

**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

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- 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 (2<sup>nd</sup> 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.

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- 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](mailto:benefits@aub.edu.lb).

**HUMAN RESOURCES**

Benefits Coordinator’s Office