



# **Your social security rights in France**



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# **Your social security rights in France**

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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# Family

## Family allowances

This chapter informs you about the things you need to know in order to receive family allowance in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

Family allowances are paid to you if you and your family live in France in a stable and regular way and if you have the actual and permanent responsibility for at least one child. Some allowances are paid depending on your level of income.

Actual family allowances are paid as from the second dependent child.

### What conditions do I need to meet?

The right to family allowances is open to the person who is financially responsible for the maintenance of his or her legitimate, natural, adoptive, or even hosted children, once they are under his or her responsibility.

The age limit for a dependent child is set at:

- 20 years for all children who do not work, or whose remuneration does not exceed €1,028.96 per month (€940.10 for the additional allowance for a disabled child);
- 21 years for the payment of housing benefits and family income supplement;
- 20 years to obtain a lump sum monthly allowance.

### General maintenance allowances

- **Family allowances** (*Allocations familiales*) are payable from the 2nd dependent child. The amount is adjusted depending on the number of children and income.
- The **lump sum monthly allowance** is paid to families who have at least 3 dependent children and who lose the benefit of some of the family allowances because one or more children have reached 20 years of age.
- The **family income supplement** is paid to families who have at least 3 dependent children aged between 3 and 21, depending on income.
- **Family income support** (*Allocation de soutien familial*) is paid irrespective of income, for any fatherless or motherless child, or any orphan.

### Early childhood benefit (*Prestation d'accueil du jeune enfant, Paje*)

- The **premium at birth or on adoption** is paid, depending on income, on the birth of a child, or at the time of the adoption of a child under 20 years old.
- The **basic allowance** follows the payment of the premium at birth or on adoption. It is paid depending on income from the month following the birth until the last day of the calendar month before his or her 3rd birthday (or 3 years from the month following the adoption, up to a maximum child age of 20).
- The **shared allowance for the children's education** (*Prestation partagée d'éducation de l'enfant, PreParE*) allows one or both parents to stop or reduce their activity to take care of their children under 3 years old (under 20 years old in case of adoption).
- The **free choice of activity supplement** (*Complément de libre choix du mode de garde*) is paid to the household or person who directly employs someone take care of a child who is under 6 years old or place the child in a *micro-crèche*.

## Special allowances

- The **disabled child education allowance** (*Allocation d'éducation de l'enfant handicapé*) is paid, irrespective of income, for any child under 20 years old who has a disability and who is placed in a specialist school or who has specific home help.
- The **back-to-school allowance** (*Allocation de rentrée scolaire*) is paid, depending on income, for any child of 6 to 18 years old who is in schooling.
- The **daily parental presence allowance** (*Allocation journalière de présence parentale*) is paid to any person who is responsible for a child of under 20 years old who suffers from an illness or serious disability which means that they have to receive continued support and special care.
- The **family accommodation allowance** (*Allocation de logement familiale*) is a family allowance intended to pay for part of the housing costs borne by families (means-tested).
- The **moving premium** (*Prime de déménagement*) is paid, depending on income, to families who have at least 3 dependent children and are entitled to housing benefits in their new accommodation.

## What am I entitled to and how can I claim?

**Method of calculating family allowances:** family allowances represent a percentage of a monthly calculation basis that is set at €439.17 (July 2022). This total is reassessed on 1 April every year.

The amounts below are valid from 1 July 2022 to 31 March 2023.

### General maintenance allowances

- The amount of **family allowances** is adjusted depending on the number of children (from 2) and income:

maximum amount for 2 children: €139.83

maximum value for 3 children: €318.99

maximum value for 4 children: €498.15

increase from 14 years old (does not apply to the eldest of 2 children): €69.92

These amounts can be divided by 2 or 4 if the annual income in N-2 exceeds the amount of one of the three income brackets.

- The maximum monthly amount of the **lump sum allowance** is €88.42.
- The basic monthly amount of **family income supplement** is set at €182. This may be increased, depending on the family's income (€273.03).
- The monthly amount of the **family income support allowance** is equal to €163.87 (orphan) or €122.93 (fatherless or motherless).

### Early childhood benefit (*Paje*)

- The **premium at birth or on adoption** is €953.03 (birth) or €1,906.05 (adoption). This is a set amount paid in one lump sum.
- The **basic allowance** corresponds to €172.77 or €86.38 per month (depending on income).
- In the case of a total halt to activity, the amount of the **shared allowance for children's education** (*PreParE*) is €422.21 per month. It amounts to €272.94 per month if the recipient works less than 50% of the time, and to €157.45 when they work between 50 and 80% of full-time employment.
- The amount of the **free choice of child care supplement** varies according to the age of the child, the type of childcare and the income.



## Special allowances

- The basic amount of the **disabled child education allowance** is €140.53 per month. This amount may be increased for a single parent, or according to the need for assistance, or the extent of the child's handicap. More information is available on the site of the [Ministry of Solidarity, Autonomy and Persons with Disabilities](#).
- The amount of the **back-to-school allowance** ranges from €392.05 to €428.02, according to the age of the child (school year beginning 2022).
- The amount of the **daily parental presence allowance** is set at €62.44 per day. When the child's health condition leads to significant monthly expenses, a supplement of €118.82 can be granted (means-tested).
- The amount of **family housing benefit** depends on income, the composition of the household, the geographic location of the house and the amount of the rent. A simulation of the amount of the allowance may be made on [CAF's \(Family allowance office's\) website](#).
- The **moving allowance**, which is paid once, is equal to the expenses actually incurred in the move, up to a maximum of €1,054.01 for 3 dependent children (€87.83 for each extra child).

## Jargon busters

- **BMAF**: Monthly base for calculation of family allowances. A sum, set by decree, which is used to calculate family allowances.
- **CAF**: Family allowance office. A public body that pays family allowances to all beneficiaries, apart from farmers (whose allowances are paid by the agricultural social security insurance company).
- **Smic**: French Minimum Interprofessional Guaranteed Wage. The gross monthly Smic is €1,709.28 as at 1 January 2023.

## Forms you may need to fill in

Requests for benefits are submitted online on the [CAF website](#) (from one's personal space).

## Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- Information on benefits and services [on the family allowance office's website](#).
- Information on family allowances [on the French administration's website](#).
- [Page for the Centre of European and international social security matters \(Cleiss\) dedicated to family allowances in France](#).

Commission publication and websites:

- [Family allowances: your rights as a European citizen abroad](#)

## Who do you need to contact?

Beneficiaries of the general scheme: please contact the [CAF](#).

Farmers should contact the [MSA](#).

## Maternity and paternity allowances

This chapter tells you what you need to know about in order to benefit from maternity and paternity allowances in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

Maternity and paternity benefits help with the payment of costs related to pregnancy and birth, in addition to the payment of services in cash during the mother's pre- and post-natal leave period, the leave for adoption and the paternity leave.

### What conditions do I need to meet?

In order to have the right to the repayment of care, you need to prove:

- a professional activity, or
- a stable and lawful residence in France.

The right to payments in cash is subject:

- either to the payment of a certain amount of contributions;
- or to a number of hours of work during each reference period.

### What am I entitled to and how can I claim?

#### Benefits in kind (repayment for health examinations)

The right to allowances is open under the same conditions as for sickness benefits.

Maternity insurance covers:

- compulsory medical examinations relating to pregnancy, without application of the co-payment rate and without the flat rate contribution of €1 (only the first two ultrasound scans are supported at 70%);
- the refundable medical costs from the 1st day of the 6th month of pregnancy and until the 12th day after childbirth, without application of the co-payment rate.

From the 6<sup>th</sup> month onwards, you are also exempt from paying the flat rate contribution of €1 and the medical franchise on drugs, paramedical interventions and transport.

#### Benefits in cash (maternity and paternity leave)

You are paid for medical costs in cash, provided that you stop all forms of paid work.

If you are a father, you are also paid allowances for paternity leave.

In the event of adoption, the daily leave allowance may be shared between the father and the mother.

In order to be able to claim these benefits, you must show:

- the payment of contributions or a number of hours of work identical to those that are required for the award of health benefits in cash (for cessation of work for less than 6 months);
- an enrolment of 10 months at the expected date of childbirth, or on the date of the child's arrival in the household.

#### Duration of **maternity leave**

- you have a right to 16 weeks leave (in principle, 6 weeks before the expected date of childbirth and 10 weeks after);

- you are required to take at least 8 weeks leave (6 of which after childbirth);
- you may be granted 2 additional weeks before the childbirth in the event of a pathological pregnancy and up to 4 weeks afterwards if the birth leads to health complications;
- for the arrival of the 3rd child and any after that, the amount of leave is increased to 26 weeks (8 pre-natal weeks and 18 post-natal weeks);
- in case of multiple births, the pre-natal leave is increased to 12 weeks for twins and to 24 weeks for multiple births;
- the post-natal period of compensation is set at 22 weeks for births of more than two children;
- in the event of a premature birth amounting to over 6 weeks before the expected childbirth date (with hospitalization of the child), the duration of maternity leave is increased by the number of days between the date of childbirth and 6 weeks before the expected date of birth.

The duration of **paternity leave** is set at 25 days, or 32 days in the event of a multiple birth.

The duration of the **adoption leave** is set at 16 weeks, or 22 weeks in case of adopting more than one child. People who already have at least 2 dependent children before the adoption benefit from 18 weeks. If the leave is shared between the parents, its duration is extended by 25 days (single adoption) or 32 days (multiple adoption).

The **amount** of the daily maternity, adoption or paternity leave allowance is equal to the average income over the last 3 months that preceded the pre-natal leave, up to the quarterly limit set by social security (€10,998). In January 2023, the amount of the allowances is comprised between €10.24 and €95.22 per day.

### Jargon busters

- **Flat rate contribution:** A contribution claimed from the patient for consultation or treatment by a doctor, radiological examinations or laboratory analyses.
- **Co-payment rate:** Part of the statutory consultation fees remaining payable by the insured person.

### Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- In order to make inquiries on the rates and repayments practised by health and hospital professionals, consult [the sickness benefits website](#).
- More information on maternity, paternity and adoption benefits on [the sickness benefits website](#).
- [Page by the Centre of European and International social security matters \(Cleiss\) dedicated to health insurance for maternity and paternity in France.](#)

Commission publication and websites:

- [Family allowances: your rights as a European citizen abroad](#)

### Who do you need to contact?

Contact health insurance online or find the nearest primary health insurance fund to where you live on [the dedicated page of the sickness benefits website](#).

# Health

## Health care

This chapter tells you what you need to know in order to claim for health care in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

Sickness benefits guarantee the payment of benefits in kind (repayment of healthcare) for beneficiaries and their right-holders.

Benefits in kind cover medical and paramedical fees, along with pharmaceutical costs, fees for the use of medical equipment and hospitalisation.

The following may benefit from these allowances:

- the beneficiary himself;
- his or her minor right-holders.

### What conditions do I need to meet?

The right to these allowances is subject:

- either to practising a professional activity;
- or to having a stable and lawful residence in France.

### What am I entitled to and how can I claim?

#### Healthcare without hospitalisation

Each patient aged over 16 years old needs to choose a general practitioner, who will guide him in his course of healthcare and who will coordinate the person's personal medical file.

All the medical acts realised or recommended by the general practitioner will be reimbursed at the normal rate, as the patient is in the circuit of coordinated care.

In principle, a certain proportion of the cost is to be paid by the beneficiary: this is the co-payment rate. This will be higher if the patient is outside the health circuit. Moreover, a flat rate contribution of €1, which is not repaid, is requested for any consultation or act carried out by a doctor, radiological examinations and laboratory analyses.

In the case of a general practitioner, the repayment of consultations is as follows:

	Consultation price	Repayment basis	Repayment rate	Amount repaid (after flat rate contribution)
General practitioner area 1 *	€25.00	€25.00	70%	€16.50
General practitioner adhering to the healthcare access agreement *	Fees with controlled excess	€25.00	70%	€16.50
General practitioner area 2 *	Freely set fees	€23.00	70%	€15.10

\* According to the doctor's area of activity, repayment may be different:

- doctors in sector 1 fully adhere to the agreement and respect the negotiated rates with health insurance;
- registered doctors, complying with the Controlled Pricing Practices Option (*Option de pratique tarifaire maîtrisée, Optam*), apply moderate excesses: by signing this

agreement, they have promised to moderate and stabilise his/her fees in order to facilitate his/her patients' access to healthcare;

- doctors in sector 2 set their fees freely.

For more information on the sums repaid, consult [the dedicated page of the sickness benefits website](#).

### **Drugs**

Drugs are delivered on medical prescription. In order to be reimbursed, they must feature on the social security beneficiaries' list of reimbursable drugs.

The repayment rate for drugs varies according to their use:

- 100% for drugs recognised as irreplaceable and costly;
- 65% for drugs that have a major or significant medical service;
- 30% for drugs with moderate medical benefit;
- 15% for drugs with a low medical benefit.

### **Healthcare with hospitalisation**

Social security contributes to the costs entailed by the hospitalisation of the beneficiary or his beneficiaries. This repayment includes all the services provided by the hospital:

- medical and surgical fees corresponding to the acts carried out during the hospital stay;
- drugs;
- examinations;
- operations.

In case of hospitalisation in a public establishment or an accredited private clinic, 80% of hospitalisation fees are reimbursed. In certain cases, the reimbursement is equal to 100% (from the start for certain insured persons and from the 31st day of hospitalisation for everyone).

Unless exempted, the beneficiary must pay a flat daily hospital fee amounting to €20 per day of hospitalisation (€15 in the psychiatric department).

For treatments costing €120 or more, the patient is charged a flat fee of €24.

Certain establishments can practise excesses of fees that will not be reimbursed by health insurance. Any additional fees for personal comfort (e.g. a private room) are no longer reimbursed.

More information on hospitalisation is available on [the health insurance website](#).

A flat co-rate payment of €19.61 for admission to an emergency service not followed by a hospitalization (*Forfait Patient Urgences, FPU*) is applicable (reduced to €8.49 or cancelled in some cases).

### Jargon busters

- **Circuit of coordinated care:** The beneficiary chooses a general practitioner (generalist or specialist). This general practitioner will be consulted for all health issues and can, if necessary, refer the beneficiary to a specialist or order hospitalisation. Any beneficiary who does not name a general practitioner or does not go to this doctor first is outside their coordinated course of healthcare and so will have fewer costs reimbursed. Children under 16 do not have to name a general practitioner.
- **Co-payment rate:** Amount of statutory consultation rate that the beneficiary has to pay.

### Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- In order to make inquiries on the rates and repayments practised by health and hospital professionals, consult [the sickness benefits directory](#).
- More information on reimbursement rates is available on [the health insurance website](#).
- [Centre of European and international social security matters \(Cleiss\) page on health insurance in France](#).

Commission publication and websites:

- [Social security allowances: your rights as a European citizen abroad](#)

### Who do you need to contact?

Contact health insurance online or find the nearest primary health insurance fund to where you live on [the dedicated page of the sickness benefits website](#).

## Health benefits in cash

This chapter informs you about the things you need to know in order to claim sickness benefits in cash in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have paid may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

As an employee of the private sector, if you fall ill and if you satisfy the conditions, you are entitled to daily sickness allowances.

Depending on certain conditions, you may also claim for additional compensation paid by your employer.

In case of an inability to work, a sick leave note must be written by the doctor. The daily allowance is only payable from the 4th day of sick leave.

## **What conditions do I need to meet?**

### **Sick leave for a maximum of 6 months**

On the day he stops working, the employee must satisfy the following conditions:

- having worked for at least 150 hours over the 3 calendar months or 90 days before stopping work;
- or having received a salary totalling at least 1,015 times the amount of the hourly Smic over the 6 calendar months before stopping work.

### **After the 6th month of sick leave**

The employee has to satisfy the following conditions:

- on the date that work was stopped, prove 12 months payments into the sickness benefits scheme;
- and have worked for at least 600 hours during the 12 calendar months or the 365 days before the date of stopping work;
- or have received an income totalling at least 2,030 times the hourly Smic over the 12 calendar months (or 365 days) prior to stopping work.

## **What am I entitled to and how can I claim?**

### **Calculation method**

The daily allowance is equal to 50% of the daily basic wage.

### **Maximum amount**

The gross reference wage is limited to €3,076.70 gross per month. Therefore, the daily allowance paid cannot exceed €50.58.

### **Reassessment**

When the sick leave exceeds 3 months, the daily allowance may be reassessed (up to the maximum gross amount) in the event of a general increase in income.

### **Maintenance of all or part of the income by the employer**

The employment contract or the joint agreement that are applicable may include conditions of compensation that are more favourable than those defined by social security. These may go up to the complete repayment of income (this is the case for short-term sick leave in Alsace-Moselle).

Unless there are more favourable provisions, the employee who has worked at the company for at least one year, benefits from supplementary compensation, the amount of which is calculated so that:

- for the first 30 days of compensation, the employee receives 90% of the gross amount which he would have received if he had continued working (including daily allowance);
- for the next 30 days, 2/3 of this same remuneration (including daily allowance).

Each period of 30 days is increased by 10 days per additional 5 years of seniority. The maximum duration of compensation is set at 180 days (90 days at 90% and 90 days at 2/3 of the previous salary).

The additional compensation is paid from the 8th day of absence due to illness.

### **Payment**

Unless there are more favourable collective (or contractual) agreements, the daily allowances are made after a waiting period of 3 days. This delay applies to every work stoppage, apart from in the following cases:

- a return to work between 2 work stoppages that does not exceed 48 hours;



- successive sick leave, owing to a long-term sickness (LTS or ALD).

Note: in Alsace-Moselle, the salary is maintained by the employer as of the first day off work.

### **Days compensated**

The daily allowances are due for each calendar day not worked.

### **Frequency of payments**

The Primary health insurance fund pays daily allowances every 14 days. It sends a summary at the same time.

### **Maximum duration of payment**

At most, the Primary health insurance fund pays 360 daily allowances per period of 3 consecutive years (irrespective of the number of illnesses), without taking into account the compensations paid for a LTS.

If the employee suffers from an LTS, the daily allowances are paid, without limitation in the number, for 3 years. Another period of 3 years may apply if the employee has resumed work for at least 1 year.

### **Jargon busters**

- **Smic**: French Minimum Interprofessional Guaranteed Wage. The gross hourly Smic is €11.27 gross as at 1st January 2023.
- **Primary health insurance fund**: Primary health insurance fund. Guarantees the reception of public at a local level, administers membership for insured persons and their entitlement to sickness insurance, ensures sickness/maternity and occupational accident benefits are paid.
- **LTS (or ALD)**: Long Term Condition. Disease that features on a list established by decree, or pathology resulting in absence from work or treatment for a period of more than 6 months.

### **Know your rights**

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [The French administration's website for the private sector.](#)
- [The French administration's website for the public sector.](#)
- [Centre of European and international social security matters \(Cleiss\) page on health insurance in France.](#)

Commission publication and websites:

- [Social security allowances: your rights as a European citizen abroad](#)

### **Who do you need to contact?**

Contact health insurance online [or find the nearest primary health insurance fund to where you live on the dedicated page of the sickness benefits website.](#)

## Long-term care

This chapter tells you what you need to know in order to claim long-term health care benefits in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have paid may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

The **increase for a third party** (*majoration pour tierce personne, MTP*) enables its beneficiary to receive an increase in his disability pension or his annuity due to an accident at work or annuity for occupational illness. It is provided, under the condition of assistance from a third party.

The **additional allowance for recourse to a third party** (*prestation complémentaire pour recours à tierce personne, PC RTP*) enables an increase in the annuity related to an accident at work or an occupational disease according to the beneficiary's degree of incapacity. It is provided, under the condition of assistance from a third party.

The **disabled child education allowance** (*allocation d'éducation de l'enfant handicapé, AEEH*) is intended to support people who have a dependent disabled child. It is not dependent on the level of income. An additional allowance may be granted if the handicap requires high expenditure or help from a third party.

The **disability allowance** (*prestation de compensation du handicap, PCH*) is a personalised allowance intended to finance the needs related to the loss of independence by disabled people. It covers human assistance, technical and material assistance (fitting of facilities in accommodation and vehicles), in addition to assistance from guide dogs.

The **personalised independence allowance** (*allocation personnalisée d'autonomie, Apa*) is intended to partly cover the expenses of all kinds helping to ensure the autonomy of elderly people needing assistance in order to accomplish essential actions in life, or whose situation requires regular supervision.

### What conditions do I need to meet?

The **increase for a third party** (*MTP*) is granted to you if you receive a disability allowance, and provided that you satisfy the two following conditions:

- your disability prevents you from exercising a profession;
- your disability obliges you to have assistance from a third party in order to complete ordinary living acts.

The **additional allowance for recourse to a third party** (*PC RTP*) is paid to you if you are a victim of an accident at work or an occupational illness, or if you receive an annuity and satisfy the following conditions:

- your rate of permanent disability is at least equal to 80%;
- your disability prevents you from carrying out ordinary acts of life on your own, and requires assistance from a third party.

The **disabled child education allowance** (*AEEH*) is granted if you satisfy the general conditions to benefit from family allowances:

- you have a dependent disabled child who is under 20 years old;
- your child has a disability rate of at least 80%;
- or your child has a disability rate of between 50% and 79%, they attend a specialised establishment, or their state of health requires the use of a special education service or home care;

- your child does not attend a boarding establishment with all costs of their stay covered by sickness benefits, the State or social assistance and any professional income they earn does not exceed 55% of the gross monthly SMIC (set at €1,709.28 as at 1 January 2023).

The **disability compensation allowance** (*PCH*) can be claimed at any age as long as the eligibility conditions are fulfilled before the age of 60 (or if the person concerned continues to work). It can also be paid to disabled children and teenagers who satisfy the [criteria for the award of the AEEH](#) and its complement, as part of the right to choose between the additional AEEH and the PCH.

The **personalised independence allowance** (*Apa*) is granted to you if you satisfy all the following conditions:

- you are at least 60 years old;
- you live in your own home, at the home of a family member, or at a facility;
- you live in France in a stable and regular way;
- you need assistance to complete essential acts in life, or you are in a state of health that requires regular supervision.

### What am I entitled to and how can I claim?

The **increase for a third party** (*MTP*) is set at €1,192.55 per month, or €14,310.70 per year. The total is reassessed each year in April.

The amount of the **additional allowance for recourse to a third party** (*PC RTP*) varies between €596.24 and €1,788.79, depending on the number of ordinary acts of day to day life that the victim cannot accomplish alone.

The basic amount of the **disabled child education allowance** (*AEEH*) amounts to €140.53 per month. In addition to that, there may be a AEEH complement, once the child's handicap results in particularly heavy constraints for the family.

The single parent benefiting from this AEEH supplement may also claim a supplement if they look after the child on their own.

The amounts of the **disability compensation allowance** (*PCH*) are set by the nature of the expenditure, and vary, depending on the income received by the disabled person over the calendar year prior to the application.

The amount of the **personalised independence allowance** (*Apa*) is equal to the amount of the establishment's dependence tariff (*Apa* in institutions) or the aid plan used (*Apa* at home), reduced by a participation from the beneficiary, up to a maximum set depending on the person's income.

### Forms you may need to fill in

- Application form for disabled person's [allowances](#).

### Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [More information on the increase in disability pension for third parties \(MTP\) on the French administration's website.](#)
- [More information on supplementary disability allowances for third parties \(MTP\) on the sickness benefits' website.](#)
- [More information on the additional allowance for recourse to a third party \(PC RTP\) on the French administration's website.](#)
- [More information on the disabled child education allowance \(AEEH\) and supplements on the French administration's website.](#)

- [More information on disability compensation benefits \(PCH\) on the French administration's website.](#)
- [More information on financial support in case of disability on the website of the Ministry of Solidarity, Autonomy and Persons with Disabilities.](#)
- [More information on the personal autonomy allowance \(Apa\) on the French administration's website.](#)

Commission publication and websites:

- [Social security allowances: your rights as a European citizen abroad](#)

### **Who do you need to contact?**

Contact the sickness benefits online [or find the](#) closest Primary health insurance fund to where you live on [the dedicated page of the health insurance website.](#)

[Find the family allowances office for your \*Département\*.](#)

[Find your departmental home for disabled people.](#)

# Incapacity

## Disability pension

This chapter tells you what you need to know to claim a disability pension in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your pension is calculated in France.

### In what situation can I claim?

If you have been a victim of a disease or an accident of non-occupational origin, you may ask to benefit from a disability pension in order to compensate for the loss of your income.

### What conditions do I need to meet?

If you are incapable of resuming work after an accident or an invalidating disease of a non-occupational origin, you may receive a disability pension by satisfying the following conditions:

- you have not reached the legal age of the retirement (62 years);
- your capacity to work or income has been reduced by at least 2/3;
- you have been registered for at least 12 months when you stop your work, or when your disability was established by the medical consultant of your health insurance fund;
- you can prove, over the 12 months prior to your sick leave or medical establishment of your disability, either that you have carried out at least 600 hours of salaried work, or having paid contributions on a salary totalling at least 2,030 times the hourly minimum wage.

### What am I entitled to and how can I claim?

In order to determine the amount of the pension, three categories are defined, according to the remaining work capacity:

- The **1st category** concerns disabled people who are still capable of carrying out a professional activity. The pension is calculated according to the following formula: average annual income (SAM) x 30%. The maximum amount of the pension is equal to 30% of the social security threshold, i.e. €1,099.80 per month.
- The **2nd category** concerns disabled people who are incapable of carrying out a professional activity. The pension is calculated in the same way as for the 1st category, with a different percentage. The calculation formula is as follows (SAM) x 50%. The maximum amount of the pension equals 50% of the social security threshold, i.e. €1,833 per month.
- The **3rd category** concerns disabled persons in the 2nd category, who are obliged to receive help from a third party in order to complete ordinary acts of everyday life. The amount of the basic pension is then increased by 40%. Maximum monthly amount of 3rd category disability pension: €3,025.55 per month.

### Jargon busters

- **Smic:** French Minimum Interprofessional Guaranteed Wage. The gross hourly minimum wage is €11.27 gross at 1st January 2023.
- **SAM:** Average yearly income calculated on the basis of the 10 best years of activity (income subject to contributions up to the limit of the annual social security ceiling).
- **Social security threshold:** maximum total defined each year, on the basis of which contributions and certain social security allowances are calculated (annual amount in 2023: €43,992).

### Forms you may need to fill in

Application form for disability pension on the [sickness benefits website](#).

### Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [More information on the sickness benefits website](#).
- [Centre of European and international social security matters \(Cleiss\) page on health insurance in France](#).

Commission publication and websites:

- [Social security allowances: your rights as a European citizen abroad](#)

### Who do you need to contact?

Contact the sickness benefits online or find the closest Primary health insurance fund to where you live on [the dedicated page of the health insurance website](#).

## Long-term care

This chapter tells you what you need to know in order to claim long-term health care benefits in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have paid may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

The **increase for a third party** (*MTP*) enables its beneficiary to receive an increase in his disability pension or his annuity due to an accident at work or annuity for occupational illness. It is provided, under the condition of assistance from a third party.

The **additional allowance for recourse to a third party** (*PCRTP*) enables an increase in the annuity related to an accident at work or an occupational disease according to the beneficiary's degree of incapacity. It is provided, under the condition of assistance from a third party.

The **disabled child education allowance** (*AEEH*) is intended to support people who have a dependent disabled child. It is not dependent on the level of income. An additional allowance may be granted if the handicap requires high expenditure or help from a third party.

The **disability allowance** (*PCH*) is a personalised allowance intended to finance the needs related to the loss of independence by disabled people. It covers human assistance, technical and material assistance (fitting of facilities in accommodation and vehicles), in addition to assistance from guide dogs.

The **personalised independence allowance** (*Apa*) is intended to partly cover the expenses of all kinds helping to ensure the autonomy of elderly people needing assistance in order to accomplish essential actions in life, or whose situation requires regular supervision.

### What conditions do I need to meet?

The **increase for a third party** (*MTP*) is granted to you if you receive a disability allowance, and provided that you satisfy the two following conditions:

- your disability prevents you from exercising a profession;
- your disability obliges you to have assistance from a third party in order to complete ordinary living acts.

The **additional allowance for recourse to a third party** (*PCRTP*) is paid to you if you are a victim of an accident at work or an occupational illness, or if you receive an annuity and satisfy the following conditions:

- your rate of permanent disability is at least equal to 80%;
- your disability prevents you from carrying out ordinary acts of life on your own, and requires assistance from a third party.

The **disabled child education allowance** (*AEEH*) is granted if you satisfy the general conditions to benefit from family allowances:

- you have a dependent disabled child who is under 20 years old;
- your child has a disability rate of at least 80%;
- or your child has a disability rate of between 50% and 79%, they attend a specialised establishment, or their state of health requires the use of a special education service or home care;
- your child does not attend a boarding establishment with all costs of their stay covered by sickness benefits, the State or social assistance and any professional income they earn does not exceed 55% of the gross monthly SMIC (set at €1,709.28 as at 1 January 2023).

The **disability compensation allowance** (*PCH*) can be claimed at any age as long as the eligibility conditions are fulfilled before the age of 60 (or if the person concerned continues to work). It can also be paid to disabled children and teenagers who satisfy the [criteria for the award of the AEEH](#) and its complement, as part of the right to choose between the additional AEEH and the PCH.

The **personalised independence allowance** (*Apa*) is granted to you if you satisfy all the following conditions:

- you are at least 60 years old;
- you live in your own home, at the home of a family member, or at a facility;
- you live in France in a stable and regular way;
- you need assistance to complete essential acts in life, or you are in a state of health that requires regular supervision.

### What am I entitled to and how can I claim?

The **increase for a third party** (*MTP*) is set at €1,192.55 per month, i.e. €14,310.70 per year.



The amount of the **additional allowance for recourse to a third party** (*PCRTP*) varies between €596.24 and €1,788.79, depending on the number of ordinary acts of day to day life that the victim cannot accomplish alone.

The basic amount of the **disabled child education allowance** (*AEEH*) amounts to €140.53 per month. In addition to that, there may be a complement, AEEH, once the child's handicap results in particularly heavy constraints for the family.

The single parent benefiting from this AEEH supplement may also claim a supplement if they look after the child on their own.

The amounts of the **disability compensation allowance** (*PCH*) are set by the nature of the expenditure, and vary, depending on the income received by the disabled person over the calendar year prior to the application.

The amount of the **personalised independence allowance** (*Apa*) is equal to the amount of the establishment's dependence tariff (*Apa* in institutions) or the aid plan used (*Apa* at home), reduced by a participation from the beneficiary, up to a maximum set depending on the person's income.

### Forms you may need to fill in

Application form for [disabled person's allowances](#).

### Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [More information on disability on the French administration's website.](#)
- [More information on the additional allowance for recourse to a third party \(PCRTP\) on the French administration's website.](#)
- [More information on the disabled child education allowance \(AEEH\) and supplements on the French administration's website.](#)
- [More information on disability compensation benefits \(PCH\) on the French administration's website.](#)
- [More information on financial support in case of disability on the website of the Ministry of Solidarity, Autonomy and Persons with Disabilities.](#)
- [More information on the personal autonomy allowance \(Apa\) on the French administration's website.](#)

Commission publication and websites:

- [Social security allowances: your rights as a European citizen abroad](#)

### Who do you need to contact?

Contact the sickness benefits online or find the closest Primary health insurance fund to where you live on [the dedicated page of the health insurance website](#).

[Find the family allowance office for your Département.](#)

[Find your departmental home for disabled people.](#)

# Old-age and survivors

## Pensions and old age benefits

This chapter tells you what you need to know in order to claim pensions and old age benefits in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your pension is calculated in France.

### **In what situation can I claim?**

On your retirement, as an employee in the private sector or a self-employed worker, you can receive a pension from the compulsory schemes that you have paid into. The conditions differ, depending on your year of birth.

### **What conditions do I need to meet?**

#### **Basic scheme**

The statutory age in order to apply for a retirement pension (*pension de retraite*) is set at 62 years for people born from 1955 onwards.

You are not required to make your application when you reach the statutory age; you can wait to do so. If you go on working after the statutory age and beyond the duration of insurance provided in order to obtain the payment of your pension at its full rate, taking into account your year of birth, you can obtain an increase in your pension (premium).

#### **Mandatory supplementary scheme**

The basic pension is supplemented by a mandatory additional pension scheme (AGIRC-ARRCO), which is calculated in points. Every year, the amount of contributions paid according to a reference salary or income is converted into points.

The pension received depends on the number of points and on the retirement age. In this points system, the amount of the pension is proportional to your professional income over your entire career and not just the 25 best years, as is the case in the basic scheme.

The statutory retirement age is the same as in the basic scheme. You can opt to have your pension rights paid out from the age of 57 years, but an anticipation coefficient is then applied.

Wage earners born after 1956: if a pension is paid out as soon as the conditions for drawing the full rate are met in the basic scheme, a temporary reduction is applied to the supplementary pension amount (-10% for three years up to 67 years of age). This reduction (solidarity coefficient) is not carried over to pensions that are exempt from CSG and is only 5% for those not receiving the full rate. Under certain conditions, disabled retirees or their family caregivers may also be exempted. Wage earners who opt to defer having their pension paid out for one year will not be affected by the temporary reduction.

### **What am I entitled to and how can I claim?**

#### **Basic scheme**

The pensions are paid by the CNAV or the CARSAT. The sum depends on three factors:

- the basic or average yearly salary (SAM);
- the rate of payment determined according to the insurance periods and equivalent periods, and according to the age at the time of claiming. The rate of 50% (full rate) can be reduced according to the number of quarters that are missing in order to benefit from this full rate (minimum rate set at 37.5%);
- the duration of insurance and periods recognised as equivalent by the scheme (periods of contribution and similar periods). The full rate of 50% depends on the duration of the insurance (between 166 and 172 quarters from the year of birth),

the age (67 years for beneficiaries born after 1955) or whether they belong to certain categories (incapable of work, housewives having brought up at least three children, etc.).

The amount of the pension may be subject to different increases:

- increase for a child;
- increase for a dependent spouse (for pensioners who benefited from this pension on 31 December 2010 and still fulfil the conditions);
- increase for assistance by a third party.

### **Mandatory supplementary schemes**

For the determination of points, periods that have been paid for and which are non-contributory are taken into account. The latter include periods of employment prior to the application of the scheme, and periods when benefits for health, maternity, disability, accidents at work and unemployment were received.

Annual value of the AGIRC-ARRCO point on 1 November 2022: €1.3498.

The amount of the pension may be increased when the recipient has or has had children:

- increase of 5% per dependent child of under 18 years old, or 25 years old if a student, apprentice or job seeker (the age requirement is waived for children whose disability has occurred before age 21);
- increase for raising three or more children: rate according to the scheme paid into, or 10% of the pension on the part of the career after 2011.

These two increases are not cumulative; if necessary, the most advantageous is applied.

Wage earners born after 1956: if the beneficiary continues to work beyond the date on which they meet the full-rate conditions under the basic scheme, the supplementary pension is temporarily increased (for one year). This increase is 10, 20 or 30% for two, three or four years, respectively, of pension deferral.

### **Jargon busters**

- **CNAV**: National pension fund. Pension fund for the general system at the national level and in the Paris area.
- **CARSAT**: Pension insurance and health at work funds. Pension fund for general system at the regional level.
- **SAM**: Average yearly income. This represents income on which contributions have been paid. For all beneficiaries born after 1947, the SAM is calculated on the basis of the 25 best years of the person's career.
- **Payment**: Procedure which, for the beneficiary, consists of asserting his pension rights.
- **AGIRC-ARRCO**: created in 2019 through the merger of the AGIRC (executives) and ARRCO (all wage earners, including executives) schemes; it is the body that manages the supplementary pension schemes for employees of the private sector - in industry, trade, services and agriculture.

### **Forms you may need to fill in**

- Application form [for a personal pension](#) - Employee and non-salaried of the general system, employee and non-salaried agricultural workers (MSA)
- [Personal space to apply for supplementary Agirc-Arrco retirement online](#)

## Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- More information is available on [the pension insurance website](#).
- If you have worked abroad, more information is available on [the pension insurance website](#).
- [More information is available on the French administration's website](#).
- [Page of the Centre of European and International social security matters \(Cleiss\) dedicated to pensions in France](#).

Commission publication and websites:

- [Retiring abroad: your rights as a European citizen](#)

## Who do you need to contact?

Contact your local office (general system) via [the pension insurance website](#).

## Benefits for surviving spouses

This chapter informs you about what you need to know to claim benefits for surviving spouses in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have paid may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

The surviving spouse's allowances include:

- the **survivor's pension** (*pension de reversion*), which corresponds to a proportion of the pension which the deceased person could have received. It is paid to the surviving spouse or ex-spouse;
- the **widowhood allowance** (*allocation de veuvage*), which is paid to you, depending on your income, if you do not meet the conditions of age in order to benefit from a survivor's pension;
- the **death grant** (*capital décès*), which guarantees the payment of a sum to your family from a deceased employee, under certain conditions linked to the latter.

### What conditions do I need to meet?

#### Survivor's pension

- you must have been married to the deceased beneficiary (the *Pacs* civil partnership and cohabitation do not entitle the partner to the survivor's pension);
- you must be at least 55 years old;
- your gross annual income must not exceed €23,441.60 if you live alone, or €37,506.56 if you live with a partner.

The survivor's pension may be granted to you, even if your spouse or ex-spouse died before retirement or before reaching the minimum retirement age.

### **Widowhood allowance**

- your income over the 3 calendar months before your application must not exceed €2,485.12;
- your spouse must have contributed to the pension fund for at least 3 months, either continuously or not, during the year before his or her death;
- you must be less than 55 years old;
- you must not live in a couple (remarriage, marital life, *Pacs*);
- you must live in France (apart from with voluntary old-age insurance).

### **Death grant**

So that the death grant can be paid, the deceased party had, less than 3 months before their death, to be in the one of the following situations:

- employed, and on the date of the death, justifying a professional activity allowing the entitlement to sickness benefits;
- an unemployed person receiving unemployment benefits;
- beneficiary of an annuity for an occupational accident or occupational illness for a disability level of at least 66.66%;
- beneficiary of a disability pension;
- already holding these rights.

### **What am I entitled to and how can I claim?**

#### **Survivor's pension**

The survivor's pension is equal to 54% of the basic pension from which your deceased spouse or ex-spouse benefited (or could have benefited, without taking into account any possible increases from which they benefited).

Pensions increase:

- 10% if you have raised at least 3 children;
- 11.1% if you have reached the age for obtaining a full pension (67 for people born after 1955), have exercised your rights to a pension, and if the monthly total of your pensions does not exceed €927.10;
- at most €104.62 per month for each dependent child (cannot be combined with a personal pension).

If your deceased spouse has been married several times, the survivor's pension is shared between you and the divorced ex-spouse(s). This division is proportional to the duration of each marriage.

If your spouse or ex-spouse made 15 years (60 quarters) of contributions to the general pension scheme, the minimum amount of your survivor's pension is €3,701.38 per year. If the deceased had contributed for less than 15 years, this minimum total is reduced proportionally.

The amount of your survivor's pension cannot exceed €11,877.84 per year.

Your survivor's pension may be revised up or down (or even suspended) in case of changes in your income. However, it can no longer be revised 3 months after the actual date of your basic and supplementary personal pensions, or if you do not have the right to these personal pensions, on the 1st day of the month after the statutory retirement age (62 years for persons born after 1955).

### **Widowhood allowance**

The monthly net amount of the widowhood allowance is €662.70.

The total may be reduced, depending on your income.

In the event of remunerated training, or in case of resumption of a professional activity, you may cumulate the incomes received with the widowhood allowance up to a certain limit, and for a certain time.

You receive the widowhood allowance as long as you satisfy the conditions, and at most for 2 years (or until your 55th birthday if you were 50 years old or more when your spouse died).

### **Death grant**

The amount of the death grant corresponds to a lump sum annually adjusted. On 1 July 2022, it is equal to €3,681.

#### **Jargon busters**

- **Pacs:** Civil solidarity pact. This is an agreement made between two adults, of different sexes or the same sex, in order to formalise their lives together.
- **CARSAT:** Pension fund and health at work. Pension fund under the general system at the regional level (except Île-de-France).
- **CNAV:** National pension fund. Pension fund depending on the general system at the national and regional level for Île-de-France.

### **Forms you may need to fill in**

- Application for [a survivor's pension](#) (except civil servants)
- Application for [widowhood allowance](#) (except civil servants)
- [Application for death grant](#)

### **Know your rights**

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [More information on the survivor's pension on the French administration's website.](#)
- [More information on the widowhood allowance on the French administration's website.](#)
- [More information on the death grant on the French administration's website.](#)
- [If you have lost a loved one, there is information to help you on the sickness benefits website.](#)
- [Page of the Centre of European and International social security matters \(Cleiss\) dedicated to pensions in France.](#)

Commission publication and websites:

- [Bereavement support: your rights as a European citizen abroad](#)

### **Who do you need to contact?**

[Page of the pension insurance website to find the contact details of your regional pension fund \(general system\).](#)

# **Social assistance**



## Income support (RSA)

This chapter tells you what you need to know in order to claim income support in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

Income support (*revenu de solidarité active, RSA*) is intended to guarantee unemployed people, or workers who have a very low income, a minimum level of income, which is variable, according to the number of people in their household.

Income support concerns people who are at least 25 years old, and those aged between 18 and 24 years old if they are parents or if they can prove a certain length of time in work.

### What conditions do I need to meet?

- You need to be at least 25 years old, or be pregnant, or have one or more dependent children, or prove a minimum duration of professional activity.
- Live in France in a stable and regular way.
- Be French or a national from the European economic area, or Swiss, and provide evidence of a right to stay, or be a national from another country and have stayed in France regularly for at least 5 years (except special cases).
- The average monthly income of your household over the 3 months prior to your application must not exceed a certain level.
- Have, as a priority, your rights established regarding all other social security allowances (unemployment benefit, pensions, etc.) to which you are entitled.
- You will not be able to receive income support (unless you are a single parent) if you are:
  - on parental or sabbatical leave, on unpaid leave or seasonal lay-off;
  - a student.

### What am I entitled to and how can I claim?

- The amount of income support depends on who is in the household: a couple, and dependent children.
- The amount of income support depends on your income and that of each member of your household.

You can make an estimate of your rights with the help of the [calculation simulator](#) on the CAF website.

If your household has no professional income, the minimum guaranteed income is a flat sum, which is changeable according to the composition of your family.

Number of children	Single person	Single parent: increase for single parents	Couple
None	€598.54	€768.60	€897.81
1	€897.81	€1,024.80	€1,077.37
2	€1,077.37	€1,281	€1,256.93
Per additional child	€239.42	€256.19	€239.42

The increase is granted to a single parent only temporarily, for a duration of 12 months or until the youngest child reaches 3 years of age. This applies, for example, following a separation, the death of the other parent, or the birth of a child in a single-parent family.

If you have income, the amount of income support actually paid is equal to the difference between guaranteed flat-rate amount and your income.

### **Jargon busters**

**Single parent:** a single, divorced, separated or widowed person who has dependent children who are already born, or who are due to be born, who does not live in a couple and does not share his or her income and costs with a partner, cohabitee or civil partner. The simple geographic separation of a couple does not constitute a situation of single parenthood.

### **Forms you may need to fill in**

Application form [for income support](#).

If you are shopkeeper, craftsman, agricultural non-salaried worker, or a freelance worker, you also need to complete [the additional application for non-salaried workers](#).

### **Know your rights**

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [More information on the French administration's website.](#)
- [More information on the Family allowance office's website.](#)

Commission publication and websites:

- [Unemployment and benefits: your rights as a European citizen abroad](#)

### **Who do you need to contact?**

You can apply for income support, at your choice, at:

- your [Family allowance office](#) (CAF) or your [agricultural social-security mutual fund](#) (CMSA), if you come under the agricultural system;
- your General Council (department);
- the Communal centre for social action (CCAS) of where you live;
- an association accredited by the General Council.

## **Other benefits**

This chapter tells you what you need to know in order to claim social security benefits (apart from income support) in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your benefits are calculated in France.

### **In what situation can I claim?**

The social minima, besides income support (RSA), include benefits intended for certain categories of job seekers, elderly people and disabled adults with low income.

## What conditions do I need to meet?

- The **specific solidarity allowance** (*allocation de solidarité spécifique, ASS*) may be awarded, under certain conditions of prior activity and income, to job seekers having exhausted their right to the assistance allowance for return to work (*allocation d'aide au retour à l'emploi, ARE*).
- The **solidarity allowance for elderly people** (*allocation de solidarité aux personnes âgées, Aspa*) is an allowance intended for elderly people who have low income, in order to guarantee them a minimum level of income.
- The **supplementary invalidity allowance** (*allocation supplémentaire d'invalidité, Asi*) is an allowance paid under certain conditions to people who have a disability with an early retirement or disability pension who have not reached the legal retirement age enabling them to receive the solidarity allowance for elderly people (Aspa).
- The **disabled adults' allowance** (*allocation aux adultes handicapés, AAH*) is a means-tested allowance that is paid to adults who are declared disabled, in order to guarantee them a minimum income.
- The **activity allowance** (*prime d'activité*) is a financial aid designed to encourage the activity and to support the purchasing power of workers with modest income.

## What am I entitled to and how can I claim?

**Special solidarity allowance (ASS):** the amount is set at €17.90 per day.

**Solidarity allowance for elderly people (Aspa):** the total depends on the claimant's income and family situation. Maximum: €961.08 per month (€1,492.08 if both spouses receive the allowance).

**Supplementary invalidity allowance (Asi):** the total depends on the claimant's income and family situation. Maximum: €535.42 per month (€1,482.21 if both spouses receive the allowance).

**Disabled adults' allowance (AAH):** the total varies according to the income. A person who has no income may receive the monthly maximum amount of €956.65.

**Activity allowance:** the amount is calculated for periods of 3 months. It depends on the income of the past three months and the structure of the household (flat-rate amount: €586.23).

### Jargon busters

- **RSA:** Income support. This is intended to ensure unemployed people who have low income a minimum level of income, which varies according to the number of people in their household.
- **Pôle emploi:** a body that concentrates all the assistance necessary in order to find a job in the same place (reception, orientation, training, placement of job seekers and payment of a replacement income).
- **Pacs:** Civil solidarity pact. This is an agreement made between two adults, of different sexes or the same sex, in order to formalise their lives together.

## Forms you may need to fill in

- [Application form for solidarity allowance for elderly people \(general system\)](#)
- [Application form for solidarity allowance for elderly people \(agricultural system\)](#).
- [Application form for supplementary disability allowance \(general system\)](#).
- [Application form for additional disability allowance \(agricultural system\)](#).
- [Application form for disabled adults' allowance.](#)

- [Application form for activity allowance.](#)

### **Know your rights**

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- More information on [the ASS on the French administration's website.](#)
- More information on [benefits and social assistance for elderly people](#) (Aspa and Asi) on the French administration's website.
- [More information on Aspa on the Assurance retraite website.](#)
- [More information on Asi on the Assurance retraite website.](#)
- [More information on support for disabled adults on the CAF website.](#)

Commission publication and websites:

- [Social security allowances: your rights as a European citizen abroad](#)

### **Who do you need to contact?**

Pôle emploi is the main contact for ASS:

- [website home page.](#)
- [page to find your local branch.](#)

The national pension fund deals with the Aspa and the Asi allocated to those who receive an early pension or survivor's pension: <https://www.lassurance-retraite.fr/portail-info/home.html>.

The primary health insurance funds deal with Asi applications from recipients of an incapacity pension: [page to find your local office.](#)

For farmers, applications for Asi and Aspa should be addressed to an Agricultural Social Insurance Mutual Benefit Fund: [office contact details.](#)

Departmental houses for disabled people deal with the AAH: [directory.](#)

# Unemployment

## Unemployment

This chapter tells you what you need to know to claim unemployment benefit in France.

If you have worked and paid social security contributions in another country of the European Union, your period of work and the contributions that you have made may be taken into account when your benefits are calculated in France.

### In what situation can I claim?

The back-to-work allowance (*allocation d'aide au retour à l'emploi, ARE*) is the allowance paid by unemployment insurance to employees.

It constitutes a replacement income that is paid to you if you can prove a minimum duration of work prior to the unintentional loss of your job.

You must also prove that you are actively seeking work under the individual job-seeking plan (*projet personnalisé d'accès à l'emploi, PPAE*).

### What conditions do I need to meet?

In order to receive unemployment benefits, you need to:

- reside in France;
- show a termination of the employment contract by dismissal, or the termination of a fixed term employment contract (CDD), or a contractual termination, or resignation for a legitimate reason;
- be physically capable of carrying out a job;
- be enrolled as a job seeker with the Pôle emploi and comply with the individual job seeking plan (PPAE);
- to be actively job seeking;
- have a certain duration of affiliation to the system (have worked at least 130 days – or 910 hours – over the previous 24 months or the 36 previous months for employees of at least 53 years old) at the time of the termination of the employment contract;
- have not reached the legal retirement age (or the age required in order to receive a full pension);
- accept reasonable job offers (in the event of refusing two reasonable job offers, the job seeker may be sanctioned).

### What am I entitled to and how can I claim?

#### Amount of the back-to-work allowance (ARE)

The gross amount of the daily allowance to help you return to employment includes:

- a fixed part equal to €12.47;
- a variable part, equal to 40.4% of the daily reference wage (SJR).

This sum cannot be less than 57%, nor higher than 75%, of the daily reference wage.

If the employee worked part-time, the fixed part of the back-to-work allowance is reduced proportionally.

The monthly replacement income is equal to the amount of the daily allowance multiplied by the number of days in the month considered.

The amount of the back-to-work allowance cannot be less than €30.42 per day. If the beneficiary follows training prescribed by the job centre and receives a back-to-work or

training allowance (*allocation d'aide au retour à l'emploi formation, Aref*), the amount of the latter cannot be less than €21.78 per day.

From the 7th compensated month onwards, allowances exceeding €87.65 are reduced by 30% or are lowered to €87.65. Beneficiaries over 57 years of age are not concerned by this reduction.

### **Duration of payment of back-to-work allowance (ARE)**

The duration of payment of the allowance to the job seeker depends on the duration of affiliation taken into account for the entitlement to benefit rights over:

- the 24 months preceding the end of their contract, if they are under 53 years old;
- the 36 last months, if they are 53 years old or more.

Starting from 1 February 2023, the duration of compensation will also be determined by the prevailing labour market conditions.

This duration of payment cannot be less than 182 days (6 months) nor higher than:

- 548 days (18 months), if the job seeker is less than 53 years old on the date of the end of their employment contract;
- 685 days for those aged between 53 and 54;
- 822 days (27 months), from 55 years of age.

In case of unfavourable economic conditions, these periods may be extended beyond their initial duration (end of entitlement supplement).

### **Contributions and taxation**

A deduction intended for the financing of supplementary pensions is made from the gross amount of the daily allowance.

The back-to-work allowance is also subject to the generalised social contribution (*contribution sociale généralisée, CSG*) and the contribution to the repayment of social security debt (*contribution au remboursement de la dette sociale, CRDS*). The Aref is exempt from CSG and CRDS.

The back-to-work allowance (ARE) and the allowance for return to employment or training (Aref) are taxable income.

## Jargon busters

- **Daily reference wage (SJR)**: it enables the amount of the allowance to be calculated, and corresponds to the average gross income received during the 2 years (beneficiaries under 53) or 3 years (beneficiaries aged 53 or over) prior to the last paid working day, up to a limit.
- **Back-to-work allowance (ARE)**: allowance paid by unemployment insurance.
- **Allowance for return to employment or training (Aref)**: it is paid by the job centre to indemnified job seekers who are following a validated training course.
- **Personalised project for access to employment (PPAE)**: this is established by the job centre after the job seeker signs on as unemployed - it aims to determine a path for return to employment that is adapted to the job seeker's situation.
- **Interprofessional national union for employment in industry and trade (Unédic)**: body that runs the system of unemployment insurance and sets the terms and conditions of indemnification. <https://www.unedic.org/>
- **Pôle emploi (job centre)**: a body that concentrates all the assistance necessary in order to find a job in the same place (reception, orientation, training, placement of job seekers and payment of a replacement income).
- **Generalised social contribution (CSG) and Contribution to the repayment of the social security debt (CRDS)**: social security deductions destined to diversify the sources of financing for social security.

## Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- [The page of the French administration's website on ARE](#)
- [The Unédic page on unemployment benefits.](#)
- [Centre of European and international social security matters \(Cleiss\) Page on unemployment benefits in France.](#)

Commission publication and websites:

- [Unemployment and benefits: your rights as a European citizen abroad](#)

## Who do you need to contact?

Pôle emploi is the sole point of contact for job seekers in France.

- [website home page.](#)
- [page to find your local branch.](#)



# Moving abroad

## Combining social security contributions of foreign countries

This chapter informs you about your rights in terms of social security, if you come (back) to France after paying social security contributions in other States of the European economic area or Switzerland.

For the UK, each case needs to be assessed individually to determine whether a person falls within the scope of Art 30 of the Withdrawal Agreement, and so the EU Coordination Regulations apply, or whether they fall within the scope of situations described in Art 32 of the Withdrawal Agreement and/or come under domestic legislation and the Protocol on Social Security Coordination attached to the Trade and Cooperation Agreement.

### Social security and European regulations

If you leave to work in another country of the European Union or another country concerned by European regulations, as a rule, you no longer make your social security contributions in France, but rather in the new country where you work.

If you have lived, worked and/or paid social security contributions in another country of the EU, or in a country concerned by these same rules, the duration of your stay in one of these countries, the period during which you have worked there, or the contributions that you have paid there, may be taken into account when your allowances are calculated in France.

European regulations guarantee that:

- in France you will have the same rights and the same obligations in terms of social security as a French worker;
- your periods of activity and social security contributions in another country and in France will be taken into consideration in order to open the right to social security allowances in France;
- you will be able, under certain conditions, to receive social security allowances from your country of origin when you will live in France;
- your periods of work in other countries will be added up in order to open the right to social security allowances and in order to calculate their total; for example, for pensions in France.

### Which allowances are concerned?

European coordination regulations in terms of social security provide for terms and conditions of application for the payment of social security allowances. The allowances concerned are:

- family allowances;
- healthcare allowances;
- sickness benefits (including maternity and paternity);
- disability allowances;
- allowances for accidents at work;
- job-related sickness benefits;
- unemployment benefits;
- old-age benefits;
- benefits for survivors;
- death grants.

## What do you need to do?

If you have worked in another country of the European Economic Area or in Switzerland and you come (back) to France, you must have:

- proof of the payment of social security contributions, with the forms E104 and U1 (formerly E301), which you can obtain from the social security body and/or the employment department of the country that you leave. Check with them that you have all the necessary documents.

If you receive unemployment benefits from another country of the EEA or Switzerland, you can transfer these benefits to France in order to look for work there. You must complete the form U2 (formerly E303).

When you contact your insurance fund in France in order to obtain social security benefits, you must enter:

- the country where you have worked;
- the name and address of your employer there;
- the period during which you worked there;
- your social security number.

### Jargon busters

- **Coordination (in terms of social security)**: set of rules that are common to member States, facilitating a continuity of social security benefits for people who circulate within Europe (EU 27, Iceland, Liechtenstein, Norway, Switzerland).
- **E104 Form**: certificate concerning all periods of insurance, employment and residence. This document summarises the insurance periods paid for in a member state. It is used by the institution of a new State of employment in order to open rights to health and maternity benefits and death rights (benefits), when a worker begins an activity in a State and does not satisfy the conditions for opening rights of this State so as to be able to claim benefits.
- **U1 Form**: Periods to be taken into account for the granting of unemployment benefits. It is intended for the unemployed person who is claiming benefits in a member state, after working in another member state.
- **U2 Form**: maintenance of the right for unemployment benefits. This form is designed for unemployed people asking to transfer their residence to another member state in order to look for employment there.
- **EEA**: European economic area. It includes the 27 member states of the EU, in addition to Norway, Iceland and Liechtenstein.

## Know your rights

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

More information on the coordination of social security systems:

- site of the [Centre](#) of European and International social security matters (Cleiss).
- More information on the [French administration's website](#) regarding the stay and employment of citizens of the EEA.
- More information on health and social security in another country is available on [the French administration's website](#).
- [More information on the exportation of unemployment benefits on the Pôle emploi website](#).

Commission publication and websites:

- [Coordination of social security in the European Union.](#)

### **Who do you need to contact?**

Pôle emploi is the sole point of contact for job seekers in France. This body brings together all types of job-seeking assistance in the same place: reception, orientation, training, placement of job seekers and payment of income support.

- [website home page.](#)
- [page to find your local branch.](#)

Health insurance on <http://www.ameli.fr/index.php>

Find the Health insurance fund closest to where you live on [the dedicated page of the sickness benefits website.](#)

The Family allowance office: <https://www.caf.fr/>.

Pension fund (general system) via [the pension insurance website.](#)

# Main residence

## Notion of usual or main residence

This chapter informs you about the conditions of residence to be completed in order to benefit from social security allowances in France, which are paid depending on residence.

### In what situation can I claim?

In order to claim certain social security benefits, paid according to residence, you must actually be present in France, and, where applicable, have a residence permit.

### What conditions do I need to meet?

In order to benefit from these allowances, your usual place of residence must be in France, i.e. a household where you live permanently, or you must have your main residence in France.

The usual residence is the place where you normally live, on a permanent basis.

The main residence is where you live for over 6 months each year.

You can offer proof of this usual or main residence by any means. You will supply all the relevant elements to the social security body: economic and legal links, family situation, social integration, etc.

### What am I entitled to and how can I claim?

The allowances paid according to the condition of residence are as follows:

- supporting the health costs and supplementary health insurance programme (*complémentaire santé solidaire, CSS*);
- solidarity allowance for elderly people (ASPA); in theory from the age of 65 years old, and after 10 years' residence in France, with a work permit for people coming from other countries;
- disabled adult allowance (AAH) from the age of 20 years to retirement age (for persons with 80% incapacity or more, partial combination with an old-age benefit possible);
- family allowances (paid irrespective of income) and housing benefit;
- personalised autonomy allowance (APA) from 60 years old;
- supplementary invalidity allowance (ASI), which is an allowance paid under certain conditions, and after 10 years residing in France with a work permit for those from third countries, to disabled people who receive an early old age pension, a survivor's pension or a disability pension and who have not yet reached the statutory retirement age to benefit from the solidarity allowance for elderly people (ASPA).

#### Jargon busters

- A **social security body** is a fund: the Primary health insurance fund (CPAM), the family allowance office (CAF) or the National pension fund and health at work (CARSAT), for example.
- A **payment made on the condition of residence** is an allowance, an aid, a repayment, an annuity or a pension that is paid to a person who has stable, regular residence on French territory.

### Forms you may need to fill in

The application forms for allowances are given to you by social security bodies after an initial contact concerning your personal situation.

## **Know your rights**

The following links provide further information about your rights. These sites are not the responsibility of the European Commission and therefore do not represent its viewpoints:

- Ministry of Solidarity, Autonomy and Persons with Disabilities: <https://solidarites.gouv.fr>
- Ministry of Health and Prevention: <https://sante.gouv.fr/>
- Social security: <https://www.securite-sociale.fr/>
- French administration: [www.service-public.fr](http://www.service-public.fr)
- Health insurance: [www.ameli.fr](http://www.ameli.fr)
- Pensions: <https://www.lassuranceretraite.fr/portail-info/home.html>
- Family allowances: [www.caf.fr](http://www.caf.fr)

Commission publication and websites:

- [Coordination of social security in the European Union](#)

## **Getting in touch with the EU**

### **In person**

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

### **On the phone or by email**

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

## **Finding information about the EU**

### **Online**

Information about the European Union in all the official languages of the EU is available on the Europa website at: [europa.eu/european-union/index\\_en](https://europa.eu/european-union/index_en)

### **EU publications**

You can download or order free and priced EU publications at: [publications.europa.eu/en/publications](https://publications.europa.eu/en/publications). Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)).

### **EU law and related documents**

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: [eur-lex.europa.eu](https://eur-lex.europa.eu)

### **Open data from the EU**

The EU Open Data Portal ([data.europa.eu/euodp/en](https://data.europa.eu/euodp/en)) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.



