

POLICY ON HEALTH AND DISABILITY INSURANCE

PURPOSE:

This policy addresses Accreditation Council for Graduate Medical Education (ACGME) *Institutional Requirements IV.G. Health and Disability Insurance*:

IV.G.1. The Sponsoring Institution must provide health insurance benefits for residents/fellows and their eligible dependents beginning on the first day of insurance eligibility. (Core)

IV.G.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. (Core)

IV.G.2. The Sponsoring Institution must provide disability insurance benefits for residents/fellows beginning on the first day of disability insurance eligibility. (Core)

IV.G.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 I fellows must be given advanced access to information regarding interim coverage so that they can purchase coverage if desired. (Core)

DEFINITIONS:

See the *NSU Graduate Medical Education Glossary of Terms* dated April 1, 2021; the *ACGME Glossary of Terms* dated April 15, 2020; as well as the *Common Acronyms/Abbreviations Used in Graduate Medical Education* last updated April 4, 2019.

BACKGROUND:

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

POLICY:

As Benefit-Eligible Employees with NSU, GME trainees will have access to all health and disability insurance benefits afforded NSU employees.

For health and disability insurance information:

- NSU Human Resources – Total Rewards – Benefits – found at: [NSU Benefits at a Glance](#)
- NSU Human Resources – Life Insurance and Disability Benefits - found at: [Life Insurance and Disability Benefits](#)
- NSU Employee Policy Manual – Equal Employment and Nondiscrimination Policies - found at: nova.edu/portal/hr/policies/benefits.html (must log into the NSU employee portal to access)
- NSU Human Resources – Employee Wellness - found at: [Employee Wellness](#)

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

PROCEDURE:

The DIO and the Office of Graduate Medical Education will ensure that current health and disability insurance information is communicated with all trainees upon initial hiring and annually thereafter at each NSU Open Enrollment Period.

Initial Approval by GMEC on July 7, 2017

Second Approval by GMEC on June 26, 2018

Reviewed and Approved by GMEC on April 8, 2021