

## GRADUATE MEDICAL EDUCATION

### **POLICY: HEALTH AND DISABILITY INSURANCE**

GME Policy and Procedure Manual

<b>Department Responsible</b> Graduate Medical Education	<b>Created</b> 3/2/2016	<b>Effective Date</b> July 1, 2016	<b>Next Review/Revision Date</b> April 2021
<b>Title of Person Responsible</b> Designated Institutional Official	<b>Approved Council:</b> Graduate Medical Education Committee		<b>Date Approved by Council</b> June 1, 2016

#### **Policy**

Per ACGME requirements (IV.F.), the Sponsoring Institution must provide health insurance benefits for residents/fellows and their eligible dependents beginning on the first day of insurance eligibility.

The Sponsoring Institution must provide disability insurance benefits for residents/fellows beginning on the first day of disability insurance eligibility.

If the first day of disability insurance eligibility is not the first day that residents/fellows are required to report, then the residents/fellows must be given advanced access to information regarding interim coverage so that they can purchase coverage if desired.

#### **1. Health and Other Benefits**

Resident Physician shall be eligible to participate in Sponsoring Institution's benefits program, beginning on the 31st day of recognized employment under this Agreement. A comprehensive hospital and health insurance plan for Resident Physician and Resident Physician's eligible dependents, including medical, dental and vision care, shall be available.

Resident Physician shall not be eligible for Sponsoring Institution's retirement plans or any other Sponsoring Institution benefits unless not expressly set forth in this Agreement.

Resident Physician shall be required to maintain his/her own comprehensive hospital and health care insurance coverage for the first thirty (30) days of employment, but shall be entitled to reimbursement from Sponsoring Institution for the cost of such coverage. A comprehensive summary of the benefit program will be available to the Resident Physician during the Human Resources new hire orientation.

Resident Physician shall be entitled to receive confidential counseling, medical and psychological support services as well as physician impairment and substance abuse support services in accordance with Sponsoring Institution's policies and procedures.

## **2. Disability**

### **a. Payment During Qualifying Leave.**

During periods of qualified disability of less than the waiting period under Sponsoring Institution's disability program, Resident Physician shall be paid his/her salary subject to limitations for paid time off for illness and injury in any year. After such waiting period has expired, if Resident Physician remains disabled under Sponsoring Institution's policy, he/she shall receive only such payments as are provided under the applicable Sponsoring Institution disability benefit program as it exists from time to time, and Sponsoring Institution shall have no further obligation to pay salary.

### **b. Physician Examination.**

Sponsoring Institution, or insurer underwriting its disability benefit program, shall have discretion to require Resident Physician to submit to medical examinations at reasonable intervals by one or more physicians to confirm disability. Failure to comply with requests for such examinations shall be a breach of this Agreement and may result in termination of disability benefits.