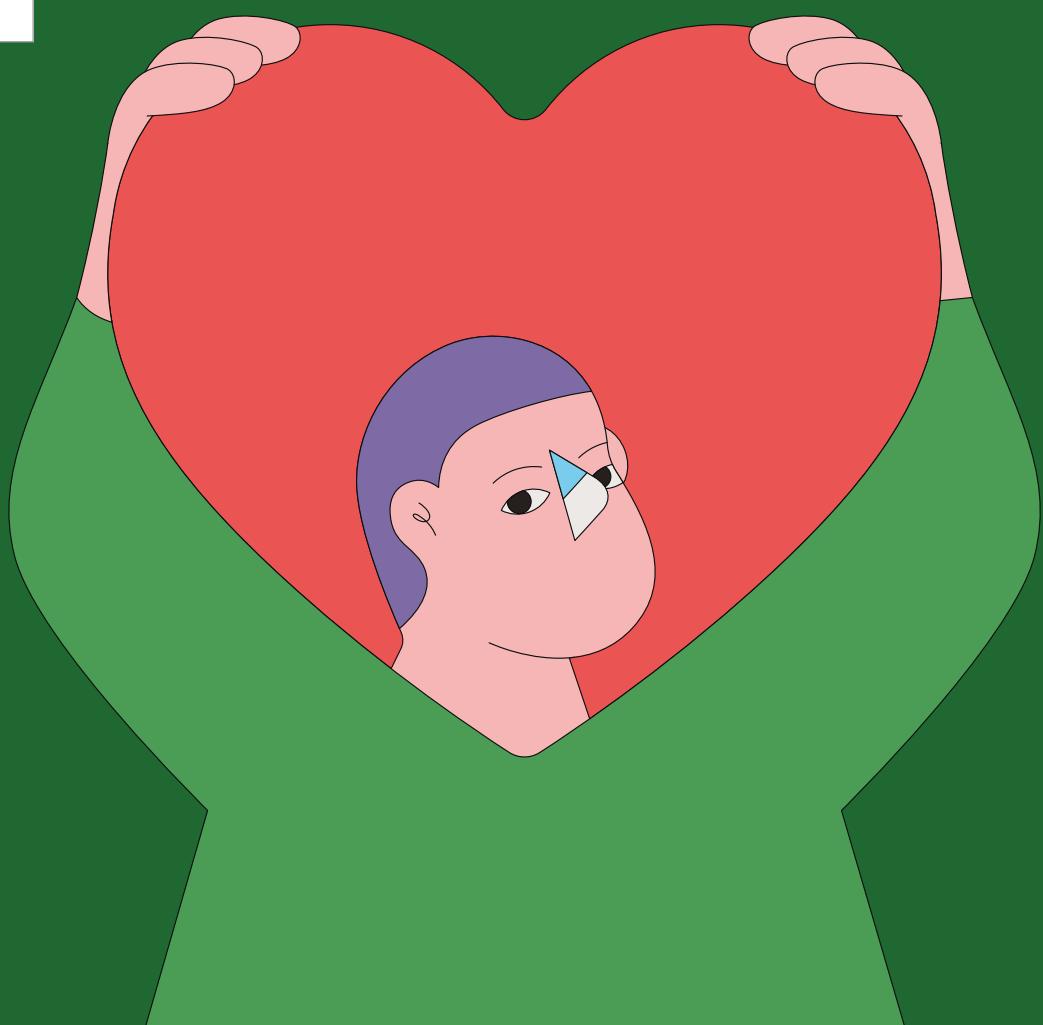


# Practical Guide for Members

## Mandatory Collective Health Insurance Plan



# MGEN: Health insurance made simpler

## Welcome to MGEN

Like over four million active civil servants in France, you are now covered by the premier health insurance provider for civil servants.

Welcome!

Because understanding everything can be challenging, MGEN has created this guide to outline the key information about your policy and the main services included in your cover.

**Providing better coverage and understanding of your health is also part of our mutuelle's commitment!**



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Do you have a question about your policy, your repayments or our services?  
We've got you covered!



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Your Secure Personal Account for managing all your transactions online 24/7.

# Your health coverage

Medical consultations, pharmacy, tests, dental care, glasses, and hospitalisation: the mandatory collective health insurance policy arranged by your employer guarantees you competitive repayments and access to a vast network of healthcare professionals and approved establishments to help reduce your expenses.

## What does my health coverage cover?



### Routine healthcare

Your MGEN policy covers all essential care, including **general practitioners or specialists, medicines, laboratory tests, and radiology**.



### Hospitalisation

In the event of illness or accident, your hospitalisation expenses are **effectively reimbursed**, keeping your costs under control, regardless of the services provided or the establishment: medical and surgical fees, accommodation, daily flat rate, private room, etc.



### Eyes, teeth, ears

High-quality optical, dental, and audiology care, available throughout France, thanks to the **MGEN healthcare networks**. Genuine price benefits, and no upfront costs thanks to third-party payment.



### Other healthcare

Vaccinations, dietary consultations, psychologists, contraception, and complementary therapies (such as osteopathy, acupuncture, homoeopathy), etc. **A flat fee is provided to partly cover certain types of healthcare**, including those not reimbursed by the Sécurité sociale (French Social Security).

## → Learn more

### ‘100 % Santé’ Health packages

These packages are included in your MGEN policy and ensure you have no out-of-pocket expenses for a selection of high-quality optical, dental, and audiology care and equipment. Keep them in mind!

# Your coverage tables made easy

This is where you can check different types of treatment and relevant medical procedures.

The Sécurité sociale sets a fixed rate for each medical procedure (e.g., 70% for a consultation with a general practitioner). It then calculates a repayment rate based on this tariff, available here.

ROUTINE HEALTHCARE	SÉCURITÉ SOCIALE <sup>(1)</sup>	HEALTHCARE PACKAGE INTERMINISTERIAL REPAYMENT	OPTIONAL WARRANTIES			
			OPTION 1	OPTION 2		
Medical fees <sup>(2)</sup>						
Consultations/visits with general practitioners						
OPTAM health practitioner	70%	100%	100%	100%		
Non-OPTAM health practitioner	70%	100%	100%	100%		
Consultations with medical specialists						
OPTAM/OPTAM-ACO health practitioner	70%	150%	175%	200%		
Non-OPTAM-ACO health practitioner	70%	130%	150%	175%		



Alongside Sécurité sociale rates, you'll see the percentage of coverage offered by your plan, which includes contributions from Sécurité sociale and MGEN. Occasionally, the amount may exceed 100%, indicating increased coverage, such as for excess fees or other additional costs.

→ Interested in understanding your coverage levels better?

Visit your Secure Personal Account to view your full coverage table.

# What if I wish to further lower my out-of-pocket expenses?

## → Manage your healthcare costs through our healthcare networks

Optical, audiology, dental, and osteopathic care: MGEN enables access to quality care and equipment at negotiated rates to help manage out-of-pocket expenses, thanks to a widespread network of approved healthcare professionals across France.

- **Third-party payment**
- **Price benefits**
- **Quality guaranteed**
- **Geolocation accessible via your Secure Personal Account**



### My high-quality spectacles at negotiated prices

Kalixia Optique has more than 6,000 MGEN partner opticians. Quality assurance and traceability, along with a wide range of practical services and direct billing for your spectacles and contact lenses.

### Affordable contact lenses online

With Kalixia Contacto ([visiondirect.fr](http://visiondirect.fr) and [lentillesmoinscheres.com](http://lentillesmoinscheres.com)), enjoy premium contact lenses, quick service, and third-party payment!

### Hearing aids with no upfront costs

With Kalixia Audio, more than 4,300 partner hearing aid specialists give you access to the latest innovations at negotiated prices... with no upfront costs.

### Dental care at affordable prices

With Kalixia Dentaire network, enjoy no upfront costs and greater control of your out-of-pocket expenses with 7,250 partner dental surgeons.

### Osteopathy treatments at affordable prices

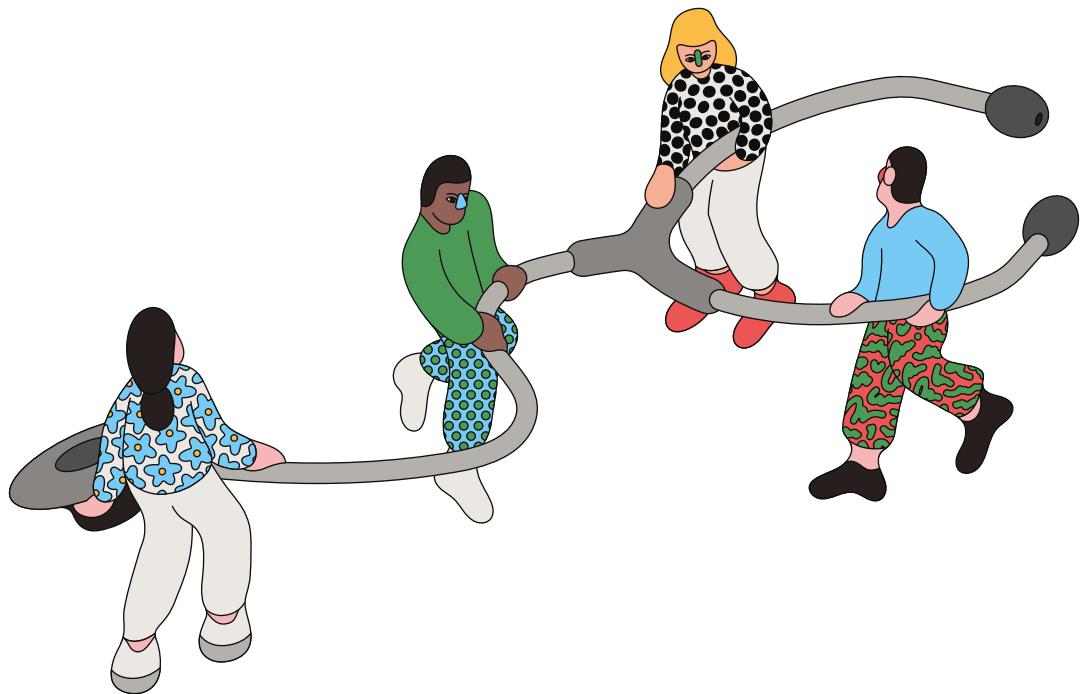
The Kalixia Ostéo network offers affordable out-of-pocket expenses through its partnership with 500 osteopaths.

### Hospitalisation

Thanks to Kalixia Hospit, access a tool that provides enhanced information and guidance by comparing all hospital establishments throughout France. Find additional information about services offered, rates for private rooms, facilities, access, etc.

#### Good to know

For full details, please visit your Secure Personal Account.



→ **VYV<sup>3</sup> and Mutualité Française networks are accessible to all civil servants, providing you with even more high-quality healthcare services.**

## VYV<sup>3</sup>

VYV<sup>3</sup>, the healthcare and support service provided by the VYV Group, strives to create high-quality, innovative, and effective healthcare services that are accessible to everyone and tailored to individual needs, with a strong emphasis on local communities.

### It offers three key advantages:

- Third-party payment and regulated or controlled prices.
- Limited out-of-pocket expenses for members, a wide range of services, prevention and advisory initiatives.
- Smart search engine to find the nearest healthcare facility that meets members' individual needs.

## La Mutualité Française

You have access to the Mutualité Française's 2,800 Mutualist Care and Support Services (SSAM).

These services offer civil servants a wide selection of high-quality care and products at fair prices (with no hidden charges), which also helps manage healthcare costs.

### SSAM services is a groupment of 15,000 professionals:

- 750 optical shops.
- 464 dental clinics.
- 420 hearing care clinics.
- 79 hospital facilities.
- 46 chemists.
- 59 medical and multi-purpose centres.
- 28 nursing care centres.
- 608 medical and social facilities and services for the elderly and disabled.
- 240 early childhood facilities and services.
- 93 social initiative facilities, including housing for young people and independent elderly individuals.

# Your repayments

**The most effective way to protect you is through adequate repayment.**

→ Consult a physician without paying upfront costs thanks to third-party payment

The third-party payment system means you do not need to pay upfront for treatment from healthcare professionals who accept this method of payment. When you present your Vitale card and your MGEN third-party payment card, your healthcare expenses will be covered by the compulsory and supplementary schemes, subject to the policy limits, **for direct payment to healthcare providers for healthcare consultations or medical procedures.** Please note that any fees and costs exceeding those covered by your contract will be at your expense.

→ Electronic data transmission by Noémie to make your life easier

Noémie Electronic data transmission is a **dematerialisation** process that allows your Sécurité sociale centre to send information to your supplementary health insurance provider **in real time.** Your healthcare expenses will be reimbursed more swiftly, **with no extra action needed.\***

**How do I go about obtaining repayments?**

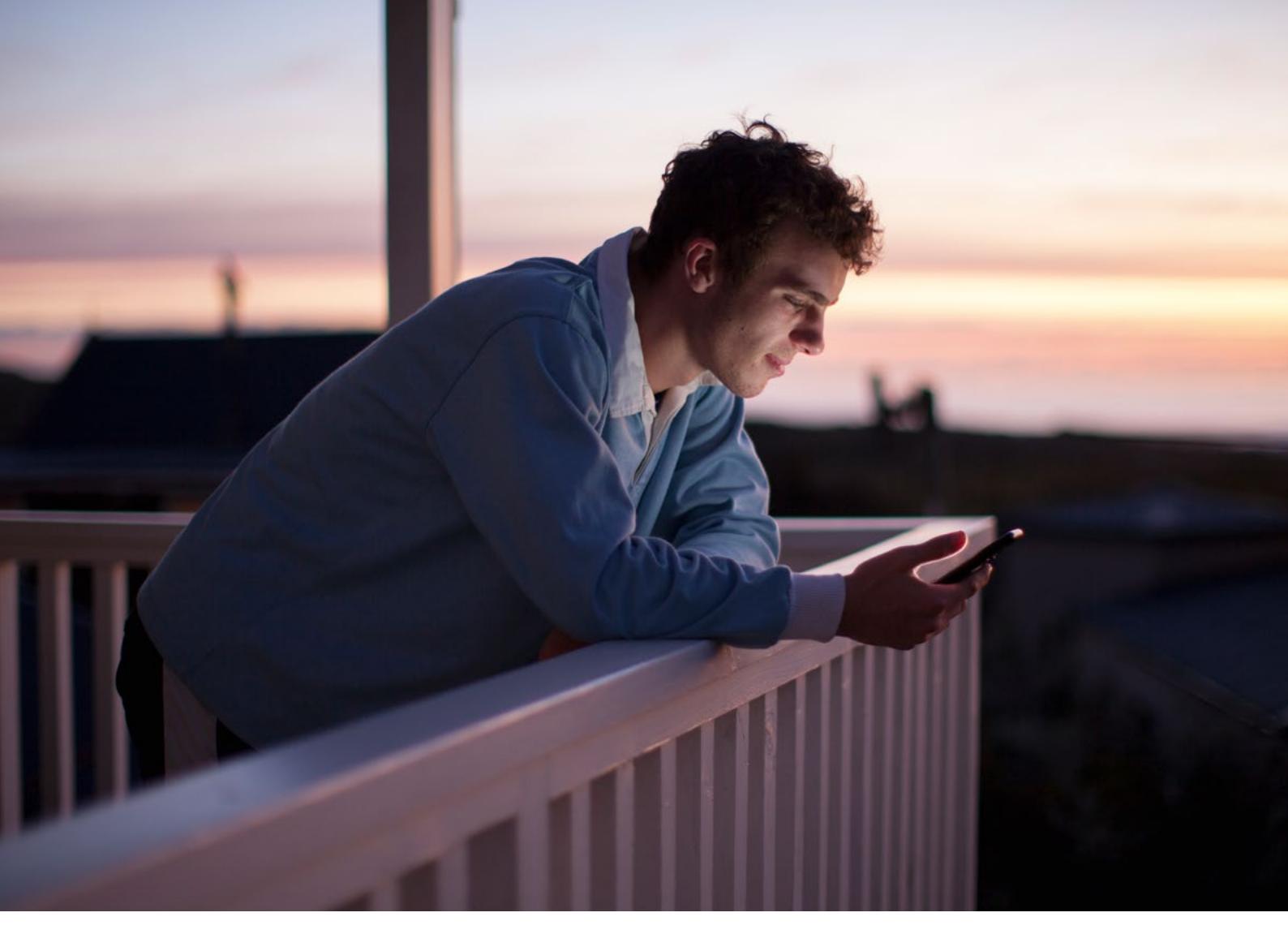
**Presentation of the carte Vitale and third-party payment card**

**Electronic transmission to l'Assurance Maladie and MGEN**

**Repayment to healthcare professionals in the event of third-party payment**

\* Electronic transmission is subject to your agreement during the digital affiliation process.

**For example,** at the chemist's, when presenting your third-party payment card, you don't need to pay upfront for your prescribed and reimbursable medicines, except for out-of-pocket expenses where relevant.



## → Repayment requests

Should you not have access to online transmission and/or be unable to use the third-party payment system, please send all supporting documents (Sécurité sociale statement, paid invoice, etc.) via your Secure Personal Account or by post to the address on the back of your third-party payment card.



The list of supporting documents required for each medical procedure is available in your Secure Personal Account.

## → Repayment of healthcare expenses

Healthcare expenses incurred will be repaid directly to your bank account. Your repayments are available 24/7 in your Secure Personal Account.

**My details have been sent electronically, but I am still waiting for my repayment.**

The electronic transmission system may be disrupted (such as changes to the Sécurité sociale office, children registered under your Sécurité sociale number and that of your spouse, etc.). In this case, reach out to your service centre using the contact details on the back of your third-party payment card.

# Your policy

## Beneficiaries, contact details... your policy is easy to manage

### → Protecting your health and your family's

As an active employee, your mandatory health insurance policy protects your health, regardless of your age or health status. It can also cover your family members under certain conditions, if you wish.

- Your spouse, (tax-dependent) civil partner.
- You children or grandchildren and those (tax-dependent) of your spouse:
  - Under the age of 21 at the time of subscription.
  - Under the age of 25 for students, apprentices and job seekers registered with France Travail.
  - Regardless of their age, if they are recognised as disabled by the Commission des droits et de l'autonomie des personnes handicapées (Commission for the Rights and Autonomy of Disabled Persons) and holders of a mobility inclusion card marked 'Invalidité', or recipients of the Allocation d'Enfant Handicapé or Allocation d'Adulte Handicapé (Disabled Child Allowance or the Disabled Adult Allowance).

### → Editing your information is easy

**Update your contact details easily in the event of changes:**

- To update your contact details (postal address, e-mail, telephone number, bank details, etc.), log in to your Secure Personal Account and modify your information directly.
- Update any changes regarding your personal details or family situation by visiting your Secure Personal Account.



# Continued coverage

If your employment is suspended or terminated, your health coverage remains valid under specific conditions. You should be aware of these conditions to ensure continuous coverage by MGEN.

## → Temporary cessation of work

- Parental leave.
- Leave for health reasons, unpaid leave for health reasons, maternity leave, or leave related to parental obligations.
- Carer leave, parental leave, and family solidarity leave.
- Professional training leave.
- Early retirement (for recipients of the specific allowance).
- Childcare leave and leave to raise a child under the age of 12.

**If any of the situations mentioned above apply to you, you will retain the status of active beneficiary of the contract.**

**Concerning contribution payments, you must remit the full amount due, including both the employer's and employee's contributions, directly to MGEN. Your employer will reimburse you their share.**

## → Termination of the employment relationship

### Portability

In the event of termination of your employment relationship, your coverage under the mandatory collective health insurance plan may be maintained without payment of contributions for a period limited to the duration of your last employment contract or your previous period of activity, up to a maximum of 12 months.

Your eligible beneficiaries will likewise continue to benefit from the same coverage under the same conditions.

The benefit of portability is granted provided that the member is not a pensioner, is effectively enrolled in the collective health insurance scheme, and is registered as a job seeker, receiving appropriate benefits from the unemployment insurance scheme.

The guarantees in place are the same as those you had before termination of your employment relationship.

Your eligible beneficiaries will likewise continue to benefit from the same coverage under the same conditions.

### Good to know

To benefit from portability, you will be required to show proof of your unemployment insurance registration.

## → Suspension of employment

### Suspension of employment with compensation (examples: sick leave, maternity/adoption leave)

Health insurance coverage remains active during the suspension of the employment relationship, regardless of the reason, if, during this period, you receive full or partial income support, or supplementary daily allowances financed partly by the employer, or replacement income paid by the employer.

You are considered an active worker for the purposes of calculating and paying your contribution to the compulsory healthcare scheme. Your eligible beneficiaries will likewise continue to benefit from the same coverage under the same conditions.

### Suspension of employment without compensation (example: personal leave)

If there is no ongoing remuneration or alternative income during the suspension of your employment, other than in the cases of temporary cessation of activity listed opposite, health insurance coverage is suspended. The suspension ceases once you return to work, provided that MGEN is notified of this. However, you may choose to continue benefiting (for yourself and your dependants) from health coverage under the same conditions as those applicable to active workers, provided that you explicitly request this by submitting the form provided for that purpose and pay the full contribution.

Nonetheless, this new policy will differ from the mandatory policy and will not include employer contributions. You must send your request to MGEN no later than 30 days after the date of suspension of the employment relationship.

### Good to know

Continuation of coverage commences **on the first day of suspension**.

### Good to know

Ensure you have supplied MGEN with your bank details and SEPA information mandate. If not, you will need to do so via your Secure Personal Account.

# Your MGEN health services

Our top priority is to provide you with the best reimbursement rates, and what distinguishes us is our commitment to offering solutions that support your health.

Discover the various MGEN services included in your policy.



## → Easy remote consultation<sup>(1)</sup> available 24/7

Find all the essential healthcare services you need in one convenient location.

Maiia helps you:

- Arrange appointments with healthcare professionals either in person or remotely
- Consult remotely without an appointment:
  - Your GP<sup>(2)</sup> or a local doctor<sup>(2)</sup>.
  - As an MGEN member, if there are no available appointments, you can access a remote consultation service anytime—24/7<sup>(3)</sup>—without prior appointment. This service includes consultations with general practitioners and specialists such as dermatologists, dentists, ophthalmologists, gynaecologists, midwives, or psychiatrists.

Available on your MGEN Secure Personal Account.



## → Additional medical advice

'Deuxième avis' is an online service fully covered by MGEN that provides a second opinion from expert physicians in the event of a serious health problem or complex medical situation, within seven days and without having to travel.

This secure and confidential service offers access to the expertise of over 400 specialist doctors covering more than 800 conditions (endometriosis, cancer, orthopaedics, rheumatology, etc.).

Available on your MGEN Secure Personal Account.

(1) The Maiia remote consultation service is not an emergency service. In case of an emergency, dial 15 or 112.

(2) Remote consultations will be reimbursed at the current Sécurité sociale rates and in accordance with the terms of your insurance company's health policy.

(3) Service included in the MGEN member health insurance policy. There are no upfront costs or extra expenses to pay.

# Your MGEN prevention services

For MGEN, prevention involves empowering everyone to manage their health and that of others, and supporting organisations in their health campaigning efforts.

MGEN prevention addresses the needs of civil servants in three key areas.

## Vivoptim

- Healthcare professionals available daily to help you reach your goals

Whether you want to lose weight, start exercising again, care for your mental health, quit smoking, or improve your quality of life while managing an illness, Vivoptim supports you in your endeavour.

As part of your MGEN cover, this service offers personalised support from healthcare professionals who can be contacted by telephone, by appointment, or directly: nurses, dieticians and nutritionists, sports and health coaches, sophrologists, mental health and addiction specialists, etc.

Design your personalised health programme, tailored to your health condition, motivations, and progress at your own pace.

Access a diverse range of useful tools from your Secure Personal Account, whether on PC or mobile app, to support your goals: podcasts, health fact sheets, fitness routines, recipes, expert interviews, and beyond.

Try Vivoptim, it's fully covered!

Available at [mgen.vivoptim.com](http://mgen.vivoptim.com)

## Lyv Endo®

- Ending the diagnostic delay and reducing the suffering caused by endometriosis

Designed by women with endometriosis with expert healthcare professionals, this mobile app will help you:

- Gain a better understanding of your condition and target your symptoms to take more effective action, thanks to a single source of reliable and verified information on endometriosis.
- Explore new action plans and adopt lifestyle changes using a multidisciplinary toolkit developed with healthcare professionals who specialise in endometriosis, to create lasting improvements in your life.
- Benefit from the advice and knowledge of leading specialists to take action with access to the best healthcare professionals' advice and expertise to make informed choices.



## Vocal'iz

→ An MGEN exclusive, the number 1 tool to discover and develop your voice

As a communications tool, our voice plays an essential role when we speak. It also reflects how we relate to others. The Vocal'iz mobile app offers practical advice on how to increase the impact and reach of your voice. Discover your vocal identity, learn to modulate your voice according to your intentions, develop breath control, and enrich your tone... Vocal'iz offers personalised vocal coaching through a variety of exercises designed by speech therapists, singers, and actors.

You can then assess your progress through your work history. Vocal'iz uses technology developed by IRCAM.

# Your assistance coverage

Hospitalisation or a sudden health issue can immobilise you, disrupting your entire daily routine. Fortunately, MGEN Écoute et Solutions supports you in managing both your personal and professional life: home help, childcare, transportation, and medicine delivery... With the Assistance, you are never alone.

## Ever more personalised and humane support



### Hospitalisation and maternity

MGEN Écoute et Solutions assists you and cares for your children by providing home help, ensuring a loved one is with you, delivering medications, assisting with shopping, and providing childcare, transportation to school, and support for extracurricular activities.



### Cancer treatment with chemotherapy or radiotherapy

MGEN Écoute et Solutions provides home help solutions (24-hour annual package).



### Disability

MGEN Écoute et Solutions can refer you to its psychosocial support team for assistance and advice. When disability occurs or in everyday life, receive home help or wellness services according to your needs.



### Caring for an ailing family member

Receive a psychosocial assessment to evaluate your situation and gain professional support to help you navigate social procedures and manage daily life. Should you feel exhausted, you can notify the multidisciplinary team, who will offer personalised support whenever needed.



### Psychosocial support

MGEN Écoute et Solutions can refer you to a team of specialists who will listen to you, advise you, and offer long-term support for all life events: dependency and loss of autonomy, sick leave, health issues, death of a loved one, and more.



### Advice

MGEN Écoute et Solutions offers a listening ear, advice, guidance, and continuous support through every key life stage. Stay updated on the latest news regarding assistance guarantees, personal services, and current legal and extra-legal support available for your needs and circumstances.

### When traveling abroad, for stays shorter than 31 days (for beneficiaries residing in France)

MGEN Écoute et Solutions offers beneficiaries a 24-hour telephone service available throughout the week, and:

- Organises transfer or repatriation.
- Sends a qualified doctor to the location, if needed, to evaluate the beneficiary's condition.
- Collaborates with the GP, organising transfer or repatriation if needed.



## → How do I activate my assistance cover?

### **MGEN assistance in practice\***

A single point of contact is available to facilitate all your procedures and ensure continuity of service: MGEN Écoute et Solutions.

- Reach out to your Assistance advisor within 20 days following the event at 09 74 75 25 70 (service available 24/7).  
Members residing overseas (DROM/COM), or calling from abroad, dial +33 9 74 75 25 70. Requests for assistance with cancer treatment must be made within 48 hours before or after the session.
- You assess your circumstances and your assistance needs.
- When you first call, you will receive a reference number: always quote this number when contacting the Assistance Provider in future.
- Personalised assistance is provided from the outset, ensuring you receive the care that meets your specific needs.

\*This document is a non-contractual information brochure. It does not list all the services and benefits available from MGEN's Assistance Service. The full information leaflet is available in your health insurance policy. The Assistance Service determines the number of hours allocated, the type and duration of service provided during the initial assessment of the situation.

# Your included solidarity actions

## Solidarity is not an option for us

→ Receiving support when navigating challenges is essential.

Beneficiaries of the compulsory collective health insurance scheme may be eligible, subject to conditions that consider their health status and resources, for social support benefits when they are experiencing hardship or social challenges.

Assistance may be granted following an assessment of the applicant's individual circumstances.



### Assistance\* for healthcare costs, treatment or expensive medical equipment

In the event of a medical condition or disability that entails significant out-of-pocket healthcare expenses not fully covered or only partially covered by the Sécurité sociale and your health insurance.



### Psychological and physical health assistance for beneficiaries who are carers

Financial assistance for respite care.



### Financial assistance for home help

Assistance in case of hospitalisation or immobilisation requiring home help.



### Financial assistance\* with the annual membership fee

In the event of social hardship and financial vulnerability.

\*Examples provided solely for illustrative purposes. Social support services are outlined by the CPPS.

# Your Secure Personal Account

Accessible 24/7

mgen.fr

Because we value your time, MGEN does everything possible to simplify healthcare for you: a Secure online Personal Account and a mobile app to manage your procedures with just a few clicks and oversee your insurance wherever and whenever you want.

## Offer & Quotation

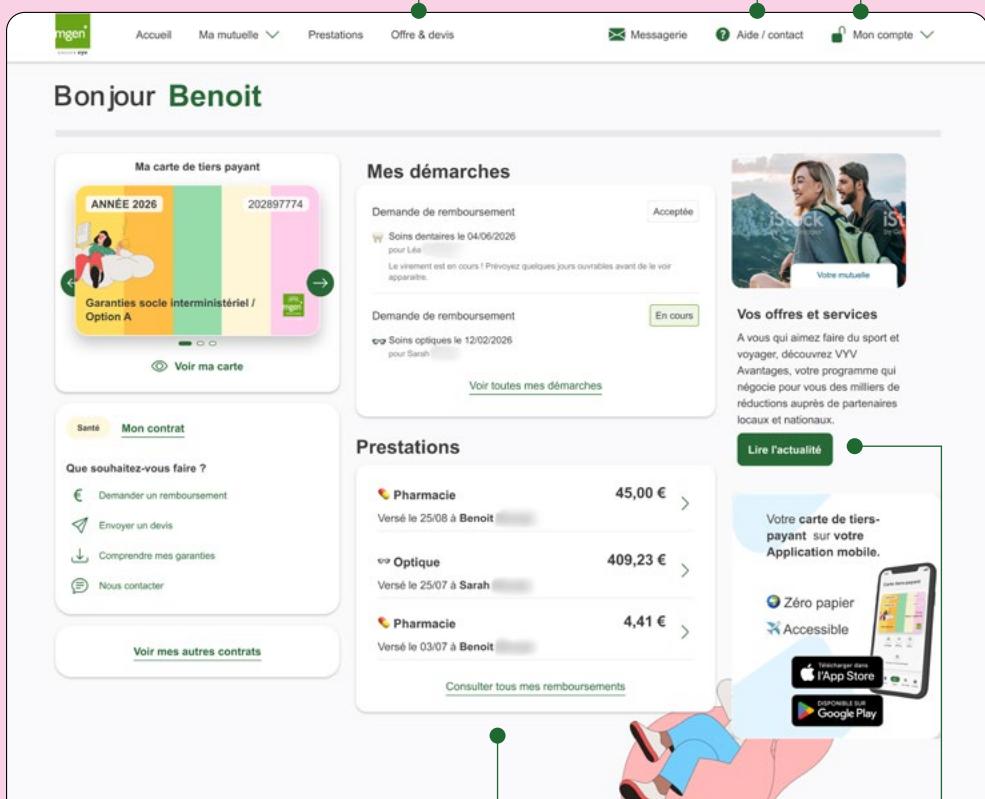
MGEN members who have started the membership process but not completed it can return to their Secure Personal Account, on the 'Commercial Process' page, to finalise it.

## Help / Contact

Quick links to manage your procedures and access contact information.

## Your account

Access your account information (such as contact details and login credentials for your Secure Personal Account).



The screenshot shows the MGEN Secure Personal Account homepage. At the top, there are links for 'Accueil', 'Ma mutuelle', 'Prestations', 'Offre & devis', 'Messagerie', 'Aide / contact', and 'Mon compte'. The main content area is titled 'Bonjour Benoit' and includes sections for 'Ma carte de tiers payant' (with a thumbnail of a card for 'ANNÉE 2026' and 'Garanties sociale interministériel / Option A'), 'Mes démarches' (with a 'Demande de remboursement' for 'Soins dentaires le 04/06/2026' marked as 'Acceptée'), 'Prestations' (listing 'Pharmacie' (45,00 €), 'Optique' (409,23 €), and 'Pharmacie' (4,41 €)), and 'Vos offres et services' (with a link to 'Lire l'actualité' and a section for 'Votre carte de tiers-payant sur votre Application mobile' with download links for 'l'App Store' and 'Google Play').

## Repayments

Access all your repayment information.

## News

Find all the latest news.

# Your features at a glance



Track your repayments.



Access or update your information: personal and bank details, manage your beneficiaries, etc.



View your policy documents: notices, guarantees, guides and statements of benefits, payment schedules, etc.



Submit your repayment claims.



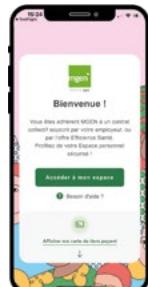
Download your third-party payment card.



Contact your health insurance provider for any information requests.

## → Stay connected to your health through your mobile app 'MGEN'

Take all the essential features of your Secure Personal Account with you wherever you go and enjoy many other indispensable tools.



Health, care, welfare, social support, and services, with a focus on prevention: as a comprehensive healthcare provider, MGEN protects over 4 million people, just like you, supporting them throughout their lives with coverage that is perfectly tailored to their needs, budget, and plans.



Secure Personal Account on [mgen.fr](http://mgen.fr)



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MGEN Facebook

