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Complementary company health (Mutual health)

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What is a complementary company health? In addition to the basic guarantees of social security, an employee may receive supplementary health benefits from his company (or the association which employs him). It is the employer who negotiates the contract and follows up with the insurer. The complementary company health must take care of a minimum of guarantees. Here are the rules to know.

What is company health complementary (mutual health)?

Health Insurance (Social Security) does not fully reimburse your health expenses. The company health supplement completes these refunds, in whole or in part.

In addition to the supplementary health, the collective company system may offer other guarantees (death guarantees, dependency guarantees, etc.).

> **Please note**
>
> Only companies are concerned. The individual who employs a homeworker is not concerned.

Who is concerned by the complementary company health (mutual health)?

The employer must provide all its employees with additional health cover, regardless of their length of service in the company.

However, you can be exempt from membership in certain situations (https://www.service-public.gouv.fr/particuliers/vosdroits/F20740?lang=en) .

> **FYI**
>
> If your employer has not contracted a health supplement, you can to refer the matter to the labor council (https://www.service-public.gouv.fr/particuliers/vosdroits/F2360?lang=en) .

Who negotiates the contract for the complementary company health (mutual health)?

You don't have to take any steps. It is your company that negotiates the contract and follows up with the insurer.

> **FYI**
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> If you and your spouse or Civil partnership partner both have a mandatory mutual, it is sometimes possible to terminate one of them. It is recommended to get in touch with your mutual.

What guarantees does complementary company health (mutual health) provide?

Minimal care basket

The supplementary company health must cover at least the following guarantees (*care basket*):

- Entire user fee (https://www.service-public.gouv.fr/particuliers/vosdroits/F165?lang=en) on consultations, documents and benefits reimbursable by the Health Insurance. However, there may be exceptions.
- Entire daily hospital fee (https://www.service-public.gouv.fr/particuliers/vosdroits/F200?lang=en) in case of hospitalization
- Dental expenses (prostheses and orthodontics) up to **125%** of the conventional tariff
- Optics costs on a flat-rate basis per 2-year period (annually for children or in the event of changes in vision) with a minimum of care fixed at **€100** for a simple correction, **€150** (or **€200**) for a complex correction.

Guarantees of a contract called responsible

The health supplement may be a so-called contract *responsible* in your company. In this case, health expenditure shall be covered as follows:

What the contract supports is called "responsible"

Tableau - Key deliverables of a responsible contract

Benefits	Support
Routine care (visits and drugs at **SMR. major** reimbursed to **65%**)	**100%** of the social security reimbursement basis
Daily Package	**100%** unlimited duration
Routine dental care (consultations and care such as scaling or treatment of cavities)	**100%** of the social security reimbursement basis
Optical	**100%** the social security reimbursement basis. For optical costs that are beyond the conventional rate, the health add-on may offer, cumulatively, limited support as follows: • One pair of glasses at most every 2 years (annually for children or for changes in vision) • Frame at the height of **€100** maximum • Minimum and maximum limits depending on the complexity of the equipment (e.g. for a single lens, **€50** and **€420**)

The contract must be joint and several: the insured cannot be submitted to a health questionnaire or be priced according to his state of health.

What is not supported by the contract called "responsible"

- The flat-rate contribution (https://www.service-public.gouv.fr/particuliers/vosdroits/F165?lang=en) of **€2** for each consultation carried out by a city doctor in an establishment or hospital, within the limit of **€50** per year per person
- The medical allowances (https://www.service-public.gouv.fr/particuliers/vosdroits/F165?lang=en) left to the insured person for medicinal products and medical transport. The amount of the deductible shall not exceed **€50** per year per person.
- The increase in the insured person's contribution for not appointing a treating doctor or consulting another doctor without a prescription from the treating doctor ('out of care pathway (https://www.service-public.gouv.fr/particuliers/vosdroits/F163?lang=en) ")
- Excess fees where the insured person consults a specialist to whom the law does not allow direct access without going through a doctor.

> **FYI**
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> Since 1er january 2022, the responsible contracts provide for the acceptance by the complements of the practice of paying third party (https://www.service-public.gouv.fr/particuliers/vosdroits/F167?lang=en) (waiver in advance of fees) on the equipment and care of the basket **100%** health (optics, dentistry and audiology).

Additional benefits

The health supplement may offer additional benefits, for example:

- Third-party payer (https://www.service-public.gouv.fr/particuliers/vosdroits/F167?lang=en)

- Assistance service (housekeeping, childcare, etc.)
- Prevention and support (e.g. screening)

How much does the supplementary company health (mutual health) cost?

The rate depends on the contract signed by your employer.

Your employer may participate in the payment of contributions in whole or in part. Its participation must be at least equal to **50%** of the contribution.

What happens if the company leaves?

At the end of your employment contract (retirement, dismissal...), you can keep your company's mutual health, under conditions (https://www.service-public.gouv.fr/particuliers/vosdroits/F20744?lang=en) .

Who can help me?

Find who can answer your questions in your region

Departmental Directorate for Employment, Labor and Solidarity (DDETS or DDETS-PP)

https://dreets.gouv.fr/ (https://dreets.gouv.fr/)

Search for DDETS on the interactive map by clicking on the **department** desired.

Statute and miscellaneous references

Insurance Code: Articles L112-1 to L112-11 (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006157199?lang=en)
Insurance contract
Social Security Code: Article L871-1 (https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000042685398?lang=en)
Content of the responsible contract
Social Security Code: Articles L911-1 to L911-8 (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006156295/?lang=en)
Additional guarantees for employees
Social Security Code: Articles R871-1 to R871-2 (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006141959?lang=en)
Content of the responsible contract
Social Security Code: Articles D911-1 to D911-8 (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000029436177?lang=en)
Minimum care basket (section D911-1)
Labor Code: Articles L1242-12 to L1242-13 (https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006072050/LEGISCTA000006189455/#LEGISCTA000006189455?lang=en)
Contract of employment - reference to the applicable collective agreement
Labor Code: Articles R2262-1 to R2262-5 (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000018535599/?lang=en)
Communication to the employee of the contractual texts applicable in the company
General Tax Code: Articles 82 to 84a (https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006197201?lang=en)
Conditions for exemption from tax of contributions or premiums paid (Article 83)
Law No. 89-1009 of 31 December 1989 strengthening guarantees against certain risks (https://www.legifrance.gouv.fr/loda/id/JORFTEXT000000709057/?lang=en)
Information notice on guarantees for members (Article 12)
Order of 7 October 2009 extending a rider to the national inter-branch agreement on the modernization of the labor market (https://www.legifrance.gouv.fr/jorf/id/JORFTEXT000021156608?lang=en)
Circular No. DSS/SD5B/2013/344 of 25 September 2013 on employers' contributions towards the financing of supplementary retirement and supplementary welfare benefits. (PDF - 127.5 KB) (http://circulaires.legifrance.gouv.fr/pdf/2013/10/cir_37507.pdf?lang=en)

FAQ

Can you refuse the mutual or the foresight of your company? (https://www.service-public.gouv.fr/particuliers/vosdroits/F20740?lang=en)

Can an employee keep the supplementary health (mutual) employer at the end of his contract? (https://www.service-public.gouv.fr/particuliers/vosdroits/F20744?lang=en)
What are the prices of a doctor (licensed or not)? (https://www.service-public.gouv.fr/particuliers/vosdroits/F17042?lang=en)
What is the employer's obligation for supplementary health care? (https://entreprendre.service-public.gouv.fr/vosdroits/F33754?lang=en)

Additional topics

Complementary health (mutual) and complementary health solidarity (https://www.service-public.gouv.fr/particuliers/vosdroits/N20286?lang=en)
Service Public
Reimbursement of care by Social Security (https://www.service-public.gouv.fr/particuliers/vosdroits/N418?lang=en)
Service Public
Conduct of hospitalization and coverage by the Health Insurance (https://www.service-public.gouv.fr/particuliers/vosdroits/F200?lang=en)
Service Public
Attending physician and coordinated care pathway (https://www.service-public.gouv.fr/particuliers/vosdroits/F163?lang=en)
Service Public
User ticket, package and deductibles (Social security) (https://www.service-public.gouv.fr/particuliers/vosdroits/F165?lang=en)
Service Public