



**REGULATIONS OF THE HEALTH INSURANCE PLAN
APPENDIX B – Updated October 2012**

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 April 1, 2012 for active staff and July 2012 for AUB students.

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
 - 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 consultationHIP 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

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- 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 (2nd class): LL468,000 or \$310
- 2. Students are exempted from cost-sharing and co-payment on ambulatory services and doctors' visits.

E. RESIDENTS – AUBMC

Residents at AUBMC are exempted from cost-sharing and co-payment on ambulatory services and doctors' visits.

F. 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.

G. MENTAL HEALTH COVERAGE

INPATIENT COVERAGE

- 1. A maximum of three days hospitalization for diagnostic purposes only of suspected mental illness, alcoholism, substance abuse/addiction.

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2. In addition, inpatient coverage will be limited to 15 days per year per HIP member. The first three days, for diagnostic purposes, will be charged to HIP while the remaining 12 days will be shared 90% by HIP and 10% by the member. After the first year the allowed 15 days in-hospital will be shared 10% by the member and 90% by HIP.

OUT-PATIENT COVERAGE

1. Coverage of mental illness or substance abuse/addiction is granted for only two clinical visits for diagnostic purposes.
2. In addition those HIP members who need psychiatric care shall be entitled to 12 outpatient visits per year. The first two visits, for diagnostic purposes, are to be charged to HIP program while the remaining ten, if needed, shall be shared 80% by HIP and 20% by the member. After the first year the 12 visits and the cost of all related care will be shared 20% by the member and 80% by HIP.

INCLUSION UNDER HIP COVERAGE (SAME CONDITIONS AS ABOVE)

1. Suicide, self destruction, or intentional self inflicted injury, or any attempt thereat while sane or insane.
2. Psychiatric or child psychology services.

Questions or comments should be addressed to benefits@aub.edu.lb.