

**AMERICAN UNIVERSITY OF BEIRUT
BEIRUT - LEBANON**

***BENEFITS GRANTED
TO NON-ACADEMIC PERSONNEL***

**ISSUED BY THE HUMAN RESOURCES DEPARTMENT
AUB CAMPUS**

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SECTION ONE

PURPOSE OF THE BOOKLET

This Booklet contains information aiming at facilitating the acquaintance of those non-academic employees and workers concerned with benefits to which they may be eligible pursuant to the policies applicable at the American University of Beirut.

It is to be noted that the legally binding text to determine said benefits, the terms and conditions of their applicability and the benefiting thereof is the text of the law as issued by the Government of Lebanon or that of the policy approved by the University in respect of said benefits.

It is clearly understood that the legal provisions or the applicable policies are subject to modification from time to time.

SECTION TWO

HEALTH INSURANCE PLAN OF THE AUB

I. Definition

The Health Insurance Plan (HIP) of the American University of Beirut provides medical and hospital care for AUB academic personnel, non-academic personnel and students. The HIP members are required to use exclusively the University Health Service and the AUBMC for their medical and hospital care. Available coverage will be in accordance with the Plan's Rules and Regulations.

II. Eligibility

Enrollment in the Health Insurance Plan is optional for all personnel who are working on full-time basis for periods over three months or on half-time basis or more and for more than nine months.

III. Premiums

The premium rates are determined by the University and are subject to change from time to time at the sole discretion of the University.

At time of issue of this booklet, the HIP premium scale is fixed on the basis of the class of hospitalization and the age of the member (Please refer to Appendix A).

IV. Membership and Classification

1. A subscriber may enroll alone but if he/she wishes to cover his/her family, he/she must include the spouse and all eligible children, but can exclude adult children.
2. Eligible personnel who opt to join the HIP must fill in the Benefits Coordinator's Office an enrollment form of membership within 21 days from the date of appointment indicating the class, the coverage required and including any additional optional coverage.
3. After 21 days, enrollment will be available if requested in writing only in the following October.
4. Persons who choose not to enroll sign a waiver. They are of course required to pay for their medical and hospital care taking into consideration their eligibility for the Medical Scheme of NSSF.
5. If enrollment takes place within 21 days from the date of appointment, coverage will start from the date of appointment and shall continue automatically unchanged as long as the subscriber remains eligible under the Plan according to the aforesaid conditions, and pays the required premium.

6. Non-academic personnel who go on Leaves With Pay or Leaves Without Pay are entitled to continue their HIP membership while on such leave. Payment of bills incurred outside AUB Hospital or abroad will in no case exceed 80%, in excess of deductibles, of the cost of similar medical care or hospitalization provided at the AUB Medical Center.

The HIP coverage in this case may be inadequate. Accordingly, a subscriber on leave as mentioned in the previous paragraph is advised to make private arrangement for adequate health insurance in the place of destination. For coverage during leave without pay, the subscriber has to pay the premium in advance prior to departure. Otherwise, he/she would not be covered and would be considered as a new member upon returning from such leave and has to wait till October following the return from Leave.

7. HIP coverage may be continued at the written request of the subscriber for a period not to exceed one month from the last day of the month in which the contract or employment is terminated.
8. Any change in status, e.g. marriage, birth of a child, adoption of a child or stopping of coverage in respect of any member must be reported in writing within a maximum period of 21 days to the Benefits Coordinator's Office in order to take advantage of the HIP based on the change(s) in status or effect any other changes as may be required. In such cases, the premium (as amended) and/or the benefits begin with the date of the change of the status. In case of birth of a child whose parents are members of the HIP, the benefits for the child begin from the fourth day of birth. If no enrollment in writing is made within 21 days of the change, enrollment and coverage will be available if requested in writing and then only in the following October.
9. Coverage for any condition arising out of pregnancy shall be available for three days. Such coverage is applicable only if the husband and wife are members, and enrollment for maternity benefits was made within 21 days after marriage. Enrollment for maternity not made within 21 days after marriage may be made in October and to be covered, enrollment must be at least 10 months before the normal delivery date. Once maternity insurance is discontinued by a subscriber for any reason, maternity coverage cannot be reinstated.
10. In hospital coverage, members are entitled to thirty days hospital care during the first calendar year of enrollment in the Plan, forty five days during the second year, sixty days during the third year, and ninety days thereafter for uninterrupted or consecutive years of enrollment. Days are non-cumulative.
11. Changes in class, coverage and discontinuation of membership can be made only in October and upon requesting them in writing.
12. Upon retirement, enrollment in HIP should be submitted in writing within one month of the actual retirement date. Premiums are paid for one year in advance. Once enrollment of a retiree is discontinued, it may not be reinstated.

SECTION THREE

STAFF EDUCATION

I. Eligibility:

Full-time Employees and Workers who have successfully completed the probationary period.

II. Educational Courses and Compensatory Work Time

1. For the purpose of continuing or advancing their education, the University offers those eligible Employees and Workers the possibility to take courses at the American University of Beirut for the obtainment of a diploma or credit, or to audit such courses up to a maximum of 6 clock hours per week during the academic year (October to June).
2. Not more than 3 clock hours can be within their work schedule.
3. Employees and Workers who take educational courses during their work schedule will be required to work an equal amount of time outside their work schedule.
4. During Summer Session, such Employees and Workers may be allowed a maximum of 5 clock hours per week provided these hours fall outside the regular work schedule.

III. Charges

1. The University will look into the Staff Educational Scholarship applications submitted by Employees and Workers who attend courses for the obtainment of a diploma or credit and will consider exempting them from 60% of course fees (the same applies to courses offered by the Continuous Education Program).
2. No charges will be made for auditing educational courses.

IV. Approval Authority

All requests for taking courses will be subject to the approval of the concerned Dean or Head of Administrative Department. Approvals must be submitted in writing to the Human Resources Department – AUB Campus, within the assigned deadline before an Employee or Worker is allowed to attend the course(s). Applications for exemption from part of course fees will be subject to the terms and conditions set by the University.

SECTION FOUR

EDUCATIONAL SCHOLARSHIPS

I. Non-Academic Employees Above Grade 12

The University will grant educational scholarships for children of those non-academic employees classified above Grade 12 who are in active service in accordance with the following conditions:

1. The employee or worker classified above Grade 12 must have 2 years or more of continuous active service on full-time basis to be eligible to apply.
2. An application form for educational scholarship will be submitted for each eligible child prior to the start of the Fall semester (normally starts on October 1) or Spring semester (normally starts on February 15).
3. School Education
 - i. An educational scholarship for elementary, intermediate and secondary education up to the Lebanese Baccalaureate II or Baccalaureate Technique may be granted provided the education period does not exceed 14 years. This scholarship will not be granted for repeated classes.
 - ii. The above mentioned scholarship will consist of all expenses, fees and tuitions in Lebanon or abroad up to the amount of the tuition charged by the International College (I.C.) in Beirut.
4. University Education

The University will look into educational scholarship applications submitted by employees above grade 12 who are in active service in respect of their children according to the following conditions:

- i. An educational scholarship for university education may be provided in the form of either acceptance of exempting each eligible child from tuition at AUB or reimbursement of tuition at another university up to the amount of the tuition charged at AUB.
- ii. The scholarship at AUB for each eligible child may not exceed a maximum number of regular academic years leading to the Bachelor's degree.

II. Non-Academic Employees in Grades 1 – 12

The University will grant educational scholarships for children of those non-academic employees classified in Grades 1 through 12 who are in active service in accordance with the Collective Agreement between the University and the Syndicate of Employees and Workers of AUB.

1. The employee or worker classified in the aforementioned Grades must have had 5 years or more of continuous active service on full-time basis on September 30 prior to the beginning of the school year for School Education, or prior to the beginning of the semester as declared by the University for University Education.
2. The educational scholarship and/or the acceptance of exemption from AUB tuition is limited to a maximum of 4 children.
3. School Education
 - i. The child must be registered in an official or private, regular and daily school following the official Lebanese program in Lebanon. Night schools are not considered regular for this purpose.
 - ii. Scholarships will be granted for each eligible child for a maximum of 13 regular school years, beginning with the first elementary up to Baccalaureate II or Baccalaureate Technique.
 - iii. The amount of educational scholarship for each eligible child is as follows:

a. Elementary:	LL. 1,125, 000	(private schools)
	LL. 225,000	(official schools)
b. Intermediate & Secondary:	LL. 2,250,000	(private schools)
	LL. 340,000	(official schools)
 - iv. The scholarship will not cover cost of books, transportation or any other charges and fees.
 - v. Payment will be made upon presenting an application form with the receipt, registration certificate and tuitions catalogue in private schools and the registration certificate in official or gratuitous schools.
4. University Education

The University will look into educational scholarship applications submitted by those employees and workers in grades 1 – 12 who are in active service in respect of their children according to the following conditions:

- i. The educational scholarship application for each eligible child will be limited to cover consecutive academic years of undergraduate studies up to the first University degree under the present University Academic Program.
- ii. The child must have been accepted by the Admissions Committee and registered at AUB as a regular full-time student working for a degree provided he/she does not benefit from another scholarship.

III. Educational Allowance as per decree no. 6263 dated January 18, 1995

1. Employees and workers shall benefit from an educational allowance as per decree no. 6263 dated January 18, 1995 and its amendments.
2. The employee must have had at least 1 year of continuous active service prior to the beginning of the school year.

3. The number of children who benefit from the allowance is fixed at 3, provided that each student has completed his/her fourth year of age during the school year and has not exceeded 25 years of age, and is registered in a regular school.
4. The amount of this allowance is fixed as follows:
 - LL. 200,000 for the student enrolled in public or gratuitous schools or in private institutions for the handicapped.
 - LL. 500,000 for the student enrolled in private schools and universities.
 - LL. 300,000 for the student enrolled in the Lebanese University.
5. The amount of the allowance in respect of all eligible children shall not exceed one million Lebanese pounds.

SECTION FIVE

National Social Security Fund

I. Eligibility

The following are eligible to benefit from the National Social Security Fund (NSSF) in all its applicable branches:

1. All Lebanese employees who have a labor contract on the Lebanese territory and are less than 64 years of age and who have not liquidated their end of service indemnity between the age of 60 and 64 (in which events and if their contractual relationship continues they will only benefit from the Maternity and Sickness Branch and the Family Allowances Branch provided contributions thereto are paid).
2. Non-Lebanese employees who are citizens of any of the countries that have reciprocal treatment with Lebanon, namely Britain, France, Italy, Belgium, and Switzerland.

II. Branches of NSSF

The National Social Security Fund is composed of 3 main branches:

1. Medical Scheme (Maternity and Sickness)
2. Family and Educational Allowances Branch
3. End of Service Indemnity Branch

III. Medical Scheme

1. In order to benefit from the Medical Scheme of the National Social Security Fund the insured must have worked three full months as of the date of enrollment and provided contributions have been paid on his/her behalf.
2. As for Medical Scheme monthly contributions, the University contributes 7% and the employee contributes 2% of the monthly salary up to L.L. 1,500,000.
3. The insured and the beneficiaries of NSSF are required to use the University Health Service as primary care unit. The beneficiaries are: the parents, spouse and children as per the conditions fixed by NSSF.
4. The insured and the beneficiaries of NSSF may be examined by a specialist physician on contract with NSSF, whether full-timer or part-timer, only within the University's Medical Center provided the patient has prior referral from the physician who examined him/her at the University Health Service.

5. Upon visiting the physician, medications and treatments prescribed, laboratory or radiology tests or any other medical acts required to be taken should be written on NSSF forms, so that a medical prescription form and a medical diagnostic form be issued for each said medical act.
6. In order to facilitate the procedures related to the purchase of medications, the University has agreed with several pharmacies in its vicinity, which are on contract with NSSF, to dispense medications to its employees in accordance with NSSF rules and regulations (See Appendix B).
7. The insured or beneficiary will have to secure the approval of the Benefits Coordinator's Office to buy the medication prescribed by the treating physician at AUB, before he/she pays 20% of the medication bill.
8. In case the insured or beneficiary decides to buy medication from a pharmacy other than the appointed pharmacies, the beneficiary will have to present the following documents (physician prescription, pharmacy receipt, empty medication boxes) to the Benefits Coordinator's Office which will, in turn, present them to the NSSF. In such a case, no payment will be made except after the NSSF has agreed to and cleared said documents and paid its share therein.
9. In addition to the above, prior approval must be obtained from the NSSF in order to carry out any of the following medical acts: MRI, CT Scan, Lithotripsy, Physical therapy, Hearing aid, and Prostheses.
10. To obtain prior approval from the NSSF to any of the medical acts listed above in No. 9, the beneficiary should present the following documents to the Benefits Coordinator's Office, four working days before undergoing such act (s):
 - Photocopy of the insured identity card (2)
 - Photocopy of the beneficiary (patient) identity card (2)
 - Report by the treating physician
 - NSSF prior approval form signed by the treating physician
11. In emergency cases, medical care may be sought from outside the University's Medical Center, provided the beneficiary submits to the Benefits Coordinator's Office the relevant documents (medical prescription, sickness attestation, treating physician report, reports and results of radiology and lab tests, medical care and treatment bills, empty medication boxes, etc...), to be assessed by a medical committee for their acceptance or rejection.
12. In case the patient covered by this Branch chooses to seek medical care outside the University's Medical Center, the patient will have to submit the documents listed above in No.11 to the Benefits Coordinator's Office to be forwarded in turn to NSSF. In this case, no reimbursement shall be made to the insured except following the approval and clearance by the NSSF of all documents and payment by the NSSF of its share therein.
13. For hospitalization, the patient should present the documents listed below to the HIP Benefits Coordinator's Office at AUBMC, four working days before being admitted to

the hospital, in order for the said Office to be able to secure prior approval from NSSF:

- NSSF prior approval application form signed by the attending physician.
- Report of the attending physician.
- Hospital admission slip.
- Photocopy of the identity card of the insured (2).
- Photocopy of the identity card of the beneficiary patient (2).

14. If the patient is admitted to the University's Medical Center in case of emergency, the Benefits Coordinator's Office, will submit on the first working day following the patient's admission a request to the NSSF for a late hospitalization approval after the insured (beneficiary) having secured the following documents:

- A late hospitalization approval application from the Medical Center Comptroller signed by the attending physician and the NSSF monitoring doctor in the Medical Center.
- Report by the attending physician giving the reason why the patient was admitted to hospital in an emergency.
- Photocopy of the identity card of the insured (2).
- Photocopy of the identity card of the beneficiary patient (2).

15. The insured and the beneficiary who choose hospitalization outside the University's Medical Center in a hospital on contract with NSSF, should personally secure prior or late approval from the Health and Maternity Insurance Branch of NSSF.

Funeral Expenses Allowance

The amount of the funeral expenses allowance is 150% of the applicable Official Minimum Wage and payable as follows:

1. To the insured himself/herself in case of death of one of family members as defined in the NSSF law and who are: the parents, spouse and children as per the NSSF conditions.
2. To the beneficiaries designated in the Social Security law in case of death of the insured and who are the parents, spouse and children as per the NSSF conditions.

IV. Family and Educational Allowances Branch

1. As for the Family and Educational Allowances Branch, the University contributes 6% of monthly salary up to L.L. 1,500,000.
2. Every Employee or Worker is obligated to report to his/her supervisor any change in his/her nationality or his/her marital or family status within 10 days of its occurrence, and to produce satisfactory evidence and the following documents:

A. MARRIAGE

- i) Copy of the Marriage certificate.
- ii) Official family status record.
- iii) If the age of the non-working wife is less than 25 years old, a certificate issued by NSSF indicating that the wife does not benefit from NSSF under her parents' coverage.
- iv) If the wife is not working the husband should sign a declaration form in the Benefits Coordinator's Office.

B. DIVORCE

- i) Copy of the divorce certificate.
- ii) New official family status record.

C. DEATH

- i) The death certificate.
- ii) New official family status record.

D. WIDOW

- i) New official family status record.
- ii) Court guardianship order if minor children are beneficiaries.

E. CHILDREN

- i) Birth
 - a. Official family status record.
 - b. Copy of the individual status record of the newborn.
- ii) Children 18 years of age and above
 - a. School/University certificate for student homologated by the Ministry of Education and Higher Learning.
 - b. Official status record for the dependent female 18 years of age and above.
 - c. Declaration when children start working or get married.

F. MARRIED FEMALE EMPLOYEE

A married female employee or worker benefits from the Family Allowance Scheme provided that:

- i) The husband is not entitled to benefit from NSSF or any other similar mandatory plan.
- ii) NSSF will conduct an investigation to ensure that the children are living with their mother who is supporting them financially.
- iii) The married female employee or worker will benefit from the Family Allowance Scheme until her children complete 18 years of age, or if the children are continuing their education, and hence are unable to support themselves financially until the children are 25 years of age (in which case the following documents are required: a school certificate homologated by the Ministry of Education and Higher Learning and an official status record for children having attained 18 years of age and above).

3. NSSF pays a family allowance to eligible Employees and Workers.

Family allowances are due to every full time married male insured, and full time married female insured whose husband does not benefit from NSSF or any other governmental plan.

The amount of monthly family allowance is as follows:

- i) L.L. 60,000 in respect to the non-working wife.
- ii) L.L. 33,000 in respect of each dependent child up to 5 children.

The family allowances are paid monthly to those eligible employees by the employer on behalf of NSSF.

V. End of Service Indemnity Branch

1. An Employee or Worker employed prior to May 1, 1965 and who opted not to enroll in the End of Service Indemnity Branch under the Social Security Law, and who resigns from the University, will be paid a termination indemnity equal to one month's salary for each year of actual service.

The University shall grant such Employee or Worker an additional half-month salary for any full consecutive year following twenty years of actual service in the University. This grant shall not be paid for any fraction of the year.

2. End of Service Indemnity Branch under NSSF:

- A. In respect of the End of Service Branch, the monthly contributions due to the NSSF by the employer are 8.5% of the monthly salary during the period of employment.
- B. Any employee subject to the End of Service Branch, whether mandatorily or by option, is entitled to an end of service indemnity in full in the event where any of the following conditions is met:
 - He/she has worked 20 years at least
 - He/she has at least 50% medical disability that prevents him/her from performing his/her job or to do any similar job with due regard to his/her occupational skills, which disability is approved by the medical NSSF committee.
 - Resignation due to marriage of a female employee within one year from date of marriage.
 - He/she attains 60 years of age and up to 64 years.
- C. If the employee leaves definitely his/her work with the intent not to have any salaried occupation, the indemnity is:
 - 50% if he /she has been a member for more than 1 year up to 5 years
 - 65% if he/she has been a member for more than 5 years and up to 10 years.
 - 75% if he/she has been a member for more than 10 years and up to 15 years.
 - 85% if he/she has been a member for more than 15 years and less than 20 years.
 - 100% if he/she has been a member for 20 years of service and more even if he/she is under 60 years of age.

3. End of Service Indemnity for Non-Lebanese Employees and Workers as per Article 31 of the current Syndicate Agreement and for the period during which it applies:
 - A. Non-Lebanese Members who are not governed and do not benefit from the Lebanese National Social Security Law or any other similar or comparable program or benefit be it in accordance with the Lebanese Law or any foreign Law and who were employed by the University prior to May 1, 1965 will benefit, in as far as End of Service Indemnity is concerned from the same rights granted by Lebanese Labor Law and Article 29 of the Collective Agreement to Lebanese Members who were employed prior to May 1, 1965 and who did not join the End of Service Indemnity branch of National Social Security Fund.
 - B. Non-Lebanese Members who were employed by the University after May 1, 1965 will benefit in as far as End of Service Indemnity is concerned from an amount payable by the University calculated pursuant to the rules applied by the NSSF for determining the amounts due by the Fund to its Members.

SECTION SIX

DAILY TRANSPORTATION ALLOWANCE

Employees and Workers will be granted a daily transportation allowance of LL.6,000.- per active work day as per decree no. 6263 of January 18, 1995 and its amendments.

The Employee or Worker enjoying transportation provided by the establishment, or who sleeps in the establishment, shall not benefit from the transportation allowance.

The transportation allowance shall not be considered for the calculation of the end of service indemnity.

SECTION SEVEN

ANNUAL LEAVE

1. Employees and workers who have completed one or more years of service shall be granted paid annual vacations as follows:
 - i. Fifteen working days for persons who have up to and including 7 years of service.
 - ii. Seventeen working days for persons who have more than 7 up to and including 14 years of service.
 - iii. Twenty working days for persons who have more than 14 up to and including 21 years of service.
 - iv. Twenty Five working days for persons who have more than 21 years of service.
2. The weekly day rests falling during the annual vacation are not part of the vacation.
3. The vacation dates shall be determined by the University based on work requirements, taking into consideration the wishes of the Employee or Worker concerned. The decision of the University in determining the vacation dates shall be final.
4. Employees or Workers must take their vacations annually. Vacations may not be accumulated, nor are they deferrable to the following year except in special circumstances and after the approval of the University provided the employee or worker takes six consecutive days of his/her due vacation, defers the remainder to the following year and takes all the vacation at one time.
5. The University expects every Employee and Worker to take his/her annual vacation when scheduled. The Employee or Worker will not be entitled to receive pay in lieu of unused vacation except as stated in paragraph 6 below.
6. In case of termination for any reason whatsoever, an Employee or Worker with more than one year's service will be paid for accrued vacation days accumulating up to the date of his/her termination, subject to the limitations provided in paragraphs 4 and 5 of this Section.