

### LONG-TERM DISABILITY

All residents/fellows are provided a long term disability (LTD) policy issued by the Guardian Life Insurance Company (GLIC). GLIC determines if a resident/fellow is eligible to receive benefits under the policy.

During the residency/fellowship training, the LTD policy is paid for by the CAHC. Upon leaving the CAHC payroll and benefits, each resident/fellow will be given the opportunity to convert the group LTD benefits into an individual, non-cancelable disability policy, at his/her own cost, assuming it is offered at that time by GLIC. In addition to the opportunity to convert the group LTD benefit, additional coverage may also be applied for at that time, if offered by GLIC. Residents/fellows who wish to take advantage of these opportunities must contact in writing the CAHC for assistance at least 30 days prior to leaving.

Any questions regarding LTD coverage must be directed to the CAHC. However, it is critical and required that the resident/fellow also notify his/her Program Director as soon as it is known that the resident/fellow needs a [medical leave](#) of absence regardless of the status of the receipt of LTD benefits.

Eligibility for workers compensation benefits may adversely affect eligibility for STD and/or LTD. The CAHC can provide information related to short and long-term disability benefits.

Revised 3/17, 4/17, 5/17, 4/19