

**AMERICAN UNIVERSITY OF BEIRUT
HEALTH INSURANCE PLAN
APPENDIX A**

Section Two - Premiums

HIP Premium Rates in (L.L.) effective October 1, 2009 are subject to change from time to time at the sole discretion of the University

HEALTH INSURANCE PLAN		ANNUAL PREMIUMS EFFECTIVE OCTOBER 1, 2009 - LL									
CATEGORY	CLASS	0 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60 - 65	66 - 75	76 - 80	81 - 85	86 >
HIP	CLI	454,000	840,200	1,180,800	1,507,000	1,688,500	1,932,100	2,403,500	2,445,600	2,487,800	2,530,000
HIP	CLII	256,100	474,900	655,300	836,900	937,300	1,074,600	1,358,400	1,381,800	1,405,200	1,405,200
HIP / NSSF	CLI	277,300	510,600	717,400	925,400	1,024,300	1,188,200	1,472,300	1,498,100	1,524,000	1,549,800
HIP / NSSF	CLII	156,900	289,200	398,500	513,700	569,800	659,800	833,200	847,600	862,000	862,000
HIP / NSSF (INPT) - 149	CLI	336,600	623,800	872,300	1,123,300	1,244,300	1,443,600	1,787,900	1,819,200	1,850,600	1,882,000
HIP / NSSF (INPT) - 149	CLII	191,400	352,600	484,100	624,400	690,800	803,000	1,010,200	1,027,700	1,045,100	1,045,100
STUDENTS - CLII	CLII	432,000	432,000	432,000	432,000	432,000					

HEALTH INSURANCE PLAN		MONTHLY PREMIUMS EFFECTIVE OCTOBER 1, 2009 - LL									
CATEGORY	CLASS	0 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60 - 65	66 - 75	76 - 80	81 - 85	86 >
HIP	CLI	37,830	70,020	98,400	125,590	140,700	161,000	200,300	203,800	207,310	210,830
HIP	CLII	21,340	39,580	54,600	69,740	78,100	89,550	113,200	115,150	117,100	117,100
HIP / NSSF	CLI	23,110	42,560	59,780	77,120	85,360	99,020	122,690	124,840	127,000	129,150
HIP / NSSF	CLII	13,080	24,100	33,210	42,810	47,480	54,990	69,430	70,630	71,830	71,830
HIP / NSSF (INPT) - 149	CLI	28,050	51,980	72,690	93,610	103,690	120,300	148,990	151,600	154,220	156,830
HIP / NSSF (INPT) - 149	CLII	15,950	29,380	40,340	52,030	57,570	66,920	84,180	85,640	87,090	87,090
STUDENTS - CLII	CLII	36,000	36,000	36,000	36,000	36,000					

Students and Trainees	HIP Oct 1, 2009 LL
Category	2nd Class
Twelve months	432,000
One Semester & Summer	324,000
One Summer Session	216,000

Section Eight - Part A.6

The fixed deductible fee per admission per HIP member is as follows:

- First Class LL 450,000
- Second Class LL 100,000

This appendix may be amended from time to time at the sole discretion of the University

REGULATIONS OF THE HEALTH INSURANCE PLAN
APPENDIX B
REVISED HIP DECISIONS AND MEASURES EFFECTIVE OCTOBER 1, 2009

October 8, 2009

Revised HIP measures and decisions to become effective October 1, 2009 are detailed as follows:

A. GENERAL.

1. HIP third class was discontinued October 1, 2004.
2. Maternity coverage has become included under Premiums.
3. "Post-retirement eligibility for HIP coverage" was reinstated for employees and staff hired after October 1, 2004.
4. "HIP / NSSF Class I" is now available to non-academic and management staff having NSSF coverage.
5. The Plan is subsidized by AUB up to 3.5% of total annual payroll.

B. PREMIUMS.

1. Second class premiums should **not exceed in any case 12% of the subscriber's salary.**
2. "Appendix A" shows updated HIP premiums effective October 1, 2009.

C. COST-SHARING & CO-PAYMENT.

1. HIP patients' share in the cost of ambulatory services:
 - a. **12% first class up to LL450,000/patient/year**
 - b. **5% second class up to LL200,000/patient/year**
2. Co-payments on doctors' visits are as follows:
 - a. **Primary Care** visit (UHS): **LL3000**
 - b. **Private Clinics** visit:
HIP co-NSSF
 - i. **1 to 5 visits** - LL8000 on HIP co-NSSF patients in Private Clinics

REGULATIONS OF THE HEALTH INSURANCE PLAN
"APPENDIX B"
REVISED HIP DECISIONS AND MEASURES EFFECTIVE OCTOBER 1, 2009 (CONT)
October 8, 2009

- ii. **6 to 10 visits** - LL25000 on HIP co-NSSF patients - **First visit**
6 to 10 visits – LL15000 on HIP co-NSSF patients - **Follow-up visit**
 - iii. **11 visits and above** - Full consultation
HIP co-nil
 - iv. **1 to 5 visits** - LL10000 on HIP co-nil patients.
 - v. **6 to 10 visits** - LL25000 on HIP co-nil patients – **First visit**
6 to 10 visits – LL15000 on HIP co-nil patients – **Follow-up visit**
 - vi. **11 visits and above** - Full consultation.
- c. **Co-payment on eye exam:** LL25000/visit
 - d. **Co-payment on Emergency Room (ER) visit:** LL15000/visit

D. AUB STUDENTS.

1. Special annual premium (2nd class): **LL432,000 or \$286** (These rates will be applied as of October 1, 2009)
2. Coverage includes:
 - a. Inpatient, outpatient and doctors' visits
 - b. Psychiatric Coverage:
 - **Outpatient:** Students who need psychiatric care shall be entitled to 10 outpatient visits per year. The first two visits, for diagnostic purposes, are to be charged to the HIP program while the remaining eight, if needed, shall be shared 80% by AUB and 20% by the student.
 - **Inpatient:** Inpatient coverage will be limited to a maximum of 15 days per year per student. The first three days, for diagnostic purposes, will be charged to HIP while the remaining 12 days will be shared 90% by AUB and 10% by the student.

REGULATIONS OF THE HEALTH INSURANCE PLAN
“APPENDIX B”
REVISED HIP DECISIONS AND MEASURES EFFECTIVE OCTOBER 1, 2009 (CONT)
October 8, 2009

3. **Students are exempted from cost-sharing and co-payment on ambulatory services and doctors’ visits.**

E. ADMISSION TO AUBMC.

1. Deductible fee per hospital admission to AUBMC is as follows:
 - a. LL450,000 - first class
 - b. **LL100,000 – second class**

EXEMPTIONS ARE AS FOLLOWS:

1. One-day-surgery.
2. Patients admitted for chronic treatment, such as once per week or once per month for chemotherapy are to be charged deductible fee once every seventh admission.
3. Patients admitted a second time as a follow-up or due to complication resulting from the first admission will not be charged deductible fee if the second admission is within two months of the first.
4. Admissions for delivery including new-born bill or admissions for pregnancy-related cases.

F. CHARGES IN THE EMERGENCY UNIT.

Amendment of HIP Regulations “Section Seven – 2” that should read as follows:

- 2 – c. **Emergency Unit - Prescriptions, medications and medical supplies are covered.**

Questions or comments should be addressed to benefits@aub.edu.lb.

HUMAN RESOURCES

Benefits Coordinator’s Office