



**To:** Members of the Health Insurance Plan (HIP)  
**Subject:** HIP Premium Adjustment - Fiscal Year 2010 - 2011  
**Date:** September 23, 2010

The past year has witnessed a substantial increase in the cost of providing quality medical care to our employees and their dependents. Healthcare costs have escalated rapidly (up to 7% for the past year) and are expected to continue rising in the coming years. We want to continue providing the best possible medical care for all of you and that necessitates at present a **3% increase** on premiums of all age groups **excluding AUB students and members aged 66 years and above**. The new rate increase will take place as of October 1, 2010.

As you know several benefits were introduced to the Plan during the past years and more improvements are scheduled in the coming years. Among these upgrades are the following:

1. Maternity coverage was included as part of the normal premium and does not require a separate premium.
2. Emergency cases are now allowed at hospitals all over Lebanon and financed directly by the Plan.
3. Medical supplies and medications are now covered at the Emergency Unit of AUBMC.
4. Capping of HIP 2<sup>nd</sup> class premiums to ensure that premium paid does not exceed 12% of salary.
5. Extended hours and Saturday schedule are now available at our Primary Care Unit (UHS).
6. **A major arrangement was recently agreed with AUBMC Administration regarding Emergency services** to HIP patients. We are looking forward to see substantial improvement taking place in response time to patients as well as in quality of service. This arrangement is scheduled to begin October 1, 2010.

New HIP premiums are shown in updated **Appendix A** that you can browse at the following link:  
<http://www.aub.edu.lb/hr/benefits/Documents/HIP-Prem2010-10.pdf>

Balancing the costs and the quality of a healthcare plan is not an easy task therefore we rely on your cooperation and understanding to operate and maintain a viable "Health Insurance Plan" that is in the best interests of the university, yourselves and your families.

Questions or comments should be addressed to the HR/Benefits Office at the following email address: [benefits@aub.edu.lb](mailto:benefits@aub.edu.lb)

Sincerely,

**Jim Radulski**  
**Vice President Human Resources**