LONG TERM DISABILITY

All eligible full-time residents/fellows sponsored by the University of Connecticut School of Medicine (UConn SOM) residency/fellowship program and employed by the Capital Area Health Consortium (CAHC) will be covered under a group Long-Term Disability (LTD) policy issued by the Guardian Life Insurance Company. The CAHC pays the premiums for this benefit. Highlights of the plan include:

- A monthly benefit amount of $3,500
- Benefits begin after 90 days of disability and are payable up to age 65 with the exception of mental nervous disorders which are limited to 24 months
- Includes benefits for partial disabilities
- Conversion privilege when program is completed

Any person entering a UConn SOM residency/fellowship program and employment by the CAHC will be automatically enrolled. Certain conditions may postpone (e.g., pregnancy) or be excluded from (e.g., blindness) coverage.

If a resident/fellow becomes disabled and requires disability benefits, the initial 90 days (the “elimination period”) is covered by our Short Term Disability Policy. If a resident/fellow who is receiving Short Term Disability learns that he/she may be unable to return to work at the end of the elimination period, the resident/fellow should contact CAHC to request a claim application. If a resident/fellow has been treated for a condition within three months prior to hire date, it will be considered a Pre-existing Condition. Resident/fellow must be employed one year and one day without treatment for that condition before a claim for the same condition can be filed and approved. If the claim for LTD is approved by the insurance carrier, monthly payments will commence after the 90-day elimination period. If the resident/fellow is receiving LTD benefits but plans to return to work, an additional 90 days of health and life benefits may be provided if a letter from the resident/fellow and a letter from the treating physician indicate that the resident/fellow is expected to return to the program within the subsequent 90 day period. This 90 day extension of benefits requires the approval of the Program Director and the GME designee. Residents/fellows are required to reimburse CAHC for their health coverage payroll deduction during this 90 day extension period. Failure of the resident/fellow to reimburse the CAHC for the health coverage payroll deduction may result in termination of health coverage. If the claim for LTD is not approved, the resident/fellow is expected to return to work within the period of STD with a fit for duty note. If the resident/fellow is not able to return to work, his/her appointment with the University of Connecticut School of Medicine and the employment with the CAHC will be considered terminated.

During the term of residency/fellowship training and employment, the LTD policy is paid for by the CAHC. Upon leaving the program, each resident/fellow will be given the opportunity to convert the group benefits into an individual, non-cancelable disability policy, at his/her own cost. In addition to the guaranteed right to convert the group benefit, additional coverage may also be applied for at that time. The above descriptions of the group benefits are highlights only. See the individual certificate booklet @ link.

Residents/fellows who become disabled and need to submit a claim should contact the Consortium well before the 90 days are up since it takes a few weeks for the insurance company to review and approve the claim.