

# SOFICA'S

Specialist in Top-Up & Full French Medical Insurance

*Your French insurance needs  
taken care of in English...*

Free guide  
to French  
healthcare



[www.soficas.fr](http://www.soficas.fr) - Tél : 05 56 51 91 60

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# SOFICAS Health Insurance in France

*An independent broker since 1988*



Our job is to solicit the largest insurance groups to bring you the best financial and technical solutions regarding your individual health insurance needs in France. We cover the whole of the French territory and we specialize in Health Insurance, Top-Up and Full Private cover, for the English speaking population living in France, or on the point of doing so. For over 15 years, SOFICAS has specialized in health insurance for English speaking people and has obtained important means to bring you a high quality service.

Established in 1945, the French public health programme, called the 'Sécurité Sociale', has undergone many transformations, and continues to change depending on European economics and National Health matters.

Keeping up with these changes made to an already complicated system and understanding how differences could affect each individual is the main reason why people use and recommend SOFICAS.

**SOFICAS will guide you through the tedious task of getting into the French Health System, but that's not all ! SOFICAS can accompany you thereafter with your French Health, Top-Up or Full Private Health Insurance needs in English.**

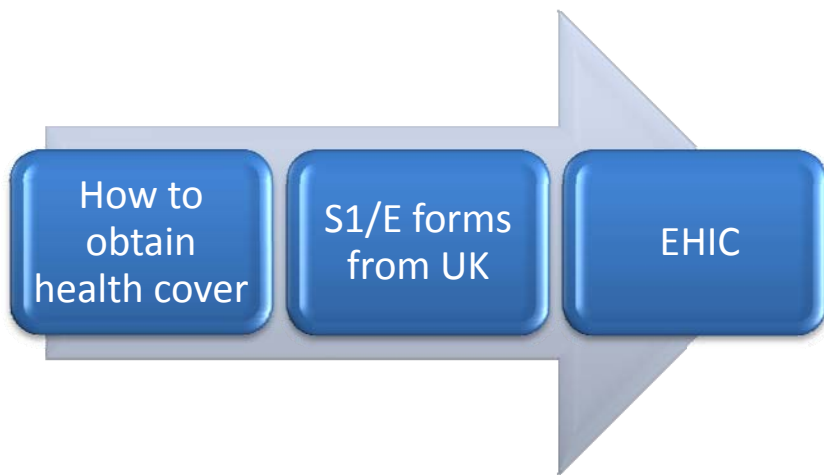
Top-Up has become a way of life for the French. Health services have become increasingly expensive and Government reimbursements have decreased considerably over the years. However, many have family or friends that have unfortunately experienced the excellent French health services and they will tell you,

**"Thank goodness we had a Top-Up!"**

During this financially demanding period, people are hesitant to give up their Top-Up insurance to save money but prefer to re-examine their existing policies. Ironically, when SOFICAS is contacted to make comparison, people realise that they have often been underinsured and / or overpriced.

**It is not unheard-of, to get a higher level of cover through SOFICAS and to pay lesser premiums.**





- **EHIC: *European Health Insurance Card.***

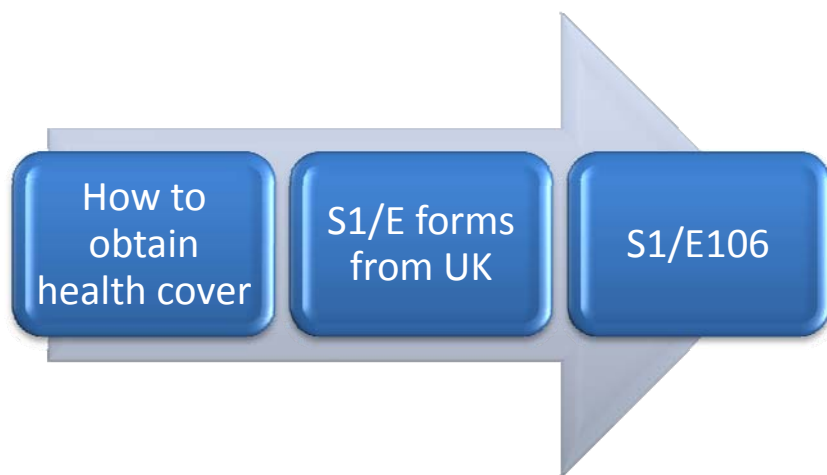


If you are resident in the UK and travelling abroad, the EHIC will provide sufficient cover for EMERGENCY services. This will not replace Travel Insurance and sometimes can be Topped-UP if the reimbursements come from the French CPAM office if you are in France for longer periods of time.



If you are still in possession of your **EHIC (E111)** and you are entitled to use it, you should be given a “**Feuille de Soins**” after your first medical act in France.

This **BROWN** form is to be taken to you local “**CPAM**” office (Caisse Primaire d’Assurance Maladie). The French “**Sécurité Sociale**” will issue you with a limited French Social Security number “**N° INSEE temporaire**” starting with a “**5**” for men and a “**6**” for women. The validity of your rights in France vary depending on your CPAM office. Normally your EHIC is valid for the duration of your short stay in France. However, some CPAM offices will allocate rights for 1 year and some even for the validity of the EHIC card itself. CPAM will refuse reimbursements and remove CPAM rights via the EHIC if they feel that the EHIC has been wrongly used or no longer valid.



- **S1/E106: *Working abroad:***

- Employed, self-employed or have a student status in the UK obliging you to move to France.
- LIMITED S1/E106 from the NHS.

This document is RENEWABLE until your S1-E106 rights EXPIRE, generally when your contract is terminated.

- **S1/E106: *Early retirement or looking for work:***

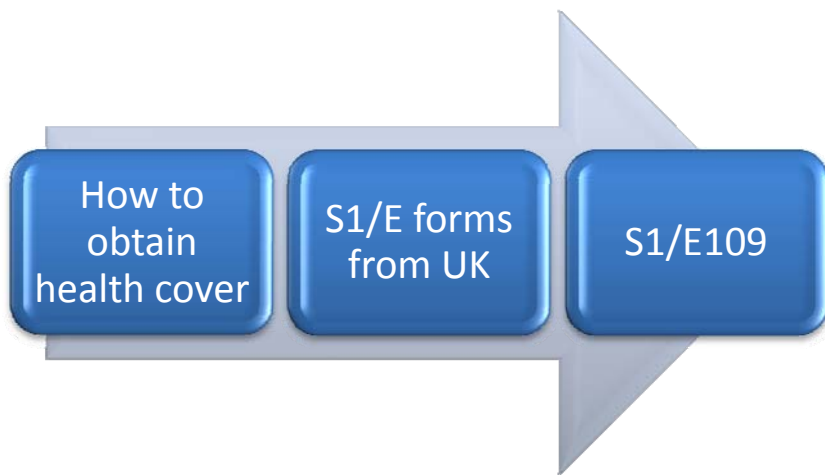
- No longer resident in the UK.
- Under state of origins retirement age.
- Up to date with NI Contributions in last few years.



If you have a valid **S1-E106**, this is to be taken to your local “CPAM” office, (Caisse Primaire d’Assurance Maladie).

It is advisable to make and keep copies. Once all other required papers have been given to “CPAM” (full birth certificate, marriage certificate, proof of residence, ID etc...) this will give you a provisional French Social Security number “N° INSEE provisoire” starting with a “7” for men and an “8” for women.

For some S1-E106 holders you will receive an “Attestation à conserver” with your full Social Security number “n° INSEE permanent” starting with a “1” for men and a “2” for women and eventually the “Carte Vitale”.



• **S1/E109: Family abroad:**

- A family member still works in the UK but **SPOUSE, PARTNER** and/or **CHILDREN** live in France and need health cover abroad.
- The S1/E109 is **only valid** for the « **dependents**» of the person making NI contributions.
- The EHIC will cover the other person when they are **VISITING** France.

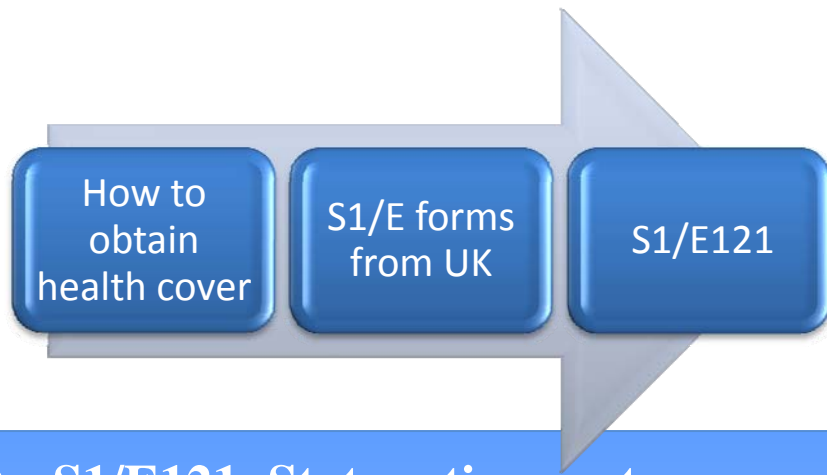
**For Mrs. Smith  
& children  
living in France**



**For Mr. Smith  
when  
visiting France**

If you have a valid **S1-E109**, this is to be taken to your local “CPAM” office, (Caisse Primaire d’Assurance Maladie).

It is advisable to make and keep copies. Once all other required papers have been given to “CPAM” (full birth certificate, marriage certificate, proof of residence, ID etc...) this will give you a provisional French Social Security number “N° INSEE provisoire” starting with a “7” for men and an “8” for women. For some S1-E109 holders you will receive an “Attestation à conserver” with your full Social Security number “n° INSEE permanent” starting with a “1” for men and a “2” for women and eventually the “Carte Vitale”.



- **S1/E121: State retirement**
  - State of origins retirement age.
  - No longer have any professional activity.
  - Dependent on Spouse or Partner S1.

- **S1/E121: Long Term Incapacity**
  - Benefits can be transferred to France.

*ALD: Affection Longue Durée*

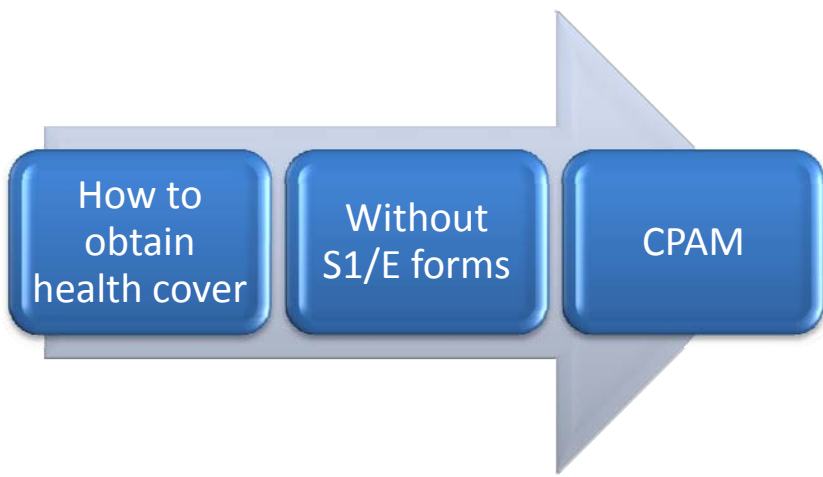
**ONLY 100%** of medical acts regarding existing conditions are covered by the **ALD**.

Any *Dépassements d'Honoraire* charged by specialists can be reimbursed by your Top-Up.

### Refer to S1-E106 for how to register your S1-E121

If you are sharing an **S1-E121 “Ayant Droit”** with your spouse or partner, your rights for French Social Security reimbursement will be the same number for both **S1-E121 holders**. However, to save reprinting another “**Carte Vitale**” when the dependant reaches retirement age in their own right, the “**CPAM**” have decided to issue the dependant with their own “**Carte Vitale**” and their own “**N° INSEE permanent**” printed on it. This has proven not to be such a wise move on their behalf as the information on the **micro chip** is the information regarding the **S1-E121 holder**. Always remember to give the **S1-E121 holder “n° INSEE”** when the “**Carte Vitale**” is **not swipped** otherwise the wrong card number will be used and “**CPAM**” will **refuse reimbursements** as this **number does not have any rights**.





Caisse Primaire d'Assurance Maladie.

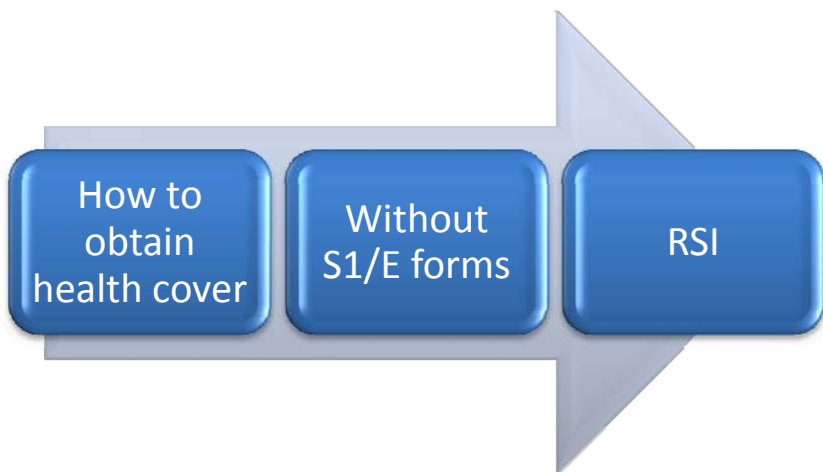
The French equivalent to the NHS.

French Social Security for salaried workers.

If you are employed in France, your employer must contribute to your health cover.

People still in possession of international rights must register with their local CPAM office.

English help line - 0811 363 646



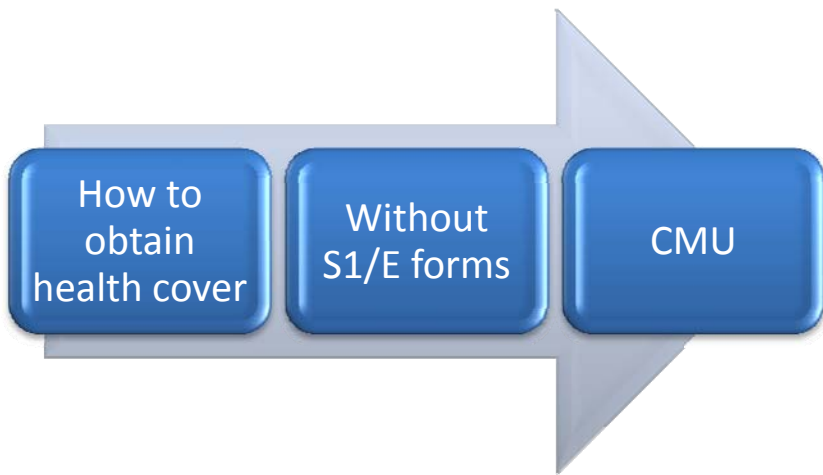
Regime Social des Indépendants.

French Social Security for self-employed workers.

NB. RSI will not reimburse medical treatment.

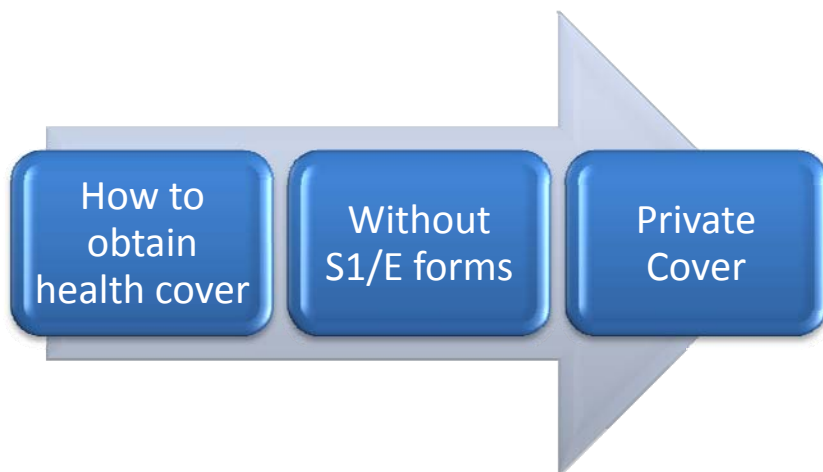
Reimbursements come from a third-party called régime obligatoire (R.O.) that you choose upon registration of your activity.





Couverture Maladie Universelle.  
French Social Security for people without valid "E" forms who are no longer active and often have limited or no resources. The CMU will grant access to the CPAM provided that you have lived in France for more than five years or possibly less in case of unplanned eventualities.

English helpline - 0811 363 646



If your rights have run out or you do not comply with any of the other categories and you have been refused access to the French system, you are OBLIGED to replace your regime obligatoire (R.O.) with a private insurance called "N.A."

Non Assijettis Sociaux.

## What is Full Cover?



1. If you were not in the French system on the 23<sup>rd</sup> November 2007.
2. Your S1/E106 or S1/E109 has run out and is not renewable.
3. You have not yet reached your state of origins retirement age and have no other long-term benefit from the UK - S1/E121.
4. You are **INACTIVE!** Not working, nor do you have a student status.
5. You have not yet officially lived in France for 5 years.

You will lose or be refused access to French state health cover.



Even if your Carte Vitale is valid and still works, your rights will have expired.



Without minimum obligatory cover your Top-Up will not work and must be cancelled.



**YOU HAVE THE OBLIGATION TO REPLACE MINIMUM HEALTH CARE TO MAINTAIN FRENCH RESIDENCY**

- Cover has to **REPLACE** the CPAM
- **NO** financial **LIMITS**. CPAM has an **UNLIMITED** % reimbursement basis.
- **NO CATEGORIES** of illness or treatment.
- **NO RESTRICTIONS** or **EXCLUSIONS** For existing or possible health problems.
- « **SITUATION IRREGULIERE** » Will result in future loss of French Social advantages.

## What is Full Cover?



**100%**



**75%**



**70%**



**100%**



**100%**



## **Full « NON ASSUJETTIS**

General obligatory cover

**53 year old couple**

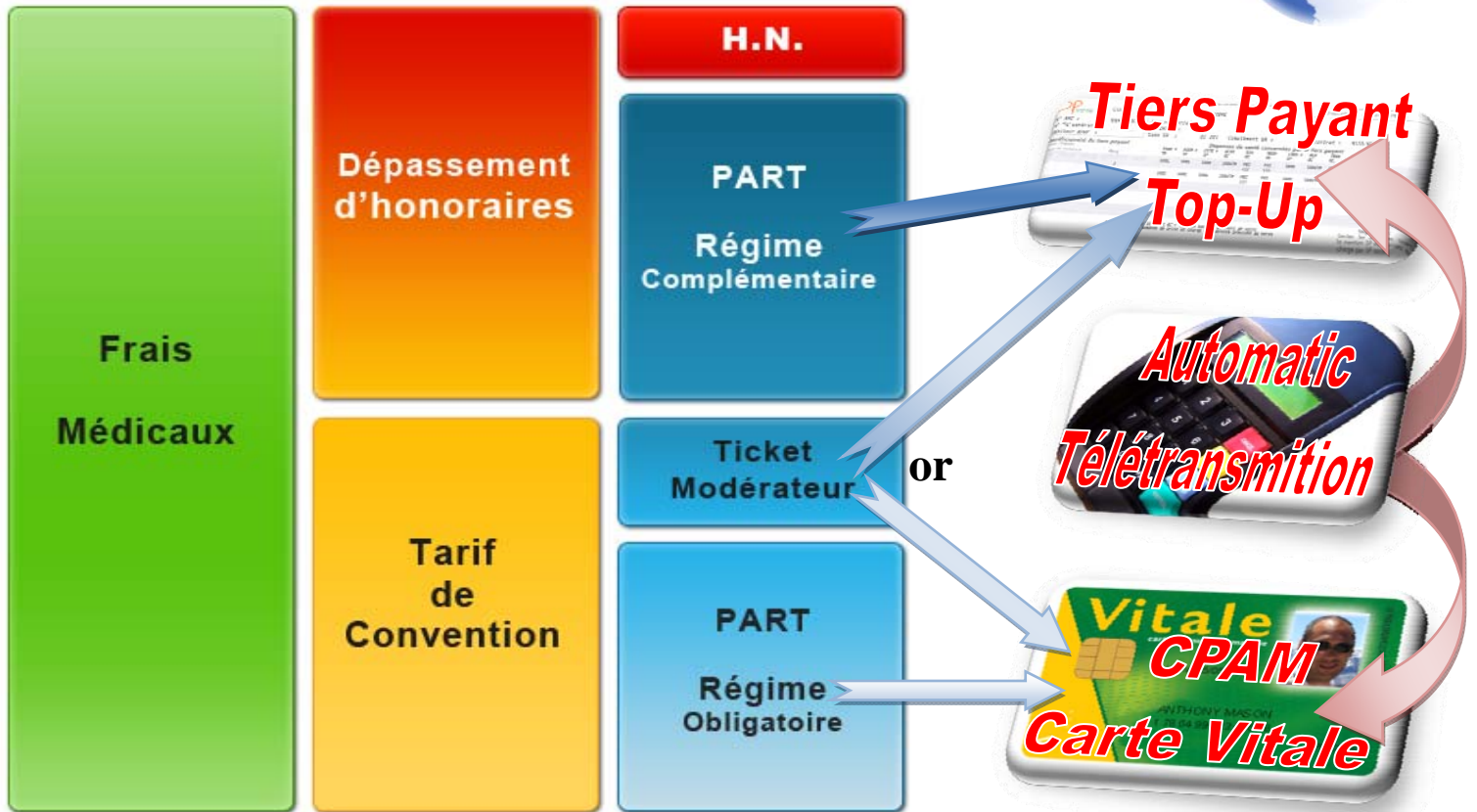
**Total = 341,86 €/m 4 102,32 €/y**

Exempl: **APRIL 1<sup>er</sup> €Non Assujettis 2013**

Subject to the acceptance of your medical questionnaire.

Contact SOFICAS in case of medical uncertainties.

## How does the system work?



### Frais Médicaux:

Total amount charged for your medical act.

This can be a Fixed rate or an amount announced by a specialist.

### Tarif de Convention:

Base rate given to a medical act recognizable by a code that indicates its nature and tariff called “*Nomenclature*” fixed by the “*CCAM*” (*Classification Commune des Actes Médicaux*). The “*Tarif de Convention*” fixes the 100% base rate that all medical professionals use but it does NOT limit their fees charged.

Top-Ups relate to the base rate and NOT to actual expenses.

### Part Régime Obligatoire:

The Percentage of the “*Tarif de Convention*” that is covered by your “*Régime Obligatoire*”. Usually these reimbursements come from “*CPAM*” or “*RSI*” if you are self employed. Reimbursements range from 35% to 100% but are commonly referred to as 70% of the “*Tarif de Convention*”. Once fully into the French system you will receive a “*Carte Vitale*” for payment to medical professionals equipped with the “*System Noemi*”.



## How does the system work?



### **Ticket modérateur :**

The difference between your “*Régime Obligatoire*” reimbursements and the “*Tarif de Convention*”. This amount, normally reimbursed by a Top-Up will be reimbursed by your “*Régime Obligatoire*” in case of long-term illness, handicap or maternity. The “**100%**” or “**TM**” referred to on “*Tiers Payant*” slips will guarantee payment of the “*Ticket Modérateur*” to any professional using this facility without you having to advance any money.

### **Dépassement d'honoraires :**

Amount charged by a Doctor for time spent treating a patient. A Doctor in “*Secteur 1*” will NOT charge over the “*Tarif de Convention*” and you will be totally reimbursed even on the lowest levels of Top-UP. A Doctor in “*Secteur 2*” can charge over the “*Tarif de Convention*” and you will only be reimbursed if you have a higher level of “Top-Up”. You could be faced with “*Dépassement d'honoraires*” for a simple 15 minute Specialist visit or for 4 hours of Major Surgery. Rates charged must be communicated in advance; get in contact with the hospital administration if not.

### **Part Régime Complémentaire :**

“*Part Mutuelle*”. This is the amount paid on your behalf by a Top-Up. “*Dépassement d'honoraires*” can be reimbursed by a Top-Up. Top-Ups starts at 100% and can go up to 600% or more depending on your needs and especially what area you live in. SOFICA’s suggests middle cover, around 200% for hospitalization permitting you to use Doctors charging twice the “*Tarif de Convention*” but lower for the rest as some base rates are very low.

### **Hors Nomenclature:**

These are medical acts that are NOT included on the “*CCAM*” list thus they do not have a base rate. These medical acts are often in addition to ongoing treatment. The “*CCAM*” tend to exclude preventative medicines, “*Médecines douces*” that have not been accepted by the “*Académie des Sciences*” (YET).



# Examples of reimbursement

## At the doctors



**C = 23 €**

Code for GP Consultation

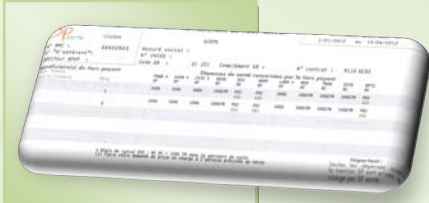
**70 %**



- 1 € per visit max 50€ per year



**30 %**



Your G.P consultations will have to be paid for but the reimbursements from CPAM and your Top-Up are automatic.

## At the chemist



- 0,50 € per box max 50€/y

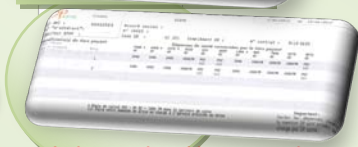
Vignettes Blanches

Vignettes Bleues

Vignettes Oranges

**65 % 30 % 15 %**

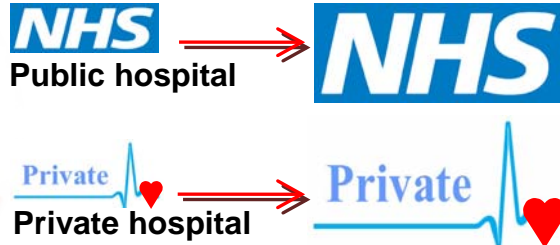
**35 % 70 % 85 %**



No need to advance any money, your "Carte Vitale" and your "Tiers Payant" from your Top-Up will take care of it.



# Examples of reimbursement



**In the UK.**  
If your medical treatment is in a **PUBLIC** service then the NHS will cover your expenses.  
If you chose to use a **PRIVATE** hospital, you must have adequate **PRIVATE** insurance.



**In FRANCE.**  
Not all medical acts can be dealt with by a **PUBLIC CHU** but referred to a **PRIVATE CLINIQUE**. Reimbursements will be shared between your **R.O.** and your **Top-Up**.

A simplified example of two identical medical acts, the first in a **PUBLIC CHU** (Centre Hospitalier Universitaire) and the other in a **PRIVATE CLINIQUE**.

**-30%**  
**Top-UP**

**-70%**  
**R.O.**

**-100%**  
**Top-UP**

**-30%**    **-300 €**  
**-70%**    **-700 €**



**-100%**    **-1000 €**  
**-30%**    **-300 €**  
**-70%**    **-700 €**

**1 000 €**  
Bill from **PUBLIC CHU** charging only 100% with NO "Dépassement d'Honoraires"  
**C.H.U.**

**ABCD123**  
Code "Nomenclature"  
**1 000 €**  
"Tarif de convention" for your medical act

**2 000 €**  
Bill from **PRIVATE CLINIQUE** charging 200% with "Dépassement d'Honoraires"  
**H**

## What is Top-Up?



### **Top-Up, Régime Complémentaire or Mutuelle.**

Most medical treatments are only partially covered by the régime obligatoire and some not at all. It is French way of life to take out an additional insurance that works hand-in-glove with the French regime obligatoires to reduce or eliminate such shortfalls.

Different levels of cover, adapted to different needs and especially for different budgets. It is important to understand that French Top-Ups are designed to cover expensive unplanned medical bills incurred during treatment and not just to get a new set of dentures. Unlike any other insurance, it is not because one person makes a claim that their premiums will increase. Effectively in comparison, you could say that people in good health pay for people in need of treatment. The Top-Up system is based on “**solidarity**” like the CPAM. To stop your premiums shooting through the roof should you fall seriously ill, the costs will spread out annually to all clients, thus making Top-Up insurance accessible to everyone. Those that are unable to afford Top-Up are granted help from the government called ACS to contribute towards a Top-Up proving how important it is to take out such insurance.

Top-Ups starts at 100% of the base de convention and can go up to 600% or more depending on your needs and especially what area you live in.

SOFICAS recommends middle of the range cover, around 200% for hospitalization permitting you to use Doctors charging twice the "Tarif de Convention" but lower for other medical treatment as some base rates are very low.

**See “How does it work” on p11 to understand the % system.**



# What is Top-Up?



## COVER OPTIONS

### SUBSCRIPTION WITHOUT Health Questionnaire

#### HOSPITALISATION (including maternity)

	1	2	3	4
Surgical and medical hospitalisation, approved clinic or public hospital	100%	100%	200%	200%
Surgical and medical hospitalisation, non- approved qualified clinic or public hospital private sector	100%	100%	200%	200%
Specialised stays (limited to 60 days (1))	100%	100%	200%	200%
Various procedures, Medical and Surgical Fees	100%	100%	200%	200%
Hospital per diem allowance	Actual cost	Actual cost	Actual cost	Actual cost
Private room	Approved establishment	None	Actual cost	Actual cost
	Non-approved establishment	None	35 €/day	45 €/day
Companion bed (limited to 60 days (1))	None	12 €/day	15 €/day	20 €/day
Maternity - Birth- Adoption	None	None	100 €	150 €
Transport by ambulance	100%	100%	100%	100%
Home hospitalisation	100%	125%	150%	175%

#### DENTAL

Dental Procedures, Treatment and Surgery	100%	100%	150%	200%
Dental prostheses	100%	100%	150%	200%
Orthodontics	100%	100%	150%	200%

#### EYE CARE

Medical eye care: Lens and contacts-Frames	100%	125%	150%	200%
Complement including refused contacts and operation for myopia	None	+ 80 € (1)	+ 115 € (1)	+ 145 € (1)
Additional bonus as of the 3rd year	None	80 € (2)	115 € (2)	145 € (2)

#### EXCLUDING HOSPITALISATION

Consultations - Visits	100%	100%	125%	150%
Chemist	100%	100%	100%	100%
Vaccinations	Capped at 100% (1)	Capped at 100% (1)	Capped at 100% (1)	Capped at 100% (1)
Minor surgery -Medical technical procedures	100%	100%	200%	200%
Laboratory - Radiology	100%	100%	125%	150%
Medical assistant - Rehabilitation	100%	100%	125%	150%
Orthopaedics, Orthotics, Prosthetics other than dental	100%	125%	150%	175%

#### OTHER BENEFITS

Medication not reimbursed by the mandatory health care scheme, prescribed by a doctor (contraception, anti-tobacco treatments, homoeopathy...)	None	50% of actual cost capped at 25 € (1)	50% of actual cost capped at 30 € (1)	50% of actual cost capped at 40 € (1)
Spa therapy (accepted by the mandatory health care scheme)	100%	100% + 50 € (1)	100% + 100 € (1)	100% + 150 € (1)
Unexpected care abroad (see-Article 9)	100%	100%	100%	100%
Assistance cover	Included	Included	Included	Included
Exemption or reimbursement of the premium	Guarantee	Guarantee	Guarantee	Guarantee

# How to get reimbursed?



When you have a medical act in France, you are usually asked for your **“CARTE VITALE”** (from CPAM or RSI) and the slip of paper called **“Tiers payant complémentaire/Mutuelle”** (from your Top-Up). Usually no money is asked for. The bill will be sent to **“CPAM”** (Caisse Primaire d'Assurance Maladie or other if self employed) and your TOP-UP.

When only your Carte Vitale is asked for this is usually because there is the possibility of using the **“Télétransmission”** (automatic payment / reimbursement system). You will have to pay either the total amount (eg: GP, Dentist) or just the **“Ticket Modérateur”** difference between the CPAM allowance and the **“Tarif de convention” 100% base rate = what the state says your medical act is worth.**

CPAM will proceed with their partial reimbursement and send the bill (normally) to your top-up by Télétransmission. They will in turn reimburse the difference depending on your chosen level of cover.

In some cases you will have to pay for excess charges that the **“Médecin Spécialiste”** has over the state convention rate. These are called in French **“Dépassements d'honoraires”**.

These charges can be claimed from your Top-up by sending the acquitted bill.

## FACTURE D'HONORAIRES

Vous trouverez ci-joint votre facture d'honoraires concernant vos soins.

Date	Prat.	Quant.	Libelle	Coeff.	Montant	Tarif de convention	Post-act
15/07/2011	2	10	ACASTILLAGE IMPLANTS	SPH	E 350,00	E	
15/07/2011	2	10	ACASTILLAGE IMPLANTS	SPH	E 350,00	E	
15/07/2011	2	10	CERAM SUR IMPLANTS	SPH	E 450,00	E	
15/07/2011	2	10	CERAM SUR IMPLANT	SPH 30	E 450,00	E 64,50	
			TOTAL	SPH 30	E 1500,00	E 64,50	

Le montant de ces actes s'élève à 1600,00 E.55€

Honoraire réglés par chèque ce jour

Docteur Christophe DAUSS  
 Chausson - Consultants  
 40 Rue Laffitte  
 Tél. 05 53 9 07  
 Année n° 47 2011

**Sp santé** Codes

N° AMC : 00402503  
 N° "d'adhérent":  
 Débitéur APHP :

Assuré social :  
 N° INSEE :  
 Code GR : 01 231 Complément GR : N° contrat : 9110 XEX3

ATTESTATION DE TIERS PAYANT

Période de garantie:  
 1/01/2012 au 15/06/2012

GIEPS

Dépenses de santé concernées par le tiers payant

PHAR #	AUX #	CSTE #	DESD	DIV	HOSP	LARA #	NED	TRAN	EXTE	OPTI
SP	SP	SP	OC	OC	OC	SP	OC	OC	OC	OC
100%	100%	100%	100%	TH	PEC	PEC	100%	100%	100%	TH
					(1)	(1)				(1)
2	100%	100%	100%	100%	TH	PEC	100%	100%	100%	TH
					(1)	(1)				(1)

\* Règle de calcul 052 : Mt RC = 100% TH dans le parcours de soins  
 (1) Faire votre demande de prise en charge à l'adresse précisée au verso

Important :  
 Seules les dépenses avec  
 la mention SP sont prises en  
 charge par SP santé.

See “How does it work” on p11 to understand the % system.



# How to get reimbursed?



## feuille de soins - médecin

**If the CPAM does not reimburse a medical act then the Top-up will not either, unless otherwise stated by annual flat rate.**

**(eg: Private room, glasses, spa, flu injection, etc.)**

**When your "Carte Vitale" is not used, papers called "FEUILLES DE SOINS" are given to you. The information on these papers is identical to the information given by your "Carte Vitale". These forms have to be filled in and sent to the CPAM office dealing with your reimbursements.**

**! Please make sure you fill in your Social Security number (also called numéro d'immatriculation) and sign the paperwork at the bottom.**

**If for whatever reason the Top-up takes time reimbursing their part. On reception of the CPAM statement itemising your last reimbursements, send these to your Top-up. This replaces the Télétransmission should CPAM not have sent the information in the first place. As soon as your Top-up has the correct information they too can reimburse their part.**

**N.B: If you send your paperwork directly to your insurance company or use the SOFICAS website then the reimbursements will be a lot quicker than if you send them to your broker.**

**Please, do not forget to indicate your contract number.**


IMP COSTE AUBENAS UCANSS 09 2009

FMR01-05



# SOFICAS WEBSITE





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Specialists in Top-Up & Full Medical Insurance in France

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**SOFICAS TOUR**

03/01/2012

**SOFICA'S TOUR 8 & SEMINAR 8**

**Free CPAM Lessons**

10/01/2012

**Le Tour de Finances 2012**

**Le TOUR de FINANCE**

Leading the way in the money circuit

02/11/2011

**Earls Court March 2012**

**CLICK HERE FOR YOUR FREE TICKET WORTH £10**

02/11/2011

**Local seminars & trade shows**

**LIVING IN FRANCE MADE EASY EXPO**

## SOFICAS Health Insurance in France

*An independent broker since 1988*

Our job is to solicit the largest insurance groups to bring you the best financial and technical solutions regarding your individual health insurance needs in France. We cover the whole of the French territory and we specialise in Health Insurance, Top-Up and Full Private cover for the English speaking population living in France, or on the point of doing so. For over 15 years, SOFICAS has specialised in health insurance for English speaking people and has obtained important means to bring you a high quality service.

Established in 1945, the French public health programme, called the 'Securite Sociale', has undergone many transformations, and continues to change depending on European economics and National Health matters. Keeping up with these changes made to an already complicated system and understanding how differences could affect each individual is the main reason why people recommend SOFICAS.

**SOFICA'S will guide you through the tedious task of getting into the French Health System, but that's not all! SOFICA'S can accompany you thereafter with your French Health, Top-Up or Full Private Health Insurance needs in English.**

The Top-Up system has become a way of life for the French. Health services have become increasingly expensive and Government reimbursements have decreased considerably over the years. However, many have family or friends that have experienced the excellent French health services and they will tell you,

**"Thank goodness we had a Top-Up!"**

During this financially demanding period, people are hesitant to give up their Top-Up insurance to save money but prefer to re-examine their existing policies. Ironically, when SOFICAS is contacted to make comparison, people realise that they have often been underinsured and / or overpriced.

**It is not important to pay the highest cost of cover through SOFICA'S and to pay higher premiums.**

If you would like more information from SOFICAS simply click here

HEALTH INSURANCE QUOTE

**OUR PARTNERS**

HEALTH INSURANCE Top-Up & Full Cover

ASAF APFS

OBLIGATORY HEALTH INSURANCE Regime Obligatoire

NHS Assurance Maladie

RST Regime Social des Independants

cmu

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FX Rate Watch

Currency from:

Currency to:

Market rate: 1.204

Rate I want:

NOTIFY ME

**HEALTH NEWS**

01/02/2012

**France Blocks to Five Year Rule on Health Cover**

Internal documents reveal that France has comprehensively outwitted the EU over health cover reforms.

10/01/2012

**EU Questions France over Health Cover Refusals**

The EU is stepping up pressure on France over reports that expats are still being refused health cover.

03/10/2011

**Health Cover and Residence Permits**

In order to try and get into the French health system, it seems some of you are applying for a residence permit, but it is a game of chance.

01/01/2010

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In the blue area at the top of the page you will find access to information regarding the French health system and how it works, key words and phrases, downloadable items and most of all, "CONTACT US". In this page there is the facility to send documents directly to us via the website for faster reimbursements.

Each time SOFICAS organises seminars or is present at an exhibition. The information will be here. You are all welcome to assist any event, often FREE of charge with SOFICAS invitations. You may prefer to organise something more personal with groups, clubs or even between friends. Our dedicated experts will be delighted to explain how the French system works with a video projection and why not enjoy some "amuse gueules" and fine wines during "Q&A" time.

This area is reserved for information regarding the insurance companies that SOFICAS works with and also the "régime obligatoire" contact details. You are free to contact your insurance company directly but it is preferable to phone SOFICAS in English or use our "CONTACT US" web page.

Take time to read about our partners. SOFICAS recommends companies that have themselves been recommended by existing clients. You will find all sorts of information designed to help integrate France smoothly. If you are already in France perhaps our partners can save you that little extra precious time or money.

Probably the most important button on the World Wide Web...  
**"HEALTH INSURANCE QUOTE"**  
Once you have pressed this button, you can relax and let SOFICAS guide you to piece of mind.

When living in a foreign country you must keep up to date with what's happening, David Yeates, editor at [www.french-property.com](http://www.french-property.com) perfectly portrays French life and its potential problems with a professional and impartial point of view.

Remember to « BOOKMARK » the SOFICAS website for easy and regular access and up to date FREE conversion rate watch and currency converter thanks to our partner.

## Where is SOFICAS ?



**SOFICAS has over 6000 clients in all four corners of France. Clients have become acquainted to SOFICAS excellent services by phone, email, SOFICAS website and seminars all around France.**

**SOFICAS has offices & agents covering the most popular areas of France**

### **SOFICAS HEAD OFFICE**

4 rue François Martin  
33000 – BORDEAUX  
Tél en Français: 05.56.51.16.22  
Tel in English: 05.56.51.91.60

### **SOFICAS SATELLITE OFFICE**

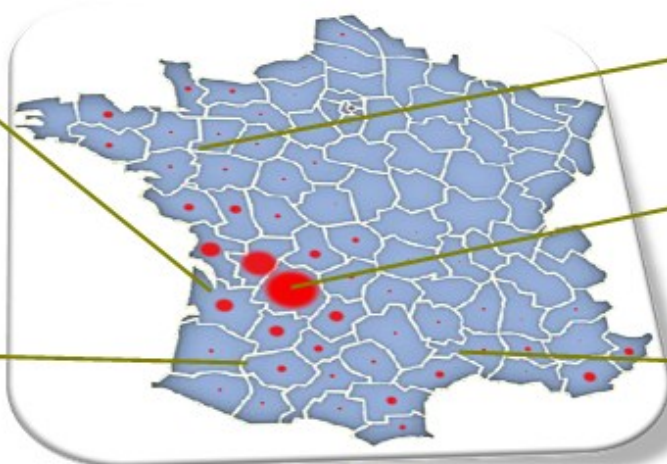
1 rue Arnault Daniel  
24600 – RIBERAC  
Tel: 05.56.51.91.60

### **SOFICAS AGENTS**

With the increasing demand for the SOFICAS personal touch, we have agents based around France for home visits.

**SOFICAS**  
Head Office based in the heart of Bordeaux since 1988, dedicated sales team cover the whole of France & UK.

**SOFICAS**  
Agent covering West France



**SOFICAS**  
Agent covering North West

**SOFICAS**  
Satellite office in Riberaç, Dordogne since 2009

**SOFICAS**  
Agent covering South East

## Personal notes



CPAM or RSI address:  
Social Security number :  
Social Security number :  
Organism d'affiliation:  
Top-Up/Full cover: Company name:  
Option chosen:  
Adherent number :

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Specialists in Top-Up & Full Medical Insurance in France

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our health issues  
when we  
moved to  
France!*

*NEW WEBSITE  
claims are faster,  
follow-ups even  
simpler and the  
French system will  
seem as easy as*



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