

Presentation

The CFE is a social security organism

CFE's purpose is to give a standard social welfare to french citizen living in a foreign country.

The insurances proposed by the CFE are voluntarily subscribed; There is no obligation to subscribe to the CFE and the employee is also free to choose the risks he wants to be covered for.

Contibutions to health insurance depend on all financial resources and guarantee the member a single rate of reimbursement wherever he is in the world.



Key figures (31/12/2008)

93 781 members among whom 49 629 are covered by their company

157 432 subscribed risks

170 000 covered people

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Caisse des Français de l'Étranger La Sécurité sociale des expatriés presence in 202 countries

The number of members increased by 6% and 8% the last 2 years

4 600 companies member



Average of members'age = 46 years old

Subscription conditions

- To be a french citizen
- To live in a foreign country

dispensations:

- European citizens out of their country of nationality if :
 - Departure from France for less than 3 months
 - Documentary evidence of 10 years of residence in France
- Foreigners out of their country of nationality if :
 - Subscription under the coverage of a french company and up to 10% of the company's expatriate manpower

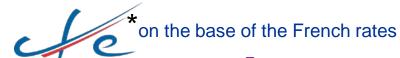
Why will you choose the CFE?

- No (no longer) social welfare
- Current social welfare is insufficient
- Cost of subscription to the CFE is more interesting than the cost of sending an employee on secondment
- International coverage + France
- Coordination with the french Social Security/National Health Scheme



Rates of reimbursement*

Nature of fees			Remb CFE	Insured participation
Account	Physicians, surgerons, dentists and midwife		70 %	30 %
	Health Assistants (physiotherapists, nurses)		60 %	40 %
Health Analysis			60 %	40 %
Drugs	France	White stickers	65 %	35 %
		Blue stickers	35 %	65 %
		Orange stickers	15 %	85 %
	Foreign countries	ALL	65 %	35 %
Appliance, glasses, transportation fees			65 %	35 %
Hospitalisation (100 % in certain cases)			80 %	20 %
Bracings and wheelchairs			100 %	0 %



Examples

Nature of to co	Rate of reimbursement in Euros	
Nature of fees	70 %	100 %
Consultation with a general partictioner	15.40	22
Consultation with a specialist	16.10	23
Consultation with a neuropsychiatrist	24.01	34.30
X-Ray of the spinal column rachis and lumbar region	36.31	51.87
Osteopathy	27.97	39.96
Health check (every 5 years)		167.69
MRI (technical package)		163.88
SCANNER (technical package)		105.19
	60 %	100 %
Physical therapy (per session)	9.18	15.30
Nursing (per day)	18	30
Domiciliary nursing by a nursing assistant (per day)	16.71	27.85



Examples

Nature of fees	Rate of reimbursement in Euros	
	70 %	100 %
Tartar removal (scaling)	20.24	28.92
Extraction	23.41	33,44
Extraction of wisdom tooth	58.52	83,60
Occlusale groove	80.64	115.20
Dental prosthetist	75.25	107.50
Bridge 3 teeth	195.65	279.50
Implants	Not refundable	
1 semester of orthodontia (if the treatment started before the age of 16, 6 semesters max. reimbursement)		193.50



Examples

Nature of fees	Limit rate of reimbursement in euros		
Nature of fees	65 %	100 %	
Frame	1.85	2.84	
Lens (package for foreign countries)	2.68	4.12	
Varifocal lens (package for foreign countries)	7.03	10.82	
Frame- 18 years	19.82	30.49	
Lens – 18 years (package for foreign countries)	18.13	27.9	
Varifocal lens – 18 years (package for foreign countries)	28.14	43.30	
Contact lenses under certain conditions (not refundable in most cases)	13.82	39.48	
Appliance against deafness	129.81	199.71	



Hospitalisation

- In a Health Institutions the CFE signed an Agreement/ a Convention with :
 - At its entrance, the member must inform the establishment he is a member of the CFE
 - No advance money of the CFE share
- In a Health Institutions the CFE did not sign an Agreement/ a Convention with :
 - The member must advance the money of its medical expenses
 - The member sents its claims to the CFE (in the two years following the date of the cares or the date of prescription)
 - The member can ask its complementary company if the latter will make the advance.



Base of reimbursements in case of hospitalisation in foreign countries

Units	Rate per day (AP – 30 %)	
Medecine	515.66	
Maternity	756.32	
	If hospitalisation stay >1 or 2 days, packaged : 2062.64	
Surgery	1022.74	
Intensive Care	1684.52	
Dialysis	653.21	
Chemotherapy	627.40	

