HEALTH CARE BYLAWS

Revised and Submitted to The Eighth Board of Trustees Meeting

September 8th, 2013

NEW BORG EL-ARAB
ALEXANDRIA, EGYPT
Article (1)
The Health Care Plan provides medical and hospital care for eligible E-JUST staff members under these regulations. Coverage will be in accordance with the Plan’s rules and regulations through a contract with a medical insurance company. To benefit from the coverage provided for the plan, HCP members are required to use exclusively the clinics, doctors and hospitals stated in the contract.

Article (2)
All full time University staff engaged for periods over 6 months are entitled but not required to enroll in the HCP.

Article (3)
Academics and non academic member of seventy years of age or above are not eligible for original enrolment in the HCP.

Article (4)
Eligible personnel who opt to join the HCP must fill in the Human Resources Department an Enrollment form of membership 21 days before the activation of his / her membership. If an eligible member wishes to cover his family upon his own expenses, he should also add them in the enrollment form.

Article (5)
Membership begins from the date of enrollment. Membership continues automatically unchanged as long as the subscriber remains eligible under the plan. No change in coverage unless the subscriber specifically requests a change in writing, and then only in the following year.
Article (6)

HCP 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.

Article (7)

Eligible married members of the HCP may enroll their spouse and children as long as they remain duly registered at E-JUST. The premium for the spouse and children should be covered fully by the members.

Article (8)

The University may require the subscriber to sign declarations when in its opinion such declaration would ensure the proper application of the plan.

Article (9)

HCP Resources:

E-JUST HCP Revenues consist of:

1- Premiums deducted from staff and students.
2- 1% from each grant.
3- Contributions from Egyptian government.
4- 1% of Board accepted funds.
5- 1% of Net returns from consulting, operating, and training services performed E-JUST.
6- 1% of Net returns from research and studies contracted for between the University and different local and international agencies.
7- 1% of returns on University funds.
8- Sanctions and penalties on E-JUST staff.
9- 1% from the total monthly salary of all E-JUST staff.
10- Other revenues.

E-JUST creates a bank account for this purpose in one of the commercial banks.
Article (10)

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

Article (11)

Health care services shall be provided through an annual contract with health insurance Company duly registered and authorized to operate in Egypt.

Article (12)

E-JUST shall prepare a fully equipped clinic and assign specialists to follow up providing the a 24 hrs. health care service.

Article (13)

A personalized card is issued, providing that the card owner is an Eligible HCP member and containing all relevant information about the Applicable Health Care Plan.

Article (14)

Terms and conditions of the contract are attached to these bylaws.