



POLICY #:	
SUBJECT: Resident Health and Disability Insurance	EFFECTIVE DATE: 10.22.15
SPONSOR: John E Delzell, Jr, MD, MSPH Vice President and DIO	REVISED:
APPROVED: Graduate Medical Education Committee	APPROVED FOR USE: 10.22.15

PURPOSE:

Broward Health has adopted the following policy to address health and disability insurance benefits for resident physicians.

This policy addresses *ACGME Institutional Requirements IV.F. Health and Disability Insurance* IV.F.1. The Sponsoring Institution must provide health insurance benefits for residents/fellows and their eligible dependents beginning on the first day of insurance eligibility. IV.F.1.a) If the first day of health 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. IV.F.2. The Sponsoring Institution must provide disability insurance benefits for residents/fellows beginning on the first day of disability insurance eligibility. IV.F.2.a) 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.

DEFINITIONS

Full-time employee: is defined as employees scheduled to work a minimum of 64 hours per pay period, depending on departmental needs and who are eligible for all regular, full-time employee benefits.

BACKGROUND

As per the ACGME institutional requirements, Broward Health must provide health and disability insurance benefits for residents/fellows and their eligible dependents beginning on the first day of insurance eligibility.

POLICY

1. Health Insurance

1.1 Residents / fellows are provided a choice of several medical (health) plans which include prescription coverage. This insurance is available for the resident, their spouse or domestic partner, and eligible children. The first day of eligibility is the 1st of the month following the hire date.

2. Disability Insurance

2.1 Residents / fellows are provided the opportunity to purchase short-term disability for up to 60% of basic weekly earnings provided during total disability. There is a 29 day elimination period. The first day of eligibility is the 1st of the month following the hire date.

2.2 Residents / fellows are provided the opportunity to purchase long-term disability for up to 60% of basic weekly earnings provided during total disability. There is a 180 day elimination period. The first day of eligibility is the 1st of the month following the hire date.

PROCEDURE

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

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

Related Policies: n/a

Authors:	<i>John E Delzell Jr MD MSPH Vice President and DIO</i>	Date:	8.5.15
Revised:	<i>Krystal Rajkumar, Director of GME</i>		8.17.15
DIO Review	<i>John E Delzell Jr MD MSPH</i>		8.20.15
Legal Review			
Compliance Review			
GMEC Approval	<i>Reviewed and approved</i>		10.22.15