

“Medicare”

Local Health Plan for AUC Employees

How can I join Medicare?

- ✚ Joining Medicare is based on monthly enrollments; for new hired, newly married, newly born; provided that enrollment in the plan takes place within the same/following quarter to their employment/marriage respectively. In this regard, a proof should be submitted to Medicare to verify such facts.
- ✚ Existing employees and dependents are only to be enrolled in the beginning of the year; i.e. July. Necessary application documents shall be submitted no later than 2 weeks before the beginning of the related month.
- ✚ Medicare applications should be submitted to the HR Office with a personal photo, noting that in case of including dependents, separate applications are to be filled out for each dependent, attaching to it a personal photo and a copy of the birth certificate (for child) and marriage certificate (for spouse).

Who is eligible to join Medicare?

Participation in the plan is compulsory for all staff with the exception of support staff on job levels from 1 -4 (skilled & semi-skilled staff only), externally funded project staff, casual employees and staff hired before September 1996; where participation remains on a voluntary basis. Participation may be waived if the employee is already subscribing to an alternative plan providing medical services of similar nature and quality, provided that a documented proof is submitted to the HR Office.

What are the terms for the Medicare Withdrawal?

- ✚ Medicare withdrawals are permitted on monthly basis. Necessary withdrawal documents shall be submitted no later than 2 weeks before the beginning of the related month.
- ✚ For those who have used Medicare services with an amount up to LE 600 since the start of the plan year (1st of July), withdrawal is made on monthly basis provided that the Medicare ID is submitted. Whereas, if consumption is over 600LE, premium should be paid till the end of the plan year (end of June).
- ✚ In case of employees whose contracts ended with AUC and consumed LE 600 or more, premiums (both the employee and the AUC shares) should be paid for the whole plan year; a guarantor form should be filled out in this regard.
- ✚ No re-enrollments are permitted in case of withdrawal of coverage during the same plan year.

How much should I pay upon joining Medicare?

- ✚ The local health plan currently consists of four levels of coverage; LE25,000 (A), LE50,000 (B), LE75,000 (C) & LE100,000 (D) each with a corresponding ceiling/sub-ceiling. In case of exceeding the corresponding ceiling/sub-ceiling, the employee is to pay the over-ceiling amount as per the AUC Over-ceiling Policy. The policy is available at HR whenever needed.
- ✚ Premiums are paid in Egyptian pounds according to subscription: single rate, spouse rate and child rate. The university pays half the premium for a spouse and two children only, and the employee pays both employee and university shares for more than one spouse, and any additional child(ren).
- ✚ Employees whose gross monthly salary is LE 2,000 or more are placed at level (B), unless they choose to enroll in a higher level of coverage.
- ✚ Upgrading and downgrading of levels are only permitted on the contract renewal date i.e. July 1st. Downgrading of levels is only permitted for retirees, those who are joining the plan on voluntary basis, and those who have portion of their premium contribution are totally incurred by them.

What is the coverage duration for Medicare for me & my dependents?

Coverage is provided up to the age of 70 for main subscribers (employee/retiree) and spouses, whereas, it is extended for children up to the age of 26 for a male and female if not married.

How can I benefit from Medicare?

- ✚ Medicare provides the following medical services: in-patient, out-patient, emergency, out-patient medications/drugs for dependents only.
- ✚ The out-patient medications/drugs for the main participant “employee” are covered by the AUC clinic & not through Medicare.
- ✚ Medicare services can be obtained through either the Medicare network or outside the network i.e. reimbursement system, as follows:

Medicare Network:

- ✚ All services through Medicare network, except for emergency and dental services, are provided with a prior-referral from the Medicare General Practitioner (GP) using the Medicare ID card.
- ✚ Medicare GPs are available at: 1- AUC Clinics (New Cairo Campus) 5 times a week and (Downtown Campus) 2 times a week.
2- Some hospitals of the Medicare network according to a set schedule (please refer to network link below).

Some of the Medicare most famous contracted hospitals: **Cairo:** Air Force Specialized Hospital in New Cairo; Dar El Fouad in 6th of October; Al-Hayat Medical Center, Al-Ganzoury and Cairo Specialized Hospitals in Heliopolis; Al-Nile Badrawi in Maadi; Al-Salam in Mohandessein; Dar El Hekma, Al Kasr Al Eini Al Fransawi, San Peter International, Tabarak, El Gezeira, etc. **Alexandria:** Alexandria Medical Center, The German Center/Hospital, etc...

Medicare Reimbursement (Outside network):

- ✚ In case treatment took place outside the network, Medicare reimburses at 80% of their **contracted pricelist**.
- ✚ In emergency cases, Medicare reimburses at 100% of their **contracted pricelist**.
- ✚ Invoices and Medical reports/prescriptions are to be presented to the HR within a maximum of 3 months since the date of service, where a claim form should be filled out.
- ✚ Claims are only reimbursed within the same plan year.
- ✚ The reimbursement process takes 21 business days to be processed by Medicare and deposited into the main participant’s bank account.

Is there any further information about Medicare that I can find online?

Medicare Info & Network: www.aucegypt.edu »Quick Links »Employment »Benefit Plans »Medicare Medical Plan.
<http://www.aucegypt.edu/offices/HR/benefit/Pages/MedicareMedicalPlan.aspx>

Medicare Applications (Enrollment/ reimbursement forms): www.aucegypt.edu »Quick Links »Employment »Forms »Medicare
<http://www.aucegypt.edu/offices/HR/forms/Pages/default.aspx>.