



**To:** Members of the Health Insurance Plan (HIP)

**Subject:** HIP Measures and Premium Adjustment - Fiscal Year 2009 - 2010

**Date:** September 29, 2009

We are reverting to in-house management as of Oct. 1, 2009 after 3 years of experience under a Third Party Administrator (TPA).

Having in mind the sustainability of the Plan now and in the future, three aspects of the plan have been reviewed: Plan's finances, scope of coverage meaning extension of care to include new technology being introduced every day, and the quality of care.

As a result of that review new measures have been introduced; these range from a modest premium increase to including maternity coverage under "Premiums" and reinstating post-retirement eligibility for employees and staff hired after October 1, 2004 .

The changes that will take effect as of October 1, 2009 are the following:

1. Increase of HIP Premiums: 10% for students, 15% to 20% on other categories, i.e. AUB staff and Retirees.
2. Maternity coverage is now included under premiums; this means that it remains valid as long as a member has HIP coverage.
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. Primary care clinics are planned to be opened outside AUBMC premises in certain Lebanese regions making access to primary care easier and better.
6. Outside providers in Beirut and other Lebanese areas also are planned to be contracted by the Plan opening a wider range of care to HIP members.

**OFFICE OF THE VICE PRESIDENT FOR HUMAN RESOURCES.**

**HEALTH INSURANCE PLAN.**

HIP Measures and Premium Adjustment – Fiscal year 2009 – 2010 (cont)

HIP cost containment will remain an on-going target of HR Administration now and for the longer term. In this respect cost sharing was increased very reasonably to recognize the patient's contribution to healthcare cost. The annual average increase in healthcare cost worldwide including Lebanon is 6% +.

Changes in Premiums as well as in co-payments and cost-sharing are shown in **Appendix A and Appendix B.** To browse them, please click on the following link:

[http://www.aub.edu.lb/hr/Announcements/Documents/2009/09/Appendix\\_A\\_B.pdf](http://www.aub.edu.lb/hr/Announcements/Documents/2009/09/Appendix_A_B.pdf)

Finally, we keep relying on the cooperation and understanding of our community at large to maintain a viable Health Insurance Plan offering sufficient coverage to its members with the best quality of care.

Questions or comments that you might have 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 for Human Resources**