

SUMMARY

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What should you do in case you are hospitalised?

A few days before you are hospitalised, you need only submit a request for consent to pay medical costs from your Management Center, whose contact information is stated in the paragraph "How to contact us?" of this guide (by telephone, email, fax or letter). Information to be communicated to Mercer:

- **name and address of the healthcare institution,**
- **department (medicine, surgery, etc.),**
- **hospitalisation date,**
- **Social Security N° of the hospitalised person.**

In an emergency, the consent to pay medical costs will be issued immediately if requested by you or by someone close to you. Certain healthcare institutions do this directly.

A few recommendations

• Fees of physicians and surgeons

Physicians base their fees on their Social Security status:

- either fees are limited to the Health Insurance reimbursement bases, or
- fees are fixed freely (in general, 1 to 3 times the Health Insurance reimbursement bases).

Ask about your practitioner's fees when you make an appointment!

• Fees of dental surgeons

The contractual rules for billing fees for dental surgeons are as follows:

- conservation care: fees limited to Health Insurance reimbursement bases,
- prosthetic treatments: freely set fees (in general 3 to 8 times the Health Insurance reimbursement bases).

An estimate must be submitted to you before any significant treatment.

Contact Mercer: you may obtain an evaluation of reimbursements of Health Insurance and of your complementary Health Insurance.

• Maternity

Health Insurance pays 100% of its reimbursement scale for childbirth expenses. In a public hospital, the only expenses not covered by Health Insurance are private rooms and personal expenses.

In private institutions, ensure you ask about any doctors' surcharges (anaesthesiologists, obstetricians, etc.), private room and personal expenses: consult Mercer for an estimate of the reimbursement (if any).

Some practical information

At the time of your registration, **Mercer** will declare you to your *Caisse Primaire d'Assurance Maladie* [State health insurance office] to arrange for computerised exchange.

PLEASE NOTE ! We draw your attention to the fact that computerised exchange may be disrupted in the following cases:

Moving : you move house and you change your Social Security Center: you must inform Mercer of your new address and of your new center's contact information.

Birth : your children are registered under your Social Security number, as well as under your spouse's Social Security number: you must choose and determine which registration number will be used by both Health Insurance and Mercer to make reimbursements.

Child who is still studying : your children are covered by the Health Insurance's student scheme. You will have to send Mercer their center's statements. You will be asked to submit a school registration certificate at the beginning of each school year.

Spouse: your spouse, significant other in an officially declared long-term relationship [known in France as a "PACS"] or cohabitant is a civil servant: certain Social Security centers have not yet adopted computerised exchange. In this case it will be necessary to send the statements to Mercer.

What is a MERCERNET ?

• Your social Welfare

It is an Internet site dedicated to your social welfare. A **personal, confidential** code will be sent to you at your residence. It will enable you to:

- receive practical Mercer Infos newsletters,
- view your healthcare reimbursements online (Social Security part + Complementary Health Insurance),
- give your consent to receive your statements by email (one statement sent per event) rather than by mail (monthly statement),
- contact the Mercer center by email,
- obtain consent to pay medical costs,
- modify your personal contact information (mailing address, email address, etc.)

• Gain access to MERCERNET

Type the following address in your browser bar: <https://www.mercernet.fr/mas>

On the home page, enter your user code and your password to access the site.

To get your User code and your password, you must enter the "insured" and "company" codes, which you can find on your statement or on your mercer Card.



What is the procedure for making modifications if your situation changes ?

To update your information, please inform us of any modifications in the following cases:

Birth: send your management center an extract of the child's birth certificate or a full copy of your *livret de famille* [French family record book] as well as the certification of the *carte vitale* [French social security card] that includes the child.

Change of address, cohabitation, divorce, etc.: inform your management center by writing or by email.

Change of bank account information: send your management center your new *relevé d'identité bancaire* ["RIB", an official slip from your bank containing all of your bank account details] or *relevé d'identité postal* ["RIP", an official slip from the French Post Office containing all of your post office account details]. The scanned RIB or RIP may be sent by email to the management center.

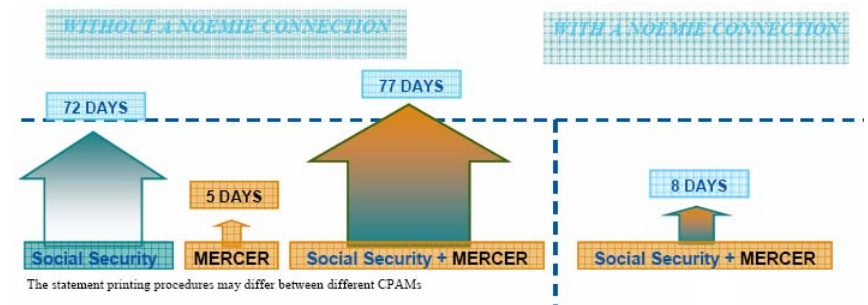
Change of Social Security Center: send your management center a copy of your new *carte vital* certification.

To speed up your reimbursements, choose the computerised exchange method [*télétransmission*] which is a computerised exchange of data between Social Security and Mercer. With this computerised exchange system you will no longer need to send us your Social Security slip.



Each month, Mercer sends you a statement summarising the reimbursements (by transfer) made during the past 30 days

Average time to process your dossier, until the bank transfer by healthcare entities
(if your dossier is complete)



How does the “tiers payant” [direct payment by insurance] work ?

- **Direct payment by insurance is:**

A network of more than 45 000 pharmacists, radiologists, laboratories and other health professionals.
This network was created more than ten years ago through the signing of direct agreements with MERCER.

- **Tiers payant is also :**

A management team at your disposal to answer all of your requests for information, cover, healthcare reimbursements, etc.
You can access Optical/Dental assistance by sending a detailed estimate (regardless of the type) to your management center, by letter, fax or email..

- **Use of the tiers payant: instructions**

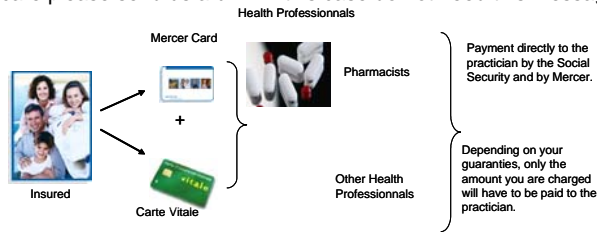


NB: The complimentary direct payment by insurance with your pharmacist will only be accepted if you use Social Security direct payment (with the exception of dental/optical care, which would require a prior estimate)

Total tiers payant : (presentation of your “carte vitale” + Mercer card)

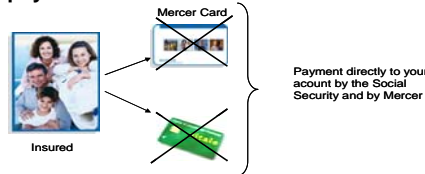
No need to advance funds to cover expenses! (up to the limit of your cover)

If you use electronic exchange with your Social Security entity and if you have arranged for full tiers payant, your statement may contain the words “if you have paid for part of this care please send us a bill”. In this case do not heed this message.



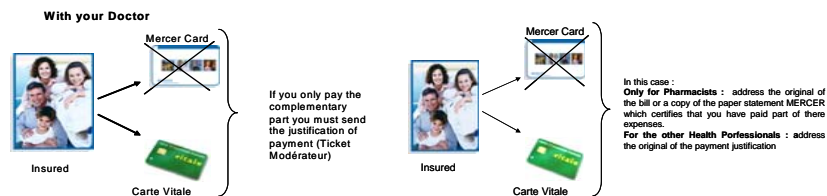
No tiers payant : (neither a carte vitale nor a Mercer card)

You pay the entire bill



Partial tiers payant : (presentation of your carte vitale only)

You only pay a part of the bill



What supporting documents must be provided ?

Please send us the supporting documents (**originals, paid bills, etc.**) indicated in the table below.

(We may ask you for additional information, depending on your contract's cover).

TYPE OF PROCEDURE	DOCUMENTS TO BE PROVIDED
PHARMACY	
- If you have only paid the co-payment (co-payment: the remaining amount due by you after Social Security has paid its share). In this case, you have only done the Social Security tiers payant.	- send the original payment receipt of the co-payment, or - certify in writing on the Mercer statement (or on the CPAM statement if you do not use computerised exchange) that you have made the co-payment.
COMMON MEDICAL PROCEDURES	
Consultations, visits, other types of care (physical therapy, speech therapy, laboratories, x-rays, etc.)	
- you have paid all expenses/fees	→ The paid bill if the fee amount > 6 times the standard fee.
- you have only paid the co-payment	→ The receipt of payment of the co-payment.
OPTICAL	
Optical (glasses, frames and contact lenses)	The paid detailed bill, indicating the price, the brand and the number of glasses, the frame and contact lenses and the prescription.
DENTAL	
Dental prostheses	The paid, detailed and codified original bill of the procedures carried out and the teeth numbers. If not covered by Social Security, the reason must be stated on the bill.
Orthodontics accepted by Social Security	The paid, detailed and codified original bill for the procedures carried out, if the amount of the fees > 6 times the standard fee.
Orthodontics rejected by Social Security	The paid, detailed and codified bill of the procedures carried out.
Dental care	The paid bill if the fee amount > 6 times the standard fee.
Non-dental prostheses	The detailed, paid original bill.
SPA TREATMENT Accepted by Social Security (depending on your cover)	
	The paid bill of the treatment.
HOSPITALISATION	
	If not covered, the original of the clinic's bill slip stating any doctor's surcharges. *
Hospitalisation for surgical or medical reasons: doctor's surcharge, daily hospital fee, private room, etc.	In the case of bills for doctors' surcharges directly by the practitioner(s), the original of the bill slip of the practitioner(s) * To avoid having to advance money, contact Mercer by telephone or by email in order to be issued consent to pay medical costs.
MATERNITY (childbirth)	
	Extract of the birth certificate
	If stipulated in the contract, the original of the paid bill of all the costs incurred.
External care in a public hospital External care ** in a clinic	The notice of the amounts due and payment attestation. The receipt of payment of the co-payment.

* payment will be made based on the original Social Security statement or the electronic statement (NOEMIE) stating the amounts of the doctor's surcharges.

** external care: consultations, specialty procedures, biological or radiology procedures, etc.
N.B.: this document, which is prepared for information purposes, may be modified based on Social Security and insurer's practices.

MERCER

Prévoyance Santé Retraite

How can you contact us ?

By mail :

Mercer France « Prévoyance Santé Retraite »
164-174, rue Victor Hugo
92536 LEVALLOIS PERRET

By Fax or e-mail :

01 55 21 22 99

center.levallouis@mercer.com

By phone :

N° Indigo 0 825 001 289

0,150 € TTC / MN

Monday – Friday : 8.30 am to 6.30 pm
Saturday : 8.30 pm to 12.30 am

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YOUR GUIDE TO HEALTHCARE COSTS



Consulting, Outsourcing, Investment.