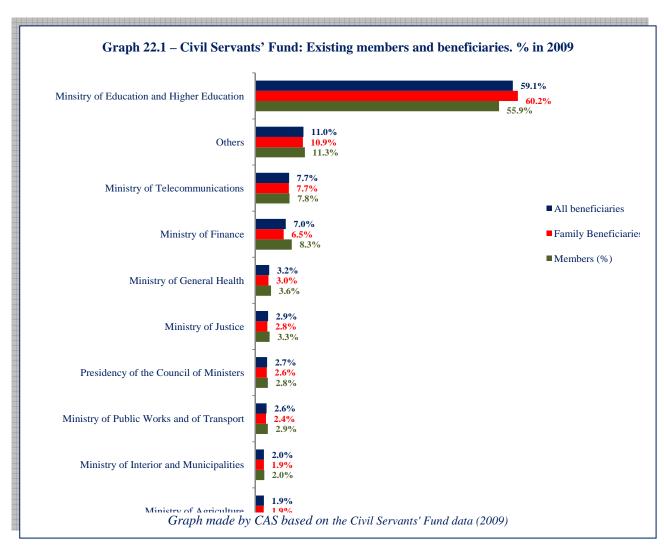
22. CIVIL SERVANTS' FUND

Civil Servants' Fund deals with existing and new members and beneficiaries by degree of parenthood and by branches. It details also all types of contributions (education, marriage, birth, death and health).

Existing members and beneficiaries

In 2009, 38 governmental bodies (ministrry, directorate, administration, municiplaity, etc.) are affiliated to the Civil Servants' Fund:

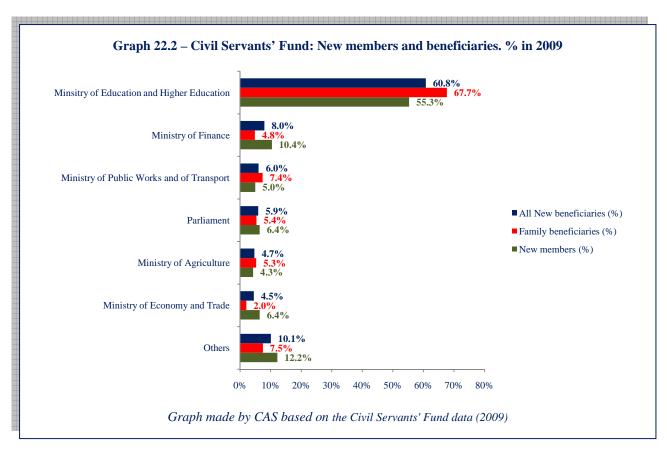
- All beneficiaries: 278,132 people:
 - o Existing members: 74,320 civil servants (26.7% of all beneficiaries).
 - o Family beneficiaries: 74,320 people (73.3% of all beneficiaries):
 - Husband / Wife / Son / Daughter: 85.4% of family beneficiaries.
 - Father / mother: 13.7% of family beneficiaries.
 - Brother / Sister: 0.9% of family beneficiaries.
- Peak ministry: Ministry of Education and of Higher Education:
 - o All beneficiaries: 164,253 (59.1% of all beneficiaries).
 - Existing members: 41,534 civil servants (55.9% of all civil servants).
 - Family beneficiaries: 122,719 people (60.2% of all family beneficiaries).



New members and beneficiaries

In 2009, 18 governmental bodies (ministrry, directorate, administration, municiplaity, etc.) recruiting new members are affiliated to the Civil Servants' Fund:

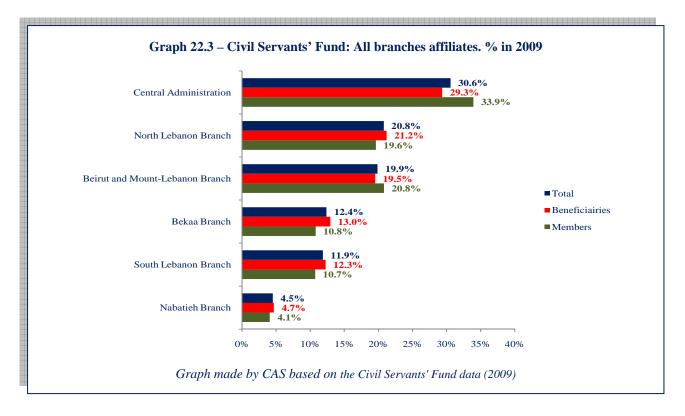
- All new beneficiaries: 2,237 people:
 - o New members: 1,247 civil servants (55.7% of all new beneficiaries).
 - o New family beneficiaries: 990 people (44.3% of all new beneficiaries):
 - Husband / Wife / Son / Daughter: 67.8% of new family beneficiaries.
 - Father / mother: 31.4% of new family beneficiaries.
 - Brother / Sister: 0.8% of new family beneficiaries.
- Peak ministry: Ministry of Education and of Higher Education:
 - o All new beneficiaries: 1,360 (60.8% of all new beneficiaries).
 - New members: 690 civil servants (55.3% of all new civil servants).
 - New family beneficiaries: 670 (67.7% of all new family beneficiaries).



Central Adminstration and on the branches: Members and beneficiaries

The branches of the Civil Servants' Fund are: the Central Administration, Beirut and Mount-Lebanon, North Lebanon, Bekaa, South-Lebanon, and Nabatiyeh. There are 278,032 total beneficiaries in 2009 affiliated to all these branches:

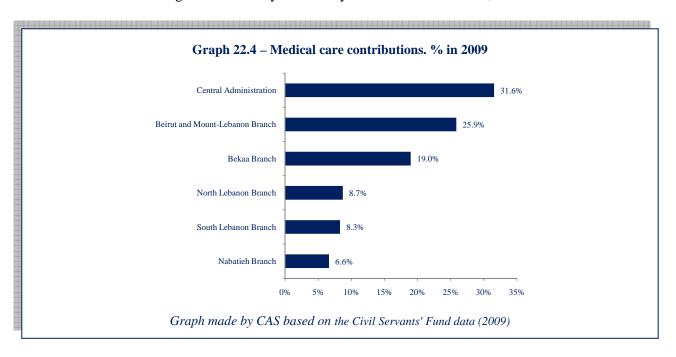
- Members: 26.7% of total beneficiaries.
- Beneficiaries: 73.3% of total beneficiaries.



Medical care contributions

Medical care contributions in 2009:

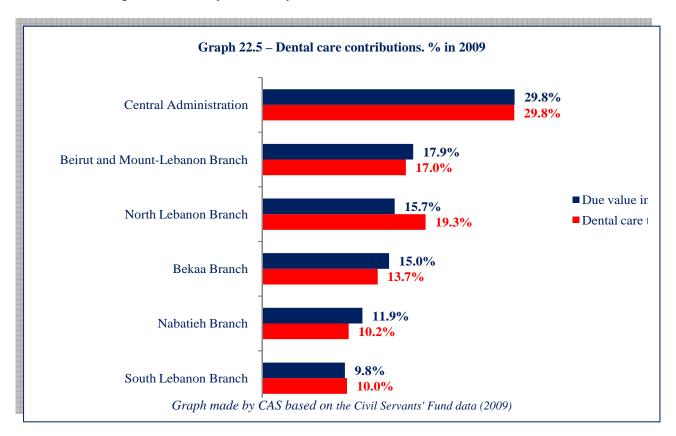
- Transactions: 111,092 transactions.
 - o Peak: Central Administration (31.6% of all transactions).
- Paid transactions: 134,996,894,000 LBP.
 - o Peaks:
 - Previewed global sum for medical care contributions (50.1% of total sum paid).
 - Central Administration (18.1% of total sum paid).
 - Average annual cost by beneficiary from medical care: 242,047 LBP.



Dental care contributions

Dental care contributions in 2009:

- Transactions: 11,671 transactions.
 - o Peak: Central Administration (29.8% of total transactions).
- Due value: 5,716,443,000 LBP.
 - o Peak: Central Administration (29.8% of total sum).
 - o Average annual cost by beneficiary from dental care: 20,560 LBP.



Hospitalization

Hospitalization in 2009:

- Previewed sums: 55,329,297,000 LBP.
 - o Peak: Central Administration (60.1% of total previewed sums).

As for hospitalization statitics, the following table displays them.

Table 22.1 – Hospitalization statistics in 2009

Branch	Total / average	Peak. %
Beneficiaries	278,032	30.6
Patients	30,360	49.4
Hospitalization. Days	63,777	36.2
Due value. LBP	52,164,642,234	63.4
Daily cost. LBP	666,145	215.0
Cost by patient. LBP	1,432,634	153.9
Patients compared to beneficiaries. %	9.86	

Table made by CAS based on the Civil Servants' Fund data (2009)

Social contributions

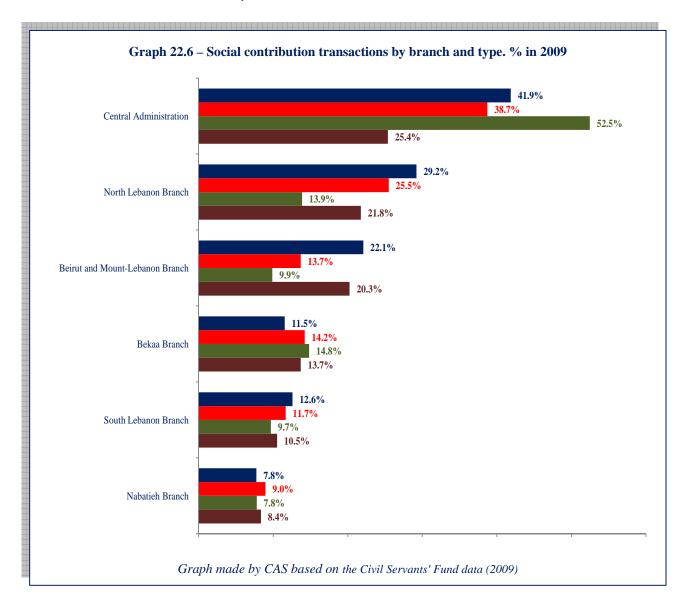
Social contributions are of four types: education, marriage, birth, death. In 2009: Total social contributions: 28,206 contributions:

• Peak: Education (87.2% of total social contribution transactions).

Table 22.2 – Social contributions by type in 2009

Contribution type	Number	%	Paid value. LBP	%			
Education	24,586	87.2	64,415,037,000	86.3			
Marriage	526	1.9	1,091,714,000	1.5			
Birth	1,482	5.3	874,319,000	1.2			
Death	1,612	5.7	8,296,891,000	11.1			
Total	28,206	100.0	74,677,961,000	100.0			

Table made by CAS based on the Civil Servants' Fund data (2009)



Paid sums on contributions by type: 74,651,051,000 LBP:

- Peak social contributions by type: Education (86.3% of total sum paid).
- Peak social constributions by branch: Central Administration (27.8% of total sum paid).

Table 22.2 – Social contributions by branch in 2009

Branch	Education. %	Death. %	Birth. %	Marriage. %	Total. %
Central Administration	26.2	47.1	36.3	36.9	27.8
North Lebanon Branch	20.4	13.6	18.2	20.5	20.3
Beirut and Mount- Lebanon Branch	17.7	8.9	12.5	19.0	17.6
Bekaa Branch	15.2	13.5	12.8	7.8	14.3
South Lebanon Branch	11.2	9.8	11.4	10.2	11.1
Nabatieh Branch	9.3	7.2	8.8	5.7	8.9
Total. LBP	64,415,037,000	1,091,804,000	847,319,000	8,296,891,000	74,651,051,000
Contribution type. % of total	86.3	1.5	1.1	11.1	100.0

Table made by CAS based on the Civil Servants' Fund data (2009)

All contributions expenses

In 2009, all contribution expenses are equal to 196,277,152,000 LBP.

- Peaks:
 - o Medical care contributions: 34.3% of total sum paid.
 - o Central Administration: 39.9% of total sum paid.

