

CHAPTER V

MEDICAL CARE

Article 24:

- 1- All bank employees of whichever category, shall benefit from the medical facilities offered by the Social Security Health Fund, while retaining the acquired rights of employees working in banks which provide better medical grants.
- 2- For hospitalization only, employees shall be classified into two categories:
 - a. Employees of technician category/grade C and above, and their spouses are entitled to First Class Hospitalization. The bank bears the difference between this class and the one provided by Social Security Health Fund.
 - b. The remaining employees of other grades are entitled with their spouses to a Second Class Hospitalization; the bank shall bear the difference in full between this class and the class provided by the Social Security health Fund.
 - c. The working spouse of the employee does not benefit from the medical facilities offered by the Agreement to the spouse of the employee, unless she does not benefit in the company where she works from the facilities provided by the contribution of the Social Security Health Fund. If the spouse benefits from facilities less than those provided by the Agreement, the bank bears the difference of class between what the employer grants her and what the bank grants her, by virtue of the Agreement.
- 3- Employees of all grades are entitled to hospitalize their children in Second Class provided the employee bears 25% of the difference between this grade and that of the Social Security Health Fund, whereas the bank bears 75% of this cost.

- 4- For the purpose of this Article. "Children" means those who are the dependents of the employee and living with him/her. They shall be under 16 years of age, or under 25 years if they suffer from a disability that prevents them from working, or if they are full-time students.
- 5- If the female employee has custody over her children according to the principles adopted by the Social Security Health Fund and benefits from the medical facilities of the Fund, she also benefits from the allowances stipulated in the present article.
- 6- In order to facilitate reimbursing amount of expenses incurred by an employee, refundable by the Social Security Health Fund, the bank will advance the employee the amount of expenses once the employee produces the original bills related to medical consultations and exams of all kinds to his/her bank. The employee will also produce an affidavit authorizing the bank to be reimbursed by the Social Security Health Fund on behalf of the employee. The bank, however, reserves the right of recourse to the employee in case some bills are not accepted by the Social Security Health Fund, or in case some expenses are deducted.
- 7- Delivery is considered as an operation eligible under the above mentioned Hospitalization Plan.
- 8- If the medical consultation fees, or the laboratory tests, or X-Ray, or Scanner, or any other medical services exceed the fees designated by the Social Security Health Fund, the bank will bear 75%: -
 - The consultations difference, provided it does not exceed LBP 36,000. -
 - The difference of laboratory tests, provided it does not exceed LBP 42,000.-
 - The difference of X-Rays, provided it does not exceed LBP 50.000.-
 - The difference of specialized Tests, such as scanner, échographie, Doppler, or MRI, provided it does not exceed LBP 150.000.-

These grants shall apply to those treated abroad.

For the verification of the value of consultations and tests subject of the foregoing articles, the employee should present evidencing documents.

9- The employee of whichever category has the right for a loan from his/her bank for his/her the dental treatment or those of the family within a maximum limit amounting to LBP 2,500,000 (two millions five hundred thousand Lebanese Pounds); to be settled interest free, within one year by monthly installments. The Bank's Management reserves the right to verify the documents which evidence the treatment and its cost, as well as the capability of the borrower to settle its installments, in addition to installments of any other loan which he/she might have been granted, all within the limit of one third of his/her monthly salary.