

Health-Life-Disability Insurance Benefits

Wisconsin Northern & Central GME Consortium (WiNC)

Initial GMEC Approval:	09-25-2019
Last GMEC Review Date:	

Scope

This policy pertains to all WiNC-sponsored residency/fellowship programs. The term resident/residency is used synonymously with fellow/fellowship unless otherwise specified. (GMEC approved 10/20/2022)

Purpose

This policy details the health, disability, and life insurance coverage provided to WiNC residents/fellows and their eligible dependents.

Guidelines

All residents are provided medical, disability, and life insurance benefits on the first day of insurance eligibility. If the first day of health insurance eligibility is not the first day that residents/fellows are required to report, then the residents will be given advanced access to information regarding interim coverage so that they can purchase coverage.

The following is a brief description of insurance coverages. For each item below, more detailed information is provided in the Resident Employment Information Manual.

1. Group Health Insurance: Comprehensive health insurance is available for residents, their spouses, eligible dependents, and eligible adult children. To ensure coverage, application must be made during the enrollment period.
2. Dental Insurance: Dental coverage is available for residents, their spouses, eligible dependents, and eligible adult children. Residents may select from basic dental coverage or a more comprehensive level of coverage. To ensure coverage, application must be made during the enrollment period.
3. Vision Care Insurance: Vision care insurance is available for residents, their spouses, eligible dependents, and eligible adult children. To ensure coverage, application must be made during the enrollment period.
4. Long-Term Disability Insurance: Long-term disability insurance is provided for all residents beginning with the first day of employment. This provides for a monthly benefit in the event of a covered disability.
5. Accidental Death and Dismemberment Insurance: Accidental death and dismemberment insurance provides a benefit in the event of accidental loss of life, sight, or limb, subject to guidelines of the policy. Residents may select individual coverage, or coverage to include their spouse and eligible dependents.
6. Group Life Insurance: Residents may select group life insurance: either individual coverage for themselves, or coverage that includes their spouse and eligible dependents.

For GMEC ACGME Reference

ACGME Institutional Requirements (2022)

IV.G. Health and Disability Insurance

IV.G.1. The Sponsoring Institution must ensure that residents/fellows are provided with 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 ensure that residents/fellows are provided with 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/fellows must be given advanced access to information regarding interim coverage so that they can purchase coverage if desired. ^(Core)