



Caisse des Français de l'Étranger
La Sécurité sociale des expatriés

CFE PRESENTATION

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.

Contributions 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

presence in 202
countries

170 000 covered
people



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

4 600 companies
member

Average of
members' age = 46
years old



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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, surgeons, 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 % | |



* on the base of the French rates

Examples

| Nature of fees | Rate of reimbursement in Euros | |
|--|--------------------------------|--------|
| | 70 % | 100 % |
| Consultation with a general practitioner | 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 | |
|--|--------------------------------------|--------|
| | 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 sends 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 |