

Beneficiaries

All Lebanese USJ students, aged 30 or under, must be subscribed to one of the following organizations: The National Social Security Fund NSSF, the Civil Servants Cooperative, the Judges' Mutual Fund in Lebanon, the Mutual Fund of Professors at the Lebanese University, and Social Services of the Armed Forces and Municipalities.

N.B.: Private insurance plans, regardless of their type or provider, are not recognized by the NSSF.

1. Students under 25 years of age:

- a- If they do not work and their parents are not subscribed to any of the abovementioned organizations: they must subscribe to the NSSF through the University.
- b- If they do not work and their parents are subscribed to any of the abovementioned organizations, they are then covered by their parents' health insurance and must present proof of coverage.
- c- If they work and are subscribed to any of the abovementioned organizations by their employer, they are responsible for their own insurance and must present proof of coverage.

2. Students aged between 25 and 30 years:

Students in this age group can no longer be covered by their parents' insurance:

- If they work and are subscribed to any of the abovementioned organizations, they must present proof of coverage;
- If they do not work, they must subscribe to the NSSF through the University.

Getting Reimbursed

Students seeking reimbursement for medical expenses must visit the relevant NSSF and present their NSSF registration number and the required documents (medical prescriptions, duly completed invoices, empty medication boxes, examination reports, etc.). Students should contact the NSSF center nearest to their campus, Badaro for Beirut, and the appropriate regional center for others.

It should be noted that subscription to the Social Security Fund entitles you to the following benefits:

- 80% reimbursement, based on NSSF rates, for medical care and pharmaceutical products (consultations, medications, imaging, etc.).
- 90% coverage of hospitalization expenses (except in the case of an accidents occurring during a study-related activity. In such cases, reimbursement is handled by the insurance company).

For more information on procedures, students can contact the secretariat of their institution or the **Rectorate – NSSF Office**.

INSURANCE

All USJ students are covered by the University's insurance policy against physical injury.

Definitions

- "Physical injury" refers to accidents resulting from an unforeseen, external, and violent circumstance beyond the student's control.
- Accidents resulting from an illness or medical condition are not covered by the University's insurance policy, but by the NSSF or by the student's personal insurance plan.

Period of Insurance Coverage for "Physical Injury"

This policy covers the student enrolled at USJ:

- a. On working days as specified in each institution's calendar:
 - During hours of attendance at the University;
 - While commuting to and from the University.
- b. Every day (even non-working days): during activities or projects organized by the University.

Hospitalization Sites for "Physical Injury" Insurance

After contacting the secretariat of their institution, students on Beirut campuses should go to the emergency room of *Hôtel-Dieu de France*. For students on regional campuses (Zahle, Saida, and Tripoli), they may go to any hospital in their region.

Emergency Hospitalization

1. In the event of physical injury

These cases are covered by the University's "physical injury" insurance.

On Beirut campuses

- The student or a witness notifies the institution's secretariat.
- The institution's secretariat contacts the Insurance Office at the Rectorate on 01-421000 (Ext. 1143 or 1153) to obtain the claim form and present it to the HDF emergency room.

For Regional campuses

- Following hospitalization in the emergency room, the Campus secretariat contacts the Insurance Office at the Rectorate, which will request coverage from the insurance company and fax confirmation to the hospital.

During external activities organized by the University

- The student or a witness informs the institution's secretariat as soon as possible. The Secretariat then contacts the Insurance Office at the Rectorate to arrange admission to the HDF emergency room or to other hospitals.

2. In the event of illness or a medical condition requiring emergency hospitalization:

These cases are not covered by the University's "physical injury" insurance.

If the student is covered by private insurance (under their own name or their parents'), they must present their personal insurance card (private insurance, mutual insurance company, etc.) at the hospital emergency room.

If the student is not covered by private insurance, they must pay for the medical expenses incurred at the hospital's emergency room.

Non-Urgent Hospitalization

1. In the event of physical injury:

If hospitalization is required due to an accident involving physical injury in any of the above cases, the student must present to the Rectorate the medical report from their treating physician. At the Rectorate's request, the insurance company will cover hospitalization costs at HDF.

2. In the event of illness or a medical condition:

Two options are available:

- Students may contact the NSSF Office at the Rectorate to prepare the necessary formalities for NSSF coverage.
- Students may use their private insurance. Our insurance does not apply in such cases.