

**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

<b>HEALTH INSURANCE PLAN</b>		<b>ANNUAL PREMIUMS EFFECTIVE OCTOBER 1, 2009 - LL</b>									
<b>CATEGORY</b>	<b>CLASS</b>	<b>0 - 19</b>	<b>20 - 29</b>	<b>30 - 39</b>	<b>40 - 49</b>	<b>50 - 59</b>	<b>60 - 65</b>	<b>66 - 75</b>	<b>76 - 80</b>	<b>81 - 85</b>	<b>86 &gt;</b>
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					

<b>HEALTH INSURANCE PLAN</b>		<b>MONTHLY PREMIUMS EFFECTIVE OCTOBER 1, 2009 - LL</b>									
<b>CATEGORY</b>	<b>CLASS</b>	<b>0 - 19</b>	<b>20 - 29</b>	<b>30 - 39</b>	<b>40 - 49</b>	<b>50 - 59</b>	<b>60 - 65</b>	<b>66 - 75</b>	<b>76 - 80</b>	<b>81 - 85</b>	<b>86 &gt;</b>
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					

		<b>HIP Oct 1, 2009 LL</b>
<b>Students and Trainees</b>		
<b>Category</b>		<b>2nd Class</b>
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 150,000

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

REF: HIPrem09

October 1, 2009