

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 actively working and not on an active leave of absence, may purchase Guaranteed Standard Issue (GSI) coverage through GLIC at their own expense from the CAHC disability representatives at any time while in training and up to 90 days post termination. If interested in GSI coverage, it is recommended you reach out to CAHC's disability representatives prior to applying for coverage with other carriers. If you are rated or denied coverage with another carrier, you will become ineligible for the GSI coverage. CAHC will review this benefit conversion with all residents/fellows at their exit meetings.

Additional or alternative disability options are available through the AMA and ACP. Consulting with an insurance advisor or financial planner can provide valuable guidance in choosing the right coverage.

Any questions regarding the GLIC 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.

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