

Beneficiaries

All Lebanese students aged 30 and under, regularly enrolled at USJ, must be subscribed to one of the following organizations: NSSF, Cooperative of Civil Servants, Mutual Fund for Judges, Mutual Fund of the Lebanese University Professor, Social Services of the Armed Forces and Municipalities.

N.B.: All private insurances, whatever they may be, 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: they must present proof of their coverage by their parents.
- 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 their coverage.

2. Students aged between 25 and 30 years old:

They can no longer be dependent on their parents:

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

Getting reimbursed

Students who wish to get reimbursed for medical expenses must present themselves to the relevant NSSF centers (for Beirut: the Badaro center) with their NSSF registration number and the necessary documents (medical prescriptions, duly completed invoices, empty medication boxes, examination reports, etc.)

Students on regional campuses refer to the NSSF centers in their respective regions.

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

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

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



All USJ students are insured by the University against physical injury.

Definitions

- “Physical injury” refers to accidents resulting from an unforeseen, external, violent circumstance beyond the student’s control.
- Other accidents, such as those arising from an ailment or illness, are not covered by the University’s insurance policy, but by the National Social Security Fund or by the student’s own insurance.

Period of insurance coverage for “physical injury”

This policy covers the student enrolled at USJ:

- On working days as specified in each institution’s calendar:
 - During hours of attendance at the University;
 - While commuting to and from the University.
- 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

Such cases are covered by the University’s “physical injury” insurance.

On campus in Beirut

- The student or their entourage 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 to 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, who will ask the insurance company to cover the cost, which will be faxed to the hospital in question.

During external activities organized by the University


- The student or their entourage informs the institution’s secretariat as soon as possible, who in turn contacts the Insurance Office at the Rectorate to arrange admission to the HDF emergency room or to other hospitals.

2. In the event of ailment or illness requiring emergency hospitalization

Such cases are not covered by the University’s “physical injury” insurance.

If the student is covered by private insurance (under their own name or that of their parents), they must present their own insurance card (private insurance, mutual insurance company, etc.) to 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, as a result of an accident involving physical injury in any of the above cases, hospital admission is required, the student must present to the Rectorate the medical report from their treating physician; subsequently, at the Rectorate's request, the insurance company will then cover the cost of hospitalization at HDF.

2. In the event of ailment or illness

Two options are available:

- The student contacts the NSSF Office at the Rectorate to prepare the necessary formalities for coverage by the NSSF.
 - They can opt to use their own insurance if they have private insurance. Our insurance has no role to play in such cases.
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