Health insurance coverage is mandatory for all students (2nd class) during their years of study at AUB, therefore, a student, new or continuing, registered for at least 6 credits, is automatically enrolled under the Health Insurance Plan of AUB (HIP).

Students, who register at the University beginning of the fall, will be covered by HIP for twelve months, provided they do not graduate, withdraw or be suspended and/or dropped from the University. HIP fee charged per semester: L.L. 222,500.-

A student may be exempted from enrolling in HIP if he/she presents proof that he/she is covered by another health insurance plan. In that respect, he/she may proceed signing an HIP waiver at the Benefits Coordinator’s Office, College Hall, 3rd floor or at another location that will be announced in due time.

Students may sign HIP waivers as per the following timetable:

<table>
<thead>
<tr>
<th>SUMMER 2011</th>
<th>June 13 – July 1, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Students Except Medicine</td>
<td></td>
</tr>
<tr>
<td>MED I and II</td>
<td>August 16 – September 9, 2011</td>
</tr>
<tr>
<td>Academic Year 2011-2012</td>
<td></td>
</tr>
<tr>
<td>MED III and IV</td>
<td>May 30 – June 24, 2011</td>
</tr>
<tr>
<td>Academic Year 2011-2012</td>
<td></td>
</tr>
<tr>
<td>FALL 2011-2012</td>
<td>August 8 – August 19, 2011</td>
</tr>
<tr>
<td>All Students Except Medicine</td>
<td>currently registered undergraduate students &amp; new undergraduate students</td>
</tr>
<tr>
<td></td>
<td>September 19 – October 7, 2011</td>
</tr>
<tr>
<td></td>
<td>all students</td>
</tr>
</tbody>
</table>

Graduate students registered for a thesis are eligible to continue HIP coverage for a period of two consecutive years only. Eligible students may proceed to enroll in HIP for summer 2011 or fall 2011-12 during the dates specified in the previous time table at the Benefits Coordinator’s Office, College Hall, 3rd floor.

Students are expected to be Aware of the Following HIP Regulations. Kindly Read them carefully.

The Health Insurance Plan (HIP) provides medical and hospital care to AUB community namely staff, students, retirees, etc. HIP members are required to use exclusively the University Health Service and AUB Hospital for their medical and Hospital care. Coverage will be in accordance with the Plan’s Rules and Regulations.
HIP GUIDELINES TO AUB STUDENTS

HIP coverage for all students is limited to medical and hospital care inside Lebanon only; under no condition will coverage be for medical services outside the country. A hospitalised member is entitled to professional services within AUB Medical Centre facilities.

An HIP member is entitled to general or specialist consultation if referred by the “University Health Service” UHS. In case of emergency patients are treated and referred for required care by “AUH Emergency Unit”. In both cases, HIP members are covered for medical care needed within the resources of AUB Medical Centre and in accordance with HIP Policies and Procedures.

Chronic or other conditions or diseases or injuries which existed on or before the date of original enrolment or re-enrolment will not be covered unless the member has completed five consecutive years of membership.

Student means a person registered for a course of study at the University, whether working or not for a degree, on full-time or part-time basis, provided the student is registered for at least 6 credit-hours. Auditors are not considered students.

Students who register at the beginning of the summer term will be covered for that term only. Coverage during summer will be limited only to the use by students of the AUBMC facilities provided they do not withdraw, are suspended or dropped from the University. Under no condition will coverage be allowed for medical care outside AUBMC (inpatient, outpatient services).

Eligible married students may enrol their spouse and children who are living with them in Lebanon at the regular 2nd class rates as long as they remain registered at the University and are members of the HIP. The premiums for the spouse and the children must be paid in full and in advance.

Members are entitled to the following hospital stay:
- 30 days hospital care during the first calendar year of enrollment in the Plan.
- 45 days during the second year.
- 60 days during the third year.
- 90 days thereafter for uninterrupted or consecutive years of enrollment.

A student will be covered by HIP from the beginning of a specific term provided he/she registers and pays his/her fees up to 48 hours after graduation or leaving the University.

It is to be noted that the wording of this memorandum is meant to be a mere summary of the provisions of the Plan and is provided solely as a matter of convenience and in no way define or limit the scope or intent of any provision of the Plan.

Wishing you healthy and successful years of study at the American University of Beirut, the Benefits Coordinator’s Office will be available to answer your queries and attend to your requests.

HR / Benefits Coordinator’s Office
College Hall, 3rd Floor – Human Resources
Tel: (961) 1 350000 or 374374 or 374444, Ext: 2329.
E-mail: benefits@aub.edu.lb - Fax: (961) 1 744475