time of year to be able to sell it cheaper. It is still legal as they got the products one month prior to the date of the Soldes.

But in general, it is a very good time for shopping and being used honestly by shop owners to get rid of their stock before the next period of the year arrives. Eg: selling off all the summer clothes before the winter ones arrive. So don't miss out!

Picture here is the St Catherine street in Bordeaux, the longest shopping street in Europe shut to cars. A nightmare if you happen to be doing this street with my sister!



SUPER
Sale!

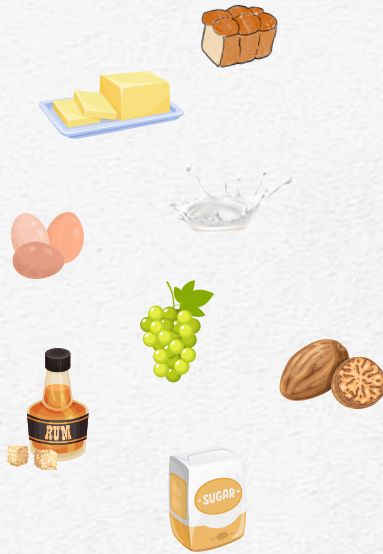
BREAD AND BUTTER PUDDING

This recipe is really for my colleagues as most of you know it, being British. It was served during a meal we had for Christmas and they all wanted me to send them the recipe.

Mine is different as I use Brioche instead of Bread! Yummier! And more French!

INGREDIENTS :

- A brioche
- Some butter
- Cream
- 3 eggs
- Raisins
- Rhum
- Nutmeg
- Sugar

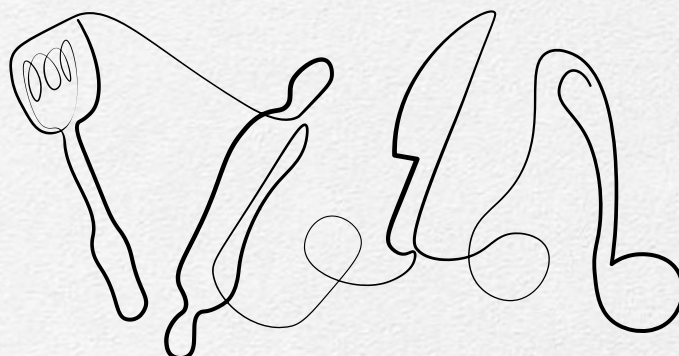


Cover the raisins with rum and let them absorb it for a while.

Cut the brioche in slices and spread butter on each slice. Butter your dish and lay each slice of brioche inside the dish, but spread some raisins and grated nutmeg on each slice as you do it.

Mix 2 eggs and 1 egg yolk in a bowl and add between 50 and 75cl of cream (sometimes I put 50cl of cream and top it up with milk, so the mixture is about 1 liter), some brown sugar and the rum (if any left from the dish where the raisins were).

Spread all over the brioche slices and sprinkle more sugar on top. Let it rest so the brioche absorbs the mixture. Bake in a pre-heated oven at 180°C until brown and crusty on top (caramelized sugar).



In general, we have a new prime minister called Gabriel Attal who has become the youngest prime minister ever in France at the age of 34.

The French Island of La Réunion has been hit by a cyclone and the island was on purple alert (higher than red). One person has died.

Following the census last year, we now know that France counts 68,4 million inhabitants, and that only 678 000 babies were born last year, lower by 6,6% than 2022. This is the lowest number since World War Two! But 631 000 people died which is 6,2% less than 2022.

You may have seen some commotion concerning farmers and the agricultural industry, with tractors blocking main roads, signposts being turned upside down, etc. This is all part of a protest with the aim of convincing the government to increase their financial support, largely relating to the extreme weather events (floods, drought, storms, etc). Throughout Europe, similar protests have been taking place.

In sport, congratulations to the French handball team! Aller les Bleus! France beat Denmark in the Handball Euro Cup Final on Friday 26th January, winning 33-31, just a few months before the Olympic Games begin in Paris. France last won the Handball Euro over 10 years ago.



NEWS





FRENCH

ENGLISH

Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Damage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate
Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate

CONTACT DETAILS & USEFUL INFORMATIONS

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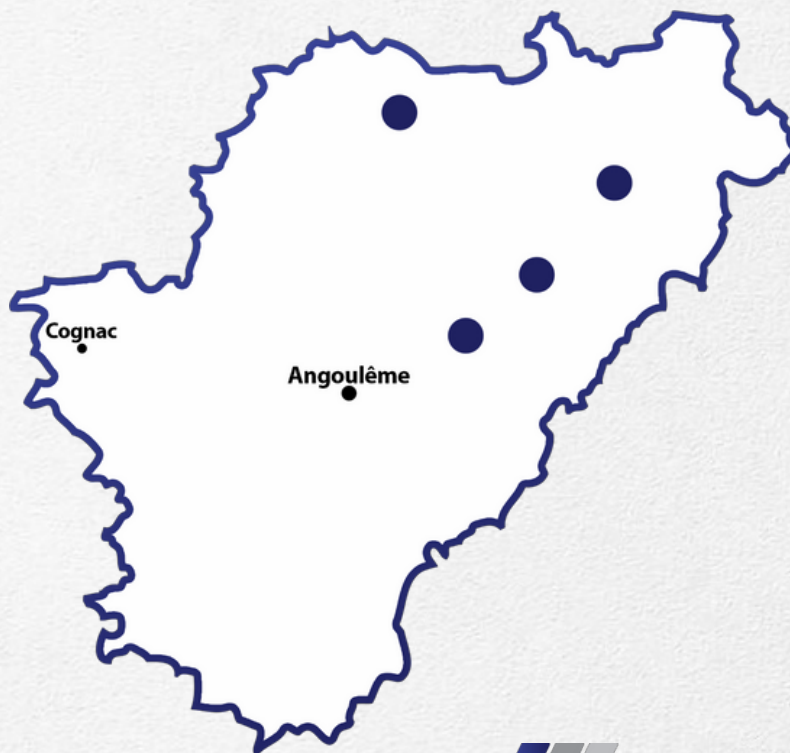
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All our offices are open :

Monday: 2 to 5.30pm

Tuesday to Friday: 9 to 12am and 2 to 5.30pm

Saturday: 9am to 12



Email Ruffec: ruffec@allianz.fr

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Facebook page: "BH Assurances"

Web site : www.bh-assurances.fr/en

Allianz car insurance **breakdown** telephone number : 0140255886

Thelem car insurance **breakdown** telephone number:0140251616

Generali car insurance **breakdown** telephone number :0141858483

Novelia car insurance **breakdown** telephone number :0549348086

CPAM English speaking helpline: 09 74 75 36 46

EDF helpline in English: 09 69 36 63 83

Medical Emergency guide:<http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to www.bh-assurances.fr/en/ to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!