

## **LONG-TERM DISABILITY**

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

During the residency/fellowship training program, the LTD group policy is paid for by CAHC. For illnesses that extend past 90 days, the LTD benefit will be \$3,500 per month (taxable) for the approved disabled period.

Residents/fellows may purchase additional coverage at their own expense from the CAHC disability representatives at any time while in training. Upon leaving CAHC, each resident/fellow may convert the group LTD benefits into an individual, non-cancelable disability policy, at their own cost, assuming they are eligible, and it is offered at that time by GLIC. Residents/fellows who wish to take advantage of the group policy conversion must do so within 90 days post their employment end date. CAHC will review this benefit conversion with all residents/fellows at their exit meetings.

Any questions regarding LTD coverage must be directed to CAHC. It is critical and required that the resident/fellow also notify their 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 LTD. The CAHC can provide information related to long-term disability benefits.

Revised 3/17, 4/17, 5/17, 4/19, 12/21, 1/23, 3/23  
Reviewed 3/21