

# Dealing with the unexpected Your health with MESE

## The different levels of coverage

- **Base** : compulsory membership  
(employee contribution = 1.13 %)
- **Complementary** : optional membership (Premium or Excellence)
- **Modification** of coverage only in **October**.
- Children : free up to 24 years old (up to 28 if student)
- A **teleconsultation service**, 'My medical question', available without appointment, 7 days a week, from 8 a.m. to midnight, accessible via the MESE member area:
  - a temporary solution if your usual practitioner is unavailable.
  - Payment for the consultation by credit card (subsequently reimbursed by Social Security and MESE).

Premium (optional)	Excellence (optional)
High-level cover for consultation and hospital fee overruns	Top-level cover for fee overruns, particularly for high fees applied in Paris and the PACA region, orthodontist treatment, dental prosthetics, optometry
<b>Base (compulsory)</b>  Satisfactory basic cover for most employees and their beneficiaries with refunds for standard fees. Employer participation = 55 %, Employee participation = 45 %	

## Good habits

- Before a consultation, check to see if the doctor charges extra fees.
- To avoid practitioners adjusting their fees depending on the level of your cover, do not tell them the amounts of your cover.
- Preventative assessment if aged 50 or over by the AGIRC-ARCCO in one of the 18 centres in France  
[www.centreprevention.fr](http://www.centreprevention.fr)

## Additional services included in your contract

Social Assistance Fund	Assistance
	IMA (Inter Mutuelle Assistance) 7 days a week, 24 hours a day
<b>financial assistance to members</b> <ul style="list-style-type: none"> <li>• Under conditions of resources.</li> <li>• As not to give up care, so that the "remaining costs" does not put you in financial difficulty,</li> <li>• or when certain care not covered by the CPAM requires assistance.</li> <li>• The committee meets twice a month.</li> </ul> <b>Contact</b> ✉ <a href="mailto:fr-fonds.social@mese.se.com">fr-fonds.social@mese.se.com</a>	<b>Support</b> <ul style="list-style-type: none"> <li>• For employees and their families (spouse, direct ascendants and children) in the event of hospitalisation, maternity, serious illness.</li> </ul> <b>or</b> if you are a caregiver (home help, delivery of medicines and shopping, delivery of meals, care for children and ascendants, psychological support, repatriation in the event of problems abroad, etc).  <b>Contact</b> ☎ 05 49 16 39 24

### Contact MESE

☎ 04 76 60 56 36

✉ [fr-contact@mese.se.com](mailto:fr-contact@mese.se.com)

🌐 [www.mese.fr](http://www.mese.fr)

• App **MESE et moi**

• Parc Sud Galaxie - 4 Rue de l'Octant  
bâtiment Alpha - 38130 Échirolles

• du lundi au vendredi - de 8 h 30 à 18 h 30

### Your contacts within the CFTC

• Olivier CHEVALLET : 06 74 41 59 41

• François DURIF : 06 89 84 66 88

