



Inform you

# YOUR SOCIAL PROTECTION

- As of January 1, 2026



# Welcome to the Social Insurance Fund (CPS) of Saint-Barthélemy

Employee, self-employed or micro-entrepreneur, retired, unemployed, you are affiliated to the CPS. This body is competent for your social rights: health insurance, family benefits and pension insurance.

The continuity of your social protection is ensured if you benefit from it in France or in Europe according to the regulations in force.

You must inform your previous organisation (CPAM and CAF, or MSA) of your change in situation for an automatic transfer of your data.

In general, any change in situation (address, family situation, that of your children, marital status, professional situation, etc.) must be reported to the social protection bodies as soon as possible to avoid regularisation of your social rights (amount to be reimbursed or amount to be received).

In order to give you the best possible access to information, this guide introduces you to the services and services of the CPS.

Social protection is based on two types of mechanisms: social benefits paid to households and social services (free or low-cost access to services).

Social benefits can respond to three logics of care:

- A logic of social insurance (benefits paid to contributors and their dependents);
- A logic of assistance (means-tested benefits);
- Universal protection (without means or contribution tests).

Social protection covers, within a framework of national solidarity, all benefits, in cash or in kind, for households to protect them against the various social risks.

The resources used to finance social protection fall into three categories:

- Social security contributions (compulsory payments made by employers and employees, as well as self-employed persons to acquire rights to social benefits);
- Taxes and duties allocated;
- Public contributions from the state and local authorities.



## THE CPS, YOUR SOCIAL PROTECTION

The CPS protects all working people (employees, self-employed workers and micro-entrepreneurs) as well as those who are inactive for the purpose of residency.

The residency criterion is checked regularly.

### The CPS, the single point of contact for your social protection

The CPS protects its members at different times in their lives: maternity, birth, illness, work accidents, retirement, etc.

### Teams to support you

The CPS is an information point for members: physical reception and telephone reception.

A set of services allows you to communicate with the CPS 7 days a week and 24 hours a day.

Specialized teams handle your files remotely.





## A MULTI-CHANNEL OFFER

For all requests, several methods of contact are available to you.

### A website updated regularly

Whatever the field, you will find general information on the news of your CPS, your rights and your procedures: housing, childcare, etc.

To access all the services, you must create, in a few clicks, your private space to consult your health reimbursements, the monitoring of your pension or family allowance payments at any time and to access many online procedures.

You can access your certificates directly.

With the online service "My messages, my answers", you can ask your CPS a question about your file or provide them with information.

### Contacts at your disposal

Our teams answer your questions about social protection.

Our contact details are available on our website in the « Individuals » section under « Contact Us ».

### Practical information on the internet

To create your private space, go to your CPS's website. Click on the "Register" link located in the My Private Space block. Then fill in the form.

You will immediately receive your temporary password by email to personalise when you first log in.

The reception team of your CPS agency is there to show you how to do it and to support you in your online procedures.

Internet assistance answers your questions at: [assistanceinternet.blf@cps-stbarth.msa.fr](mailto:assistanceinternet.blf@cps-stbarth.msa.fr)

A reception point located at 13 rue Lubin Brin in Gustavia



You can also meet us:

Monday, Tuesday, Wednesday and Thursday  
From 8:30 am to 12:30 pm (afternoons reserved  
for appointments)

Friday from 1:30 pm to 3:30 pm

A self-service computer station is available free of charge at the agency to facilitate your procedures.

Our services are reachable

On 05 90 87 22 10, at the following times:

Monday, Tuesday, Wednesday and Thursday  
From 8:30 am to 12:30 pm

We advise you to make an appointment (from your private space or by phone) to have a study and a personalized response to your situation.

### I create my private space on the internet





## YOUR HEALTH COVERAGE

- \* Your compulsory health insurance
- \* Your child's attachment
- \* Students
- \* Motherhood, the commitment to motherhood
- \* Transport
- \* Long-Term Illness (ALD)
- \* Free or paid Complementary Health Insurance (CSS)
- \* Sick leave
- \* Accidents at work and occupational diseases
- \* Disability
- \* The death benefit

The CPS protects its members and their beneficiaries to best meet their needs and support them on a daily basis: maternity, illness, work accidents, disability, etc.

With Universal Health Protection (PUMa), any adult is personally insured, with health coverage, provided that they meet the legal conditions (Article L.160-1 of the Social Security Code).

## YOUR HEALTH RIGHTS

The CPS, a compulsory health insurance body, reimburses part or all of the care provided by you or your children on the basis of the rates in force. Part of it remains at your expense, the co-payment and the excess charges, which can be reimbursed by a complementary health insurance company.

Thanks to the Carte Vitale, you are reimbursed in five days. Be vigilant; This card is strictly personal. You are responsible for its use. Any theft or loss must be reported immediately (online service).

Update your Carte Vitale at least once a year or in the event of a change in situation at the terminals in pharmacies. If you are staying in a country of the European Union, apply for the European Health Insurance Card (EHIC) at least one month before your departure. The EHIC can only be used in the event of unscheduled care.

You can apply online in My Private Space. It will be available in the Msa & moi app.



## YOUR CHILD'S ATTACHMENT

You can link your minor children to your health file. All you have to do is return the form "Application for attachment of minor children » to one or both insured parents. It can be downloaded from your CPS's website. In the absence of an application for attachment, the benefits are paid to the parent who makes the first request for reimbursement of care. The attachment can be changed at any time by the parent(s) concerned.

## THE STUDENTS

### In mainland France

If you change your address, you must inform the CPAM of your place of residence. You can also apply for housing allowance from the CAF of your place of residence. You must make a choice: to remain dependent in the sense of family benefits under your parents' beneficiary file or you yourself receive a benefit by becoming a beneficiary with a departure from your parents' beneficiary home. This "benefits" choice is distinct from the tax attachment.

Otherwise, you will continue to be affiliated to the CPS (provide a school certificate).



### In Quebec

Before departure, to obtain the required form, please contact us:

- The Quebec Acceptance Certificate for Studies issued by the Quebec Ministry of Immigration, Diversity and Inclusion.
- Confirmation of full-time enrolment in a vocational, college or university program leading to a degree at a recognized educational institution, including preparatory studies for admission to that program.

\*Studies conducted in Canada but outside the province of Quebec are not affected. See "Outside the EU, EEA or Switzerland".

***In Appendix 1, a summary sheet on the steps to be taken in the event of treatment abroad.***

### Within the EU, EEA or the Switzerland

Remember to order your European Health Insurance Card before departure for coverage of care in the event of a temporary stay. If this is your habitual residence, contact us.

### Outside the EU, EEA or Switzerland

Please declare the country of study for verification of bilateral agreements. A law study will then be carried out.

**For other situations, contact your CPS via your private space for study, under the headings "contacts and exchanges" > "health" > "health rights".**

## MOTHERHOOD

### Your coverage or reimbursements

The health professional makes the declaration of pregnancy before the 15th week of pregnancy. If it is done online, it is sent directly to us for the health part and your family benefits.

Otherwise, you must send us the three parts of your "first prenatal medical examination".

After treatment, you will receive information and the "I'm expecting a child" calendar.

<https://www.1000-premiers-jours.fr/fr>

After the health professional has declared your pregnancy, the CPS covers 100% of your healthcare expenses on all care and hospitalisation costs relating to the pregnancy, childbirth or its aftermath.

This period begins on the 1st day of the 6th month of pregnancy and ends 12 days after the date of delivery.

Your Carte Vitale must be updated.

During this period, you do not pay the flat-rate contribution or the medical deductible on medicines, paramedical procedures and medical transport.

### Maternity, adoption and paternity leave

You can benefit from maternity leave under certain conditions. Its duration varies according to the number of children.

### Registering a birth or adoption

You must inform of the birth by providing a copy of your family record book or the extract of your child's birth or adoption certificate.

The duration of paternity leave is 25 calendar days, increased to 32 days in the case of multiple births, including 7 mandatory days at the birth of your child.





## MATERNITY COMMITMENT

You can benefit from the "Maternity Commitment" scheme allowing you to claim coverage for temporary non-medical accommodation near your maternity hospital as your delivery nears term as well as the corresponding transport.

The objective of this aid is to secure and facilitate the support of pregnant women.

*NB: The maternity unit to be taken into account is the one that corresponds to the state of health of the pregnant woman and is recommended by the healthcare team*

CLINIQUE – LES EAUX CLAIRES 97103 BAIE MAHAULT

CH Louis Constant Fleming 97150 SAINT MARTIN

C.H.U DE POINTE – A – PITRE/ABYMES 97101 ABYME

Thanks to this aid, you can stay for the 5 nights before the expected date of delivery in accommodation near the maternity ward (hospital, other health establishment, hotel, etc.). If necessary (pathological risk pregnancy), this assistance may be extended until delivery by the maternity doctor who is following you, up to a maximum of 21 nights in total.

### Amount of coverage

Pick-up is in the form of a flat rate of €80 per night. This package covers the accommodation costs of the pregnant woman and her possible companion(s).

Note: the part of this system is managed directly by the health establishments; the CPS does not intervene.

## Shipping costs

You can benefit from 100% coverage of transport costs, whether your pregnancy is pathological or not. This may include transportation to the mandatory medical examinations carried out during the 8th and 9th months of pregnancy or to the place of temporary accommodation.

For pathological pregnancies, the number of journeys covered is limited to 23 round trips between home and the place of temporary non-medical accommodation for the expected date of delivery and the mandatory examinations.

If you choose a maternity ward other than the one recommended by your gynaecologist or the CPS, the coverage is capped at the amount corresponding to the journey to the nearest maternity hospital indicated by the gynaecologist or the CPS.

Please note: the CPS can cover transport costs at other times during the pregnancy, if your state of health requires it and under certain conditions.

From the first pregnancy follow-up appointments and depending on the travel time, the maternity doctor will tell you if you are concerned by the system. To benefit from coverage of your transport to the place of accommodation, the doctor must draw up a request for prior transport approval equivalent to a medical prescription and indicates:

- ✓ The mention "Maternity commitment";
- ✓ The level of maternity required;
- ✓ The name of the maternity hospital that follows you;
- ✓ The address of the accommodation if it is separate from the maternity ward.

This request for prior transport approval must be sent to your CPS before your first transport. It is examined by the CPS medical control service, which verifies the eligibility conditions.

## TRANSPORT

Do you have to travel for a medical appointment outside St Barthélemy?

**Please note:** the coverage of transport is not systematic.

It is subject to a formality requiring a medical decision: a prior authorisation for transport serving as a medical prescription.

### *How to obtain it?*

You must contact your doctor so that he or she can draw up this document **imperatively** before departure.

### *What to do with this request?*

Parts 1 and 2 must be completed in the upper part and deposited in the CPS mailbox before the transport is carried out (approximately 15 days before except in an emergency) for the decision of the medical advisor.

### *What to do with part 3?*

You must keep it until the transport is completed and return it to us along with the paid invoice, boarding tickets and proof of completion of the appointment.

Without the entire file, no refund can be made.



## LONG-TERM CONDITION

ALD is a disease whose severity and/or chronic nature requires prolonged and particularly expensive treatment. It entitles the patient to 100% coverage of care related to this pathology.

If you are 100% covered when you join the CPS, you are covered for six months while waiting to receive your medical file from your former scheme.

You must imperatively ask the medical board of your former fund to transfer your medical file to the CPS's medical advisor. Otherwise, you will have to compile a new medical file with the CPS and your attending physician.



## CSS

Health insurance reimburses part of your healthcare expenses under compulsory health insurance. You often have a part left over to pay. It is therefore important to have an individual or group company health insurance plan. Your employer is obliged to offer you and participate in supplementary health insurance.

In some cases, the CPS offers you, **subject to means testing**, enhanced protection: the Complementary Health Solidarity (CSS) free or paid depending on your resources.

Only one application for CSS must be made per household: applicant, spouse, cohabiting partner or person bound by a PACS, person living at home, under 25 years of age, who is or has been a dependent within the meaning of family benefits.

**A declaration of resources must be provided** in addition to the tax certificate of residence issued by the Collectivity.

The applicant and their dependents must have resided in a stable and regular manner in metropolitan France or in an Overseas Department (DOM) for more than 3 months for a 1st application and 6 months for a renewal.

Adults aged 18 to 25 can obtain the CSS provided that they do not live under their parents' roof, are not attached to them for tax purposes and do not receive alimony from them.

**The processing time is 2 months from the time the file is complete.**

On presentation of your Carte Vitale and your certificate of entitlement, the CSS allows you to be fully covered for most of your health expenses: consultations with a health professional, medications, analyses, etc.

You also have access to dental prosthetic care, optics, hearing aids, but also to certain other medical devices (dressings, canes, wheelchairs, etc.) without any out-of-pocket expenses.

You can apply **online in My Private Space**.



## SICK LEAVE DUE TO ILLNESS

In the event of sick leave due to a non-occupational illness or accident in private life, your CPS pays you daily allowances (IJ). The amount depends on the salary you received in the three months preceding your sick leave.

To facilitate the processing of your sick leave:

- Prefer to use the **up-to-date** Carte Vitale for the transmission of data or deposit your sick leave by post or in the mailbox within 48 hours.
- Complete and send part 3 of your sick leave to your employer within 48 hours.
- If you return to work before the end of your sick leave, you have 24 hours to notify your CPS.

Since 1 July 2025, the secure cerfa work stoppage cannot be submitted online.

The work stoppage is subject to strict rules that must be respected. The amount of your daily allowances may be reduced or the payment suspended if you do not comply with them.

A situation reports outside of an outpatient stay issued by a health establishment (hospital, clinic) is equivalent to sick leave.

In the event of a therapeutic part-time return following a paid sick leave, your CPS may also pay you daily allowances.

### The right reflexes in case of hospitalization

In case of hospitalization, bring your Vitale card and your complementary health insurance certificate. For transport to a health facility outside the island, the formality of requesting prior transport approval is mandatory.



# ACCIDENTS AT WORK AND OCCUPATIONAL DISEASES

Your CPS protects you in the event of an accident or illness related to your work.

Some definitions:

- An accident at work causes an injury and occurs during and at your workplace or during an assignment.
- A commuting accident occurs on the way to or from your main residence and your place of work or between your usual place of eating and your place of work.
- An occupational disease is the direct consequence of your occupational exposure to a physical, chemical, biological or working conditions risk.

If you are the victim of an accident at work, you must notify your employer within 24 hours, so that he or she can draw up a declaration of an accident at work to be sent to the CPS.

The health professional draws up an initial medical certificate (mandatory document) which describes all the lesions or determining clinical signs observed, which must be precisely located, characterised and lateralised.

Your employer will give you an accident at work form that you must present to health professionals, so as not to advance costs.

In the event of an accident at work, commuting or occupational disease, the CPS reimburses you at 100%, within the limit of the liability rates (excluding excess fees required by the health professional), for medical and hospitalization expenses and generally the costs necessary for the treatment.

If you are permanently or partially disabled at the end of your treatment, you can apply for a pension.

At the end of the treatment period, the health professional will issue you with a final medical certificate.

## My private space:

Simplified online health procedures

You consult from home:

- Your payments and health statements
- Your disability payments
- Your health rights
- Your flat-rate contributions and deductibles
- Your annual health benefits statement

You declare directly:

- Loss or theft of your Carte Vitale

You ask without moving:

- Your European Health Insurance Card
- Your disability pensions

## Practical information on the internet

On the website, you will find all the legal information concerning your health rights: health reimbursements, health assistance from the CPS, daily allowances, care pathways, etc.

## DISABILITY

In the event of partial or total incapacity resulting from an accident or illness of non-occupational origin, you may be entitled to a disability pension. It is calculated according to your disability category (medical decision) and is subject to administrative conditions (activity and resources).

In case of low income, you can also benefit from the Supplementary Disability Allowance (ASI).

## THE DEATH BENEFIT

This benefit is reserved for working people or assimilated persons (unemployed person receiving benefits, beneficiary of an AT pension or a disability pension, etc.) at the time of death. The death benefit can be paid to the spouse or civil partner or to the descendants or ascendants to deal with this situation.

This benefit is excluded in the event of an accident at work or an occupational disease.





## FAMILY AND SOCIAL BENEFITS

- \* Child benefits and housing
- \* Disability-related benefits
- \* The Active Solidarity Income (RSA), the Solidarity Income (RSO) and the activity bonus

Family and social benefits are determined for the household after the beneficiary has chosen from among the couple.

Living as a couple (called a common-law union, cohabitation, cohabitation or marital life) is when two people, regardless of sex, live together without being married or bound by a PACS. These two people participate in the common financial expenses (payment of rent, electricity, groceries, etc.) and material expenses (shopping, cleaning, etc.), regardless of their resources and the distribution of expenses between them.

The beneficiary has the obligation to report any changes immediately. The CPS verifies the accuracy of the declarations (Article L.114-19 of the Social Security Code). The law punishes anyone guilty of fraud or false declaration (articles L114-9 – filing of a complaint by the body that can lead to: community service, fine or prison sentence, L.114-13 – fine, L.114-17 of the Social Security Code – imposition of penalties).



## The Young Child Care Benefit (PAJE)

The PAJE helps prepare for the arrival of the child and accompanies young parents. It includes four services:

- The birth or adoption grant;
- The basic allowance;
- The shared child-rearing benefit;
- The free choice of childcare supplement.

## ALLOWANCES

### Family allowances and the family allowance package

Family allowances are paid monthly from the first child in the Overseas Departments (DOM).

The flat-rate allowance is paid to families with at least 3 children who are still dependent within the meaning of family benefits when the eldest, who is still dependent, reaches the age of 20.

### The family supplements

The family supplement is paid to families with three or more dependent children, over the age of 3 and dependent within the meaning of family benefits. Subject to a means test, you will receive the basic amount or increased according to your resources.

### Back-to-school allowance

The back-to-school allowance helps parents cover the costs of the start of the school year for children aged 6 and 18.

Subject to means-testing, it is paid before the start of the school year. The amount depends on the age of the child.

## Family Support Allowance

This allowance is due (under certain conditions) in the event of death, abandonment, or separation of the parents.

The Agency for the Collection and Intermediation of Maintenance Payments (ARIPA) protects separating parents against unpaid alimony payments and also facilitates the steps taken by parents in their separation process.

Universal emergency assistance is intended for the victim of domestic violence to meet the immediate expenses in the event of shelter or separation, while waiting to find lasting solutions (access to assistance and social support to get out of the situation of violence), re-examination of their rights to social benefits to take into account their situation of separation).

### Emergency assistance for victims of domestic violence



### The daily parental attendance allowance

This allowance is paid in the event of cessation of activity, to take care of a seriously ill, injured or disabled child requiring the presence of a person at his or her side.

The essential nature of a sustained presence and restrictive care are attested by a detailed medical certificate, drawn up by the doctor who follows the child in respect of the above-mentioned illness, disability or accident. The medical certificate shall specify the foreseeable duration of the treatment. Entitlement to the benefit is subject to a favourable opinion from the medical control service.

If you are an employee, you must be entitled to parental presence leave.



## DISABILITY

### The Disabled Child Education Allowance (AEEH)

The disabled child's education allowance is a financial aid intended to compensate for the expenses related to the disability of your child under 20 years of age.

You must apply to the Territorial House for Disabled People (MTPH) in Saint-Barthélemy.

### The increase for single parents of disabled children

This increase is intended for the single parent of a disabled child who receives the AEEH supplement (from the 2nd category) and who has ceased or reduced their activity or paid a third party.

### Allowance for disabled adults

The allowance for disabled adults is paid after the age of 20.

You must apply to the Territorial House for Disabled People (MTPH) in Saint-Barthélemy.

### Supplement for independent living

People with disabilities who have independent housing, receive housing assistance, the Allowance for Disabled Adults (AAH) and who do not have a professional activity, can benefit from an increase.

The forms are available on the website of the local authority – department of social cohesion

Find the social action department of the Collectivity of Saint-Barthélemy by following the link: <https://www.comstbarth.fr/services-en-ligne/direction-de-la-cohesion-sociale>

## THE ACTIVE SOLIDARITY INCOME (RSA)

The RSA provides people without resources with a minimum level of income that varies according to the composition of the household. The RSA is open, under certain conditions, to people aged 25 and at least and to young workers aged 18 to 24 if they are single parents or have a certain length of professional activity.

## THE SOLIDARITY INCOME OF ORGANISATIONS (RSO)

- Be at least 55 years old, and under 65 years old;
- Reside in one of the four overseas departments or in Saint-Pierre and Miquelon;
- Have received the RSA for at least 24 months without interruption, with a CAF of the Overseas Departments or the CPS of Saint-Barthélemy.

## THE ACTIVITY BONUS (PPA)

Open to all workers aged 18 and over, the activity bonus is a financial aid to supplement employment income. It is paid to households whose income does not exceed a certain amount. All of the household's resources are taken into account, including housing benefits received within the limit of a housing package.

The RSA, the RSO and the PPA are calculated from the net social amounts of your resources (Article R3243-1 of the Labour Code).

## THE ACCOMMODATION

### The Housing Allowance (AL) and the Personalized Housing Assistance (APL)

Subject to means-testing, these allowances are paid to help pay your housing expenses.

#### The moving allowance

The moving allowance is intended for families with at least 3 children. It is paid when the move takes place between the 4th month of pregnancy and before the 2nd birthday of the last child.

To benefit from this subsidy, you must be entitled, for the new home, to the family housing allowance or the APL within 6 months of the move.





## RETIREMENT BENEFITS

- \* Personal retirement and survivor's pension
- \* The Solidarity Allowance for the Elderly (ASPA) or the Solidarity Allowance Service for the Elderly (SASPA)

## THE REQUEST FOR RETIREMENT

The pension is a benefit granted on request. You must put together a complete file between 4 and 6 months before the date of cessation of your activity.

A survivor's pension may be granted to you under certain conditions following the death of your spouse.

More information about your career and your rights in your private space, retirement (apply for my retirement, find out about my retirement and live well in retirement).

## THE SOLIDARITY ALLOWANCE FOR THE ELDERLY (ASPA)

The ASPA is a monthly benefit granted to retirees with limited resources and living in France. It is paid by your pension fund. The amount depends on your resources and your family situation.

**It can, in some cases, be recovered from the estate.**

For more information, please contact your CPS.





## Self-employed, your rights and duties

A self-employed person carries out an economic activity on his or her own account. He is autonomous in the management of his organization, in the choice of his customers and in the pricing of his services.

In addition, he is not bound by an employment contract with the company or person for whom he carries out his mission. In other words, there is no relationship of subordination between the client and the self-employed worker.

A person who meets one of the following conditions is presumed to be self-employed:

- Be registered for their activity: Trade and Companies Register (RCS), National Business Register (RNE), Register of Commercial Agents (RSAC);
- Be a company director;
- Carry out a commercial activity under the micro-social regime;
- Set your own working conditions, unless they are defined by the contract with the client.

Subcontracting is an operation by which a company (called a *principal*) entrusts another company (called a *subcontractor*) with the mission of carrying out for it some of the production and/or service acts for which it remains responsible. If a relationship of subordination is established between the employee and the principal, the contract may be reclassified by the judge as an employment contract.

Thus, a micro-entrepreneur working for a single client will be reclassified as an employee.

Each year, the self-employed worker must complete his or her DSI (Social Declaration for the Self-Employed). Regardless of the amount of income to be declared, and even if the business manager is not taxable or if his income is low or in deficit, the ISD is mandatory. It must be completed electronically on the CPS (Social Insurance Fund) website, by following the link <https://cps-stbarth.msa.fr/lfp>.

This declaration constitutes the basis for calculating all compulsory personal social security contributions and contributions. The head of the company may entrust an agent (chartered accountants, associations and approved management centres) with the declaration on his behalf. He must ensure that the procedures are carried out properly and remains personally responsible for them. In the absence of a DSI, contributions and contributions will be calculated on an increased flat-rate basis.

All business leaders carrying out a craft, commercial or liberal activity, in the form of an individual or a company, are concerned:

- *EURL: sole shareholder manager non-managing partner carrying out an activity within the EURL*
- *SARL: majority manager and manager belonging to a majority management college non-managing majority shareholder carrying out a self-employed activity within the company*
- *SCS / SCA: General Partners*
- *Civil company / SEL: liberal professions or partners carrying out their activity within the framework of a civil company or a liberal practice company*
- *SNC: all partners*

In addition, micro-entrepreneurs must declare their turnover (DCA) even if it is zero or negative. A minimum period of 90 days must elapse between the date of commencement of activity and the first declaration and varies according to the choice of the periodicity of the declarations (monthly or quarterly).

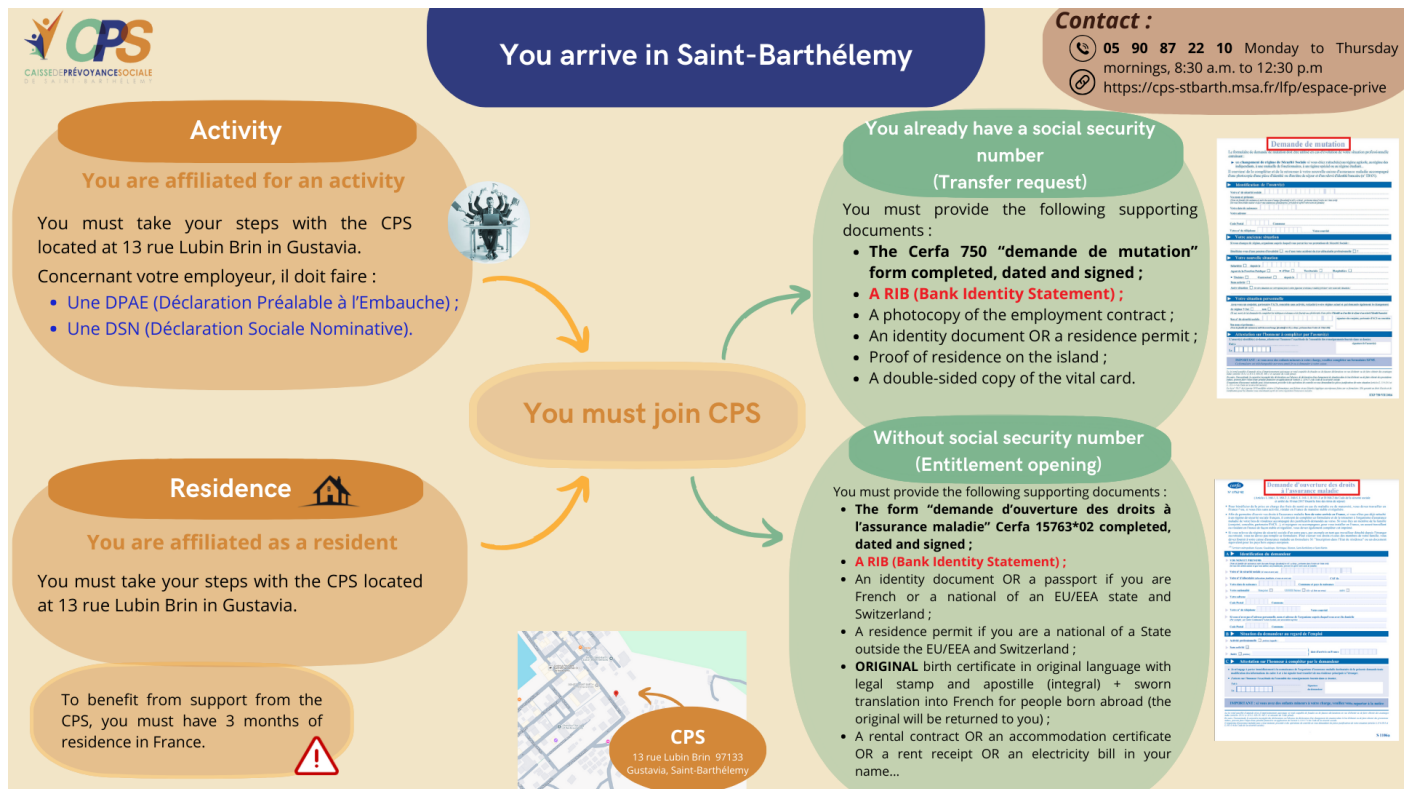
This declaration must be made on the CPS St Barth <https://cps-stbarth.msa.fr/lfp> website, via the online service "Declaration of turnover of micro-entrepreneurs (DCA)".

For any information, contact the CPS by secure messaging on the CPS website or by phone on 05 90 87 22 10 from Monday to Thursday from 8:30 a.m. to 12:30 p.m.

## SUMMARY OF APPENDICES

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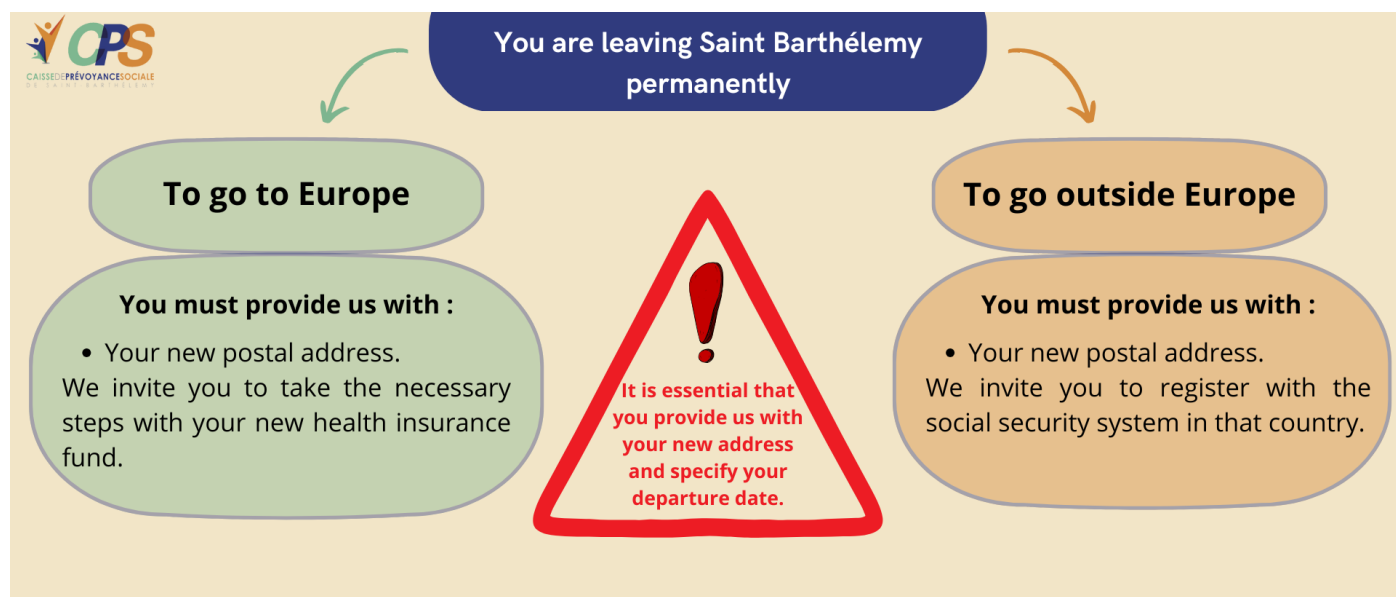
## Appendix 1: You arrive in Saint-Barthélemy



<https://cps-stbarth.msa.fr/lfp/web/cps-saint-barthelemy/sant%C3%A9/affiliation>

In accordance with Article L114-10-3 of the Social Security Code, the Social Insurance Fund of Saint-Barthélemy carries out inspections as part of its mission to cover health costs.

## Appendix 2: You are definitively leaving Saint-Barthélemy



[https://cps-stbarth.msa.fr/lfp/sant%C3%A9/affiliation?p\\_p\\_id=com\\_liferay\\_journal\\_content\\_web\\_portlet\\_JournalContentPortlet\\_INSTANCE\\_roCYShLtAzMz&p\\_p\\_lifecycle=0&p\\_p\\_state=normal&p\\_p\\_mode=view&com\\_liferay\\_journal\\_content\\_web\\_portlet\\_JournalContentPortlet\\_INSTANCE\\_roCYShLtAzMz\\_read\\_more=2](https://cps-stbarth.msa.fr/lfp/sant%C3%A9/affiliation?p_p_id=com_liferay_journal_content_web_portlet_JournalContentPortlet_INSTANCE_roCYShLtAzMz&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view&com_liferay_journal_content_web_portlet_JournalContentPortlet_INSTANCE_roCYShLtAzMz_read_more=2)

Outside Europe: according to international conventions CLEISS

More information: <https://www.cfe.fr> or any other private insurer



# Healthcare abroad



## Students

### Departure within the EU, EEA or Switzerland

- Be **insured with the CPS**,
- Obtain an **EHIC card** for healthcare coverage.

### Departure from outside the EU, EEA or Switzerland

Some countries have signed an **agreement** with France to enable your healthcare to be **covered** either by the SS or by the country's social security system. You will be **reimbursed based on the rates in force in the country of stay**.



### Cases of professional activity for students

In this specific case, you will be **affiliated with the local** social security system of the **country** where you are studying.

### In Quebec

- Before leaving, students must request form SE 401 Q 102 from the CPS.
- Upon arrival, they must contact the Régie d'Assurance Maladie du Québec (RAMQ) to obtain a health insurance card.



## DEFINITIONS TO HELP YOU

### The coordinated care pathway

The coordinated care pathway is based on the declaration of the attending physician and ensures optimal medical follow-up.

Your doctor will refer you to a specialist.

The declaration of the treating physician can be made online by the health professional.

### The co-payment

It corresponds to the financial part that remains at your expense after the reimbursement of the compulsory health insurance.

Its rate varies according to the procedures, the medications, and whether or not you are in the care pathway.

Your complementary health insurance covers all or part of the amount of the co-payment.

### Exemption from advance payment (third-party payment)

The CPS pays the professional or the establishment the share to which it is entitled.

You can see these payments in my health – third-party payment reimbursement payments.

### The daily hospital fee (hospital package)

The hospital fee corresponds to the patient's financial contribution to the accommodation and maintenance costs incurred by being hospitalised for more than 24 hours.

### Medical deductibles

The medical deductible is a sum deducted from the reimbursements made by your health insurance fund for medicines, paramedical procedures and medical transport.

### Flat-rate participation

The flat-rate contribution corresponds to the effort required of the insured to preserve the health system. It applies to each consultation or medical act (except for a complete hospitalization of one or more days), and to any radiology or medical biology act.

The following are exempt from the flat-rate contribution and medical deductibles:

- Children and young people under 18 years of age;
- Pregnant woman (from the 1st day of the 6th month of pregnancy until the 12th day after childbirth);
- Person receiving complementary health insurance;
- Beneficiary of State Medical Aid.
- Invalides de guerre.

Medical deductibles and flat-rate contributions are automatically deducted from your reimbursements (refer to your statement).

Medical deductibles and flat-rate participation are capped at 50 euros per year per person.

You can view them in your private area My payments – lump sum contributions and deductibles for the current and previous year.

## GLOSSARY

AAH:	Allowance for Disabled Adults
AEEH:	Allowance for the education of disabled children
AGIRC and ARRCO:	Supplementary pension fund for employees in agriculture, commerce, industry and services.
AJPP:	Daily parental attendance allowance
ALD:	Long-term condition
ALF:	Family housing allowance
ALS:	Social housing allowance
APL:	Personalized housing assistance
ARS:	Back-to-school allowance
ASI:	Additional Disability Allowance
ASPA:	Solidarity allowance for the elderly
SSA:	Health and social action
BAFA:	Certificate of aptitude for the functions of animator
CAF:	Family Allowances Fund
CCAS:	Communal Centre for Social Action
CSSCT:	Health, Safety and Working Conditions Commission
CSS:	Complementary health insurance
CNAV:	National Old-Age Insurance Fund
CPAM:	Primary health insurance fund
CRA:	Amicable Appeals Commission
CSE:	Social and Economic Committee
CSSCT:	Health, Safety and Working Conditions Commission
HARD:	Single pension application
IJ:	Daily allowances or cash benefits
LURA:	One-time pension wind-up
AH:	Home Improvement Ready
PREPARE:	Shared child-rearing benefit
PAJE:	Childcare benefit
PACS:	Civil Solidarity Pact
PSU:	One-stop service
PUMA:	Universal Health Protection
RAM:	Childminder relays
RSA:	Active solidarity income

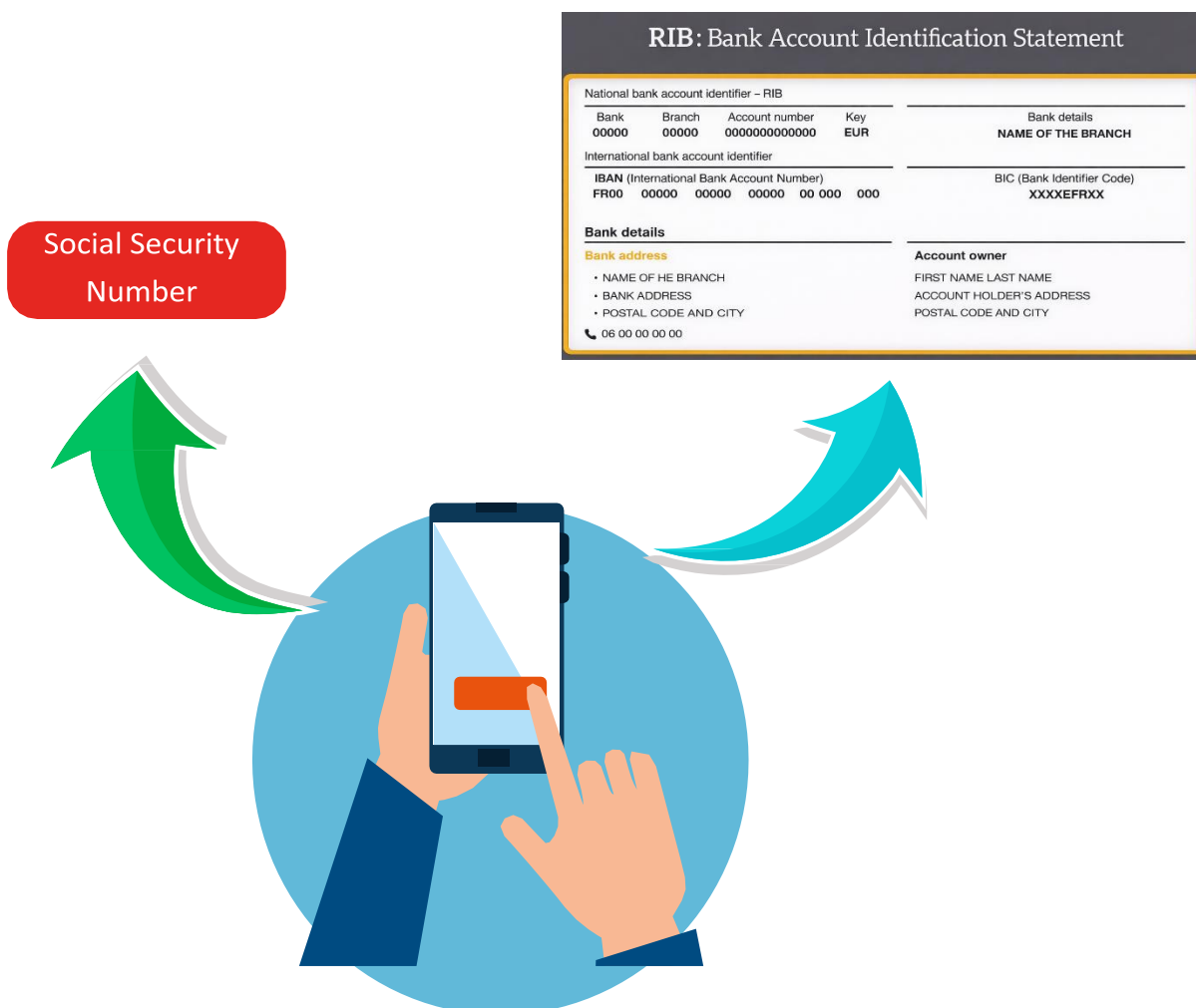


To process your file, please provide us with a bank account details in your name:

- To be saved in "My files, Manage my bank details";
- Or to deposit on your private space in "My documents" / send my documents;
- Or to submit to us in paper format by indicating your Social Security number.

These services are also available in the "MSA et Moi" application.

Allowances and benefits subject to the condition of residence in France and provided by the basic Social Security bodies are paid into accounts domiciled in France or in the SEPA zone (Single Euro Payments Area) identified by a national bank account number (Article L114-10-2-1 of the Social Security Code (CSS)).





## NOTES

[illegible]

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