



BH ASSURANCES OCTOBER 2021 NEWSLETTER

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ARTICLES OF THE MONTH

UNDERSTANDING 100% SANTE FOR GLASSES

The new reform 100 % Santé gives you access to glasses free of charge paid by Cnam and your top up, so you no longer need to go back to the UK to buy them!

It exists 2 types of glasses:

-Class A which are fully covered under the 100% santé as long as you have a top up contract that includes it (contrat Responsable).

These are glasses:

- with a frame fully conformed to European standard with a premium below or equal to 30 euro

- Each opticians have to be able to present to you at least 17 different models (10 for children) in 2 different colours. They have to show you their range available.

- The lenses are anti reflection, anti-scratch and very thin

- Their prices are capped

- The reimbursement from Cnam and top up has been increased to ensure the quality of the proposed glasses

- They can be both unifocal and progressive lenses.

-Class B: not covered by the 100% santé. Basically, anything goes so you can have Versace glasses but you have to pay for it!! Also note that you can get some money back from your top up on class B glasses, but the amount depends on your contract.

You can choose to have Class A frame and class B lenses or vis versa. So, if you don't like the selection of frames in class A for instance, you can choose Class B frame, pay for it but have the lenses (class A) fully reimbursed under the 100% santé.

General things to know about eyes treatment and glasses in France:

Do not wait to become blind to have an appointment with an ophthalmologist (eye doctor). Most of them have a waiting list of 6 Months or more. And you must first get a prescription from your GP to go and see one.

Then you get a prescription for your glasses from the ophthalmologist to purchase your glasses. Don't just turn up at the glasses shop to get a test!! It won't work. And you won't get reimbursed without the prescription.

With an old prescription from your ophthalmologist, the optician can renew your glasses and redo an eye test, but the prescription must be less than 3 years old for adults above 42

years old, less than 5 years old for people aged between 16 and 42 years old and 1 year for children below 16 years old.

You can only renew your glasses every 2 years if you are above 16 years old and once a year for children below 16. There are exceptions if your sight has deteriorated very badly or in case of some disease like glaucoma, etc.

Note that if you have your cataract done, it is under hospital treatment so nothing to do with your level of cover for glasses.

Obligatory quote:

Since 1st of January 2020, all the opticians must include systematically in their quote the 100% santé glasses.

Do insist for the 100% santé. Especially if you are on a budget!! And yes, of course, the professionals selling you the glasses get more money selling Classe B than Classe A, so beware, the optician may not mention it.

See an example of a quote below. The first offer includes the 100% santé. In this instance my customer doesn't believe it was mentioned (the optician spoke English) and left 0 in the section indicating how much is reimbursed by the top up insurance.

Vous pouvez opter pour un équipement « mixte » composé de verres de l'offre 100% santé et d'une monture d'une autre offre, ou inversement.

1. Offre 100% santé¹ :

Équipements proposés sans reste à charge : les équipements proposés répondent à des exigences de qualité définies après avis de la Haute Autorité de santé. Le professionnel de santé s'engage à respecter le prix limite de vente défini. Ces équipements couvrent les besoins essentiels de la très grande majorité des patients. Ils sont pris en charge à 100% par l'assurance maladie obligatoire et complémentaire dès lors que vous êtes couvert par un contrat dit « responsable », contrat qui représente la grande majorité de ceux vendus sur le marché, ou par la CMU-c

1.1. Équipements d'optique correctrice:		Prix HT	Prix TTC	Rbst SS	Rbst compl. et surcompl ³
Monture (M01)	BONDET LUNETTES 3 IMPASSE DES LILAS 01100 GEOVREISSET 00304819, NOCLE ACORE Caractéristiques essentielles : PLASTIQUE, Traditionnel, Homme, ANTRACITE, 47x19x139	25,00	30,00	0,00	0,00
Verre droit (V03)	OPAL 24 avenue Joannes Masset 69009 Lyon AP67A1, OPAL ProPal 167 Ar Classe A Indice 1,67 - Diamètre 65/70Ar, ProPal 167 Ar Classe A Verre progressif bénéficiant d'un mono surfacage numérique organique très aminci indice 1.67 traité durci et antireflet	79,17	95,00	0,00	0,00
Verre gauche (V03)	Caractéristiques identiques au verre droit	87,50	105,00	0,00	0,00
1.2. Prestation associée à la prise en charge d'un nouvel équipement: Prestation d'adaptation de la prescription médicale de verre correcteur, après réalisation d'un examen de réfraction, en cas de renouvellement par l'opticien d'une ordonnance médicale et sauf opposition du médecin mentionnée expressément sur l'ordonnance ² .					
1.3. Prestation d'appairage: Lorsqu'une correction différente entre les deux yeux nécessite des verres d'indices de réfractions différents, une prestation d'appairage peut être proposée. Cette prestation est intégralement prise en charge par l'assurance maladie et votre contrat de complémentaire santé responsable, sans aucun reste à charge.		4,17	5,00	0,00	0,00
1.4 Suppléments:					
Sous-total offre 100% santé:		195,84	235,00		
Montant pris en charge par l'assurance maladie obligatoire:			0,00		
Montant pris en charge par l'organisme complémentaire d'assurance maladie, si connu ³			0,00		
Montant total du reste à charge, si connu:			235,00		

2. Autre offre:

In the second offer (autre offre), the one NOT 100% santé, you can see the optician put the amount reimbursed by both CPAM and the top up insurance. Leaving 614.15 euro to pay for the customer.

Note that Opticians (unlike dentist) have a system that allows them to check what cover for glasses you have with your top up.

2. Autre offre:		Prix HT	Prix HT après remise	Prix TTC	Rbst SS	Rbst compl. et surcompl. 1
2.1 Équipements d'optique correctrice:						
Monture (M03)	8000 DESIGN EYEWEAR GROUP 8000 AARHUS C 00336469, PRODESIGN 3169 Caractéristiques essentielles : METAL, Traditionnel, Femme, Turquoise, 50x16x140	155,25	155,25	186,30	0,03	186,27
Verre droit (VM2)	Essilor intl 147, r. de Paris 94220 Charenton-le-Pont 564185, Essilor intl Ess Symphony Fit Stylis EPS Trs8 Cz F UV35 Indice 1,67 - Diamètre 65/70, Essilor Symphony FIT Stylis Eye Protect System Transitions Signature Gen 8 Crizal Forte UV 35. Matériau organique 1.67. S'adapte à la luminosité et contribue à protéger de la lumière bleue nocive, Essilor, N°1 mondial des verres de lunettes. Suppléments : EPS Trs8 + Iconic Gris + Cz F UV35	324,17	324,17	389,00	0,03	0,00
Verre gauche (VM2)	Caractéristiques identiques au verre droit	324,17	324,17	389,00	0,03	163,79
2.2. Prestation associée à la prise en charge d'un nouvel équipement:						
Prestation d'adaptation de la prescription médicale de verre correcteur, après réalisation d'un examen de réfraction, en cas de renouvellement par l'opticien d'une ordonnance médicale et sauf opposition du médecin mentionnée expressément sur l'ordonnance.						
2.3. Suppléments:						
Sous-total autre offre:		803,58		964,30		
Montant pris en charge par l'assurance maladie obligatoire:				0,09		
Montant pris en charge par l'organisme complémentaire d'assurance maladie, si connu ² :				350,06		
Montant total du reste à charge, si connu:				614,15		

Conclusion: The new law is fantastic and means you can get treatment covered fully by your top up as long as you have the proper contract (Contrat Responsable). But you need to know the law before you visit your local optician!! Now you do!!

Please feel free to contact me for a quote for a top up insurance. Note that the law has changed now, and we can cancel your existing top up contract at anytime as long as you have had the contract for at least one year so please do not hesitate and contact me for a quote. You probably have a contract with extra level of cover for teeth where now it is not necessary as 100% is enough so you could have a cheaper contract! Plus, with Allianz, you can choose better cover for hospital while staying on low level for teeth or glasses, etc. Most companies have level 1, 2, 3 etc. so if you want best cover for hospital, you have no choice but have best cover for all the rest as well.

PRODUCT OF THE MONTH

LIFE INSURANCE

Most of us insure our house, cars but not often do we think of what will happen to our closest ones if we die. Life insurance contracts are made for that. So, here is what you can get with the Allianz Prevoyance contract:

Death insurance: Well, that is the main purpose of this type of insurance. You can have cover for any amount above 15 000 euro. For death by accident only or for death by any cause.

Note that you must be below 74 years old when you take out the contract and that the cover stops when you reach 76 years old (the day before in fact). Yes, if you don't die before you reach 76, you would have paid the premium for nothing. Just like if your house does not burn down or if you never have a claim on your car insurance. But that is the point of insurances. They are made to protect you in case something happens which you hope won't!!

You are covered straight away (there is a health questionnaire to take it out).

PTIA: That is the loss for good of your autonomy. And this is an option you can add to the life insurance so that if you become non compos mentis, we give you the amount you are insured for.

Rente education: If you die or are PTIA, a yearly income is given to help provide for the children. The amount can go from 900 to 50 000 euro per year and per children. You can choose this option instead of the life insurance or on top of it.

The amount can be different for each child.

Rente Spouse: If you die or are PTIA, a yearly income is given to help provide for your spouse. You can choose this option instead of the life insurance or on top of it. The amount can be between 1 800 and 50 000 per year.

Dreaded Diseases: If you are diagnosed by one of the diseases on our listing, you get an amount of money to enjoy before you die! Disease such as Parkinson, Alzheimer, cancer, Leukaemia, ect (ask for the detailed list if you are interested). You can choose this option instead of the life insurance or on top of it.

Daily Compensation: If you have an accident and/or without a disease you can choose to be covered for a daily amount to compensate your loss of earning. This only works if you have actually an earning by working (self-employed or salaried)!!

Hospital cover: You get an amount of between 15 and 100 euro per day you are in hospital. Only works if you are in hospital for more than 2 nights and limited to 730 days or 100 nights per year for Psychiatric or re-educations.

Rente invalidity: Payment of a yearly amount to compensate the loss of earning if you become invalid following an accident and/or without disease. Minimum 7 500 euro per year. You can only take out this option if you also take out the daily compensation option.

Invalidity insurance: You get a capital lump sum if you become an invalid following an accident and/or without disease. Minimum 15 000 euro. Excludes Back and psychiatric problems.

Exclusions: If you have taken part in a war or terrorism, in a criminal activity, having died due to Alcoholism or drugs, following dying from taking part in a stupid bet or suicide the first year of the subscription.

Premium: **For someone aged 44, non-smoker**, it would be 17 euro per Month to be insured for 100 000 euro in case of death (any causes). If you add 100 000 euro cover for the Dreaded diseases option, it is 43 euro per Month. 57 euro per Month if you do life insurance of 100K and Rente Spouse option of 12 000 per year.

For someone born in 1972, non-smoker, it would be 23 euro per Month for a life insurance of 100K, 38 euro per Month if you add the Rente education option of 4 000 euro per year. 184 euro per Month if you also add the Rente spouse option of 12 000 euro per year.

Obviously premium can vary depending on what type of work you do, if you smoke, do any dangerous sport, etc so please contact me for a quote.

Conclusion: Well, why put it off any longer. If you love your family and want to make sure they will be fine if something happens to you, you should ask for a free quote so contact me!

COVID 19 INFORMATION

Remember the application called “tousanticovid” to download. When you download it, it will tell you if you have been in contact with someone else who has it, but it is also full of good advice, information like where to get a test, how many affected daily, etc and you can download the attestation to prove you have been vaccinated.

Vaccination is now open to everybody above 12 years old. Go to your local pharmacie or visit the web site www.doctolib.fr to book an appointment.

People over 65 years old or at risk can book an appointment for a third dose of vaccine (6 Months after the last one).

The PASS Sanitaire is now fully in effect. This is the proof that you have been vaccinated and you need to show it to be able to access Restaurants, bars, culture and leisure centers, hospital for visit and non-urgent treatments, retirement homes, train, buses and planes and commercial centers.

Covid 19 test are not free anymore for non-vaccinated people unless you have a doctor's prescription for a test.

From 30th of September (today), the Pass sanitaire is also obligatory for children above 12 years old.

You can find details new rules on: <https://www.gouvernement.fr/info-coronavirus>

Important numbers:

As of 29/09/2021 there have been 116 657 deaths in France (89 822 in hospital), +42 in the last 24H. There have been 7 008 228 confirmed cases (+5 835 in the last 24H), 1 758 people being hospitalised (in the last 7 days), 320 of them in intensive care. And 50 239 233 people have been vaccinated. You can find all the information on this web site:

<https://www.santepubliquefrance.fr/dossiers/coronavirus-covid-19>

AGENDA FOR OCTOBER IN THE CHARENTE

2nd: Open day at St Fraigne Pierre Lecat Cognac house. They will be doing degustations of their products and tours of the distillery and Chais.

The day is structured like a typical Vendange à la main - picking the grapes in the morning, eating and drinking and then using an ancient pressoir to press the grapes. The meal is 5€ and comprises a plat + glass of wine or fizzy grape juice. You need to book if you want to participate in the picking of the grapes and the meal.

27th: Rouillac Monthly big fair

The poster is for an event titled 'PORTE OUVERTE VENDANGE' (Open Harvest) organized by Pierre Lecat Cognac. It is scheduled for Saturday, October 2nd, in Villeret - 16140 - Saint Fraigne. The event is divided into three time slots: 10H-12H, 12H-14H, and 14H-17H. The 10H-12H slot includes 'VENDANGÉ A LA MAIN' (hand harvesting) and 'PLACES LIMITÉES - SUR INSCRIPTION' (limited places, registration required). The 12H-14H slot offers a 'POSSIBILITÉ DE REPAS' (possibility of a meal). The 14H-17H slot features a 'DÉMONSTRATION PRESSEUR ANCIEN' (demonstration of an ancient press) and 'DÉGUSTATION DE NOS PRODUITS' (tasting of their products). The location is 'Rue de l'Alambic, Villeret, 16140, Saint Fraigne'. For more information, they provide a phone number (05 45 31 63 41) and an email address (e.willets@cognac-lecat.com).

PORTE OUVERTE VENDANGE	
SAMEDI 2 OCTOBRE VILLERET - 16140 - SAINT FRAIGNE	
10H-12H	VENDANGÉ A LA MAIN PLACES LIMITÉES - SUR INSCRIPTION
12H -14H	POSSIBILITÉ DE REPAS
14H-17H	DÉMONSTRATION PRESSEUR ANCIEN DÉGUSTATION DE NOS PRODUITS

Rue de l'Alambic, Villeret, 16140, Saint Fraigne
Appel 05 45 31 63 41 ou email e.willets@cognac-lecat.com pour tous renseignements

<https://www.sortir-label-charente.net/>

THIS MONTH RECIPE

Iles flottantes- floating islands

Ingredients:

Custard:

6 eggs yolk
70g of caster sugar
15g of vanilla sugar
450 g of milk
1 vanilla pod

Blanc en neige:

30g of caster sugar
6 eggs white
1 pinch of salt



Make the custard:

Mix the egg and sugar until the mixture gets whiter. Put aside to rest. In a casserole, warm the milk and add the vanilla sugar. Don't let it boil. Just as it is warm, before boiling, add it to the egg mixture. You must mix at the same time you add the milk. Then pour it back into the casserole on low heat for 5 minutes and carry on mixing until the custard thickens a bit. It is better if it is more liquid than thick. Then let it cool down and put into your recipients.

Make the blancs en neige:

Put the sugar, egg white and pinch of salt in a bowl and mix with an electric mixer until the white has risen and are holding well together. Should take about 5 min.

With a soup spoon, take a portion and dispose onto the custards.

You can then decorate as you wish with either:

- chocolat
- caramel
- Crushed pralins
- Crushed pistachos or amands

LIVING IN FRANCE

DON DU SANG- GIVING YOUR BLOOD

2 of our staff give their blood regularly, one because she is 0- (quite rare and all the other types of blood can receive it) and the other because her plasma is very good!! So, she says!!(I know she drinks more than me, so I have my doubts!)

So, what an opportunity to introduce it to you (yes, we accept UK blood!! Even after Brexit) as France is always looking for more blood. This is especially the case in summer or holidays due to the increase in car accidents and French style of driving 😊!!

1 million people per year receive a blood transfusion, which means that France needs 10 000 donations of blood every day. As you can only keep blood for 42 days, hospitals cannot keep stock of it. That is why we need everyday supplies. The Months of December and January are the ones where the supply is the lowest due to holidays and flu epidemics. Can't give your blood when you are ill. It is also the case for September because Surgeons comes back from holiday and surgery numbers increase but blood giving was very low in July and August due to holidays. 1/3 is used in surgeries and emergency procedures, 2/3 used for chronic needs such as cancer or blood diseases.

There is a web site: <https://dondesang.efs.sante.fr> on which you can find all sorts of useful information but you can also find out where and when you can donate your blood and book an appointment to do so.

At your appointment, you must fill in a questionnaire asking about your health and lifestyle habits. Your donation is anonymous so please answer honestly. Where my colleague goes, she even gets a free meal!! But it is not the case everywhere so ask me if you want to know where she goes!!

It is advisable to eat and drink well before and after you give your blood and not to do anything strenuous for the following 24 hours.

You must be between 18 and 70 years old and you must weight over 50 kg for blood and 55 for plasma.

Well, come on, once you have done it, you can say you gave your blood for France!!



AGENCY NEWS

Presentation of **Lansana SAKO**: He is 26 years old and comes from the région centre (Orléans), he is a professional handball player at **ETEC Handball** club situated in La Rochefoucauld.

He is doing his first year of BTS NDRC (Négociation digitalisation de la relation clientele-something to do with working with customers!!) at the school CCI Charente Business School in Cognac and is working for us as an apprentice.



And we also have an apprentice BTS Insurance called Lucie who has started to work in the Ruffec office. She is looking forward to improving her English and I will be introducing her to you next Month.

Rose October: All our agencies will be decorated with pink umbrellas to raise awareness and money for the fight against Breast cancer and encourage people to get screened. You have might noticed a lot of towns do it too!



WHAT HAPPENED IN FRANCE IN SEPTEMBER 2021

In general, the equivalent of 2 Months of rain (129.6 millimeters) has poured down on the town of Agen in the space of 3 hours causing floods and insurance claims!! It is a new record for Agen.

And the Gard, Herault and other South Department have also been flooded with the A9 motorway also trapping drivers who had to be rescued by helicopters!

3000 employees of the Health sector (out of 2.7 Million) have been suspended, a dozen have resigned. This is following the new law that obliged them to be vaccinated to carry on working. Most of them are actually not nurses or doctors but people working in health establishment and retirement home as helpers, secretaries or cleaners.

France has recalled their US and Australian Ambassadors to protest against the deal passed between US, UK and Australia on the construction of nuclear Submarine breaking in the process the contract signed between Australia and France back in 2016 (without any warnings).

But has sold 3 Frigates ship to Greece worth 3 to 5 billion euros. They will be built in Lorient.

France has won the world championship of gastronomie (cooking). France had not won it since 2013! Last year it was won by Denmark.

In Crime, A 25 year-old woman has been held against her will for 3 years by her sister and mother in the village of Bignay in the Charente Maritime. She was kept in despicable condition with sometimes no water or food for days as part of a religious cult. She managed to escape, and both her family members have been arrested.

The trial of the terrorist attack of November 2015 has started and should last 9 months! Salah Abdeslam (the only survivor of the terrorists) and 19 other defendants are being tried in Paris over the attacks which left 130 dead.

In politics, well we are going to hear a lot of it in the next few Months as it is the presidential election in April (10th & 24th) next year. So, this is the time when people declare themselves candidates! So far, already 13 people have declared themselves candidates, some famous such as Marine Le Pen (Extreme right) and Anne Hidalgo, the Maire of Paris (socialist party-left) to some unknown such as François Asselineau (Frexit!!) who got 0.93% of votes in the last elections. Some parties are doing primaries to decide who will be the best candidate (ecologist and Les Republicains).

Nicolas Sarkozy has been condemned of one year of prison for illegal financing of his 2012 Presidential campaign. He will served it from home with an electronic bracelet and he has appealed.

Obituaries: Jean Paul Belmondo has died aged 88 years old. He was a very famous French actor with more than 80 films. A national tribute has been given to him, that is how famous he was!

PROFESSIONAL OF THE MONTH

DECORATING SOLUTIONS

Decorating Solutions based in Chéronnac (87600).

We are a family run business providing a first-class service for your home or business.

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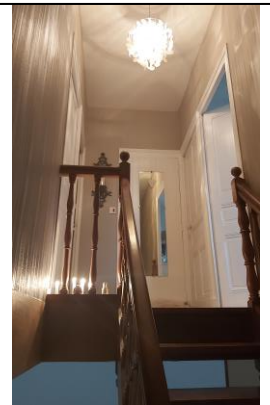
To discuss your needs, please contact us at:

decoratingsolutions87@gmail.com

or 06 3192 34 96

Siret: 89196 94300011

Before and after of a painted house facade:



INSURANCE FRENCH VOCABULARY



French	English
Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Damage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate
Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate

CONTACT DETAILS AND USEFULL INFORMATION

We have 4 offices based in the Charente:

22 rue Jean Jaures
16700 Ruffec
Tel: +33(0)5 45 31 01 61



10 Bd du 8 mai 1945
16 110 LA ROCHEFOUCAULD
Tél: +33(0)5 45 63 54 31



102 Avenue de la République
16260 Chasseneuil sur Bonnieure
Tel: +33(0)5 45 39 51 47



2 Avenue de la Gare
16270 Roumazières-Loubert
Tel: +33(0)5 45 71 17 79



All our offices are open :

Monday: 2 to 5.30pm
Tuesday to Friday: 9 to 12am and 2 to 5.30pm
Saturday: 9am to 12

Roumazieres is open:

All week apart from Monday:
8.30am to 12pm and 1.30pm to 6pm
Saturday: 9am to 12

Email Ruffec: ruffec@allianz.fr

Email Chasseneuil sur Bonnieure : chasseneuil-sur-bonnieure@allianz.fr

Email La Rochefoucauld: la-rochefoucauld@allianz.fr

Email Roumazieres-Loubert: 4001781@agents.allianz.fr

Facebook page: "Allianz Jacques Boulesteix and Romain Lesterps"

Web site : www.bh-assurances.fr/en

Allianz car insurance breakdown telephone number : 0140255886

Thelem car insurance breakdown telephone number: 0140251616

Generali car insurance breakdown telephone number : 0141858483

Novelia car insurance breakdown telephone number : 0549348086

CPAM English speaking helpline: 09 74 75 36 46

EDF helpline in English: 09 69 36 63 83

Medical Emergency guide: <http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to www.bh-assurances.fr/en/practical-informations/ to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!