

Medical Education Policy: Benefits – Disability for Residents

Facility: CMC

Origin Date: 1991

Revision Date: January 2017

Sponsor: GMEC

1. PURPOSE:

Carilion Clinic provides 100% salary continuation and company paid long term disability for employed residents enrolled in accredited graduate medical education programs.

2. SCOPE:

This policy applies to all ACGME, Council on Podiatric Medical Education (CPME), and Commission on Dental Accreditation (CODA) accredited graduate medical education programs sponsored by the Carilion Clinic or AOA accredited Carilion based programs sponsored by the Osteopathic Medical Network of Excellence in Education (OMNEE).

3. DEFINITIONS:

Resident refers to all interns, residents, and fellows participating in CC post-graduate training programs.

Salary Continuation

Residents who qualify as a disabled employee will receive full salary continuation for a period of up to 150 days per qualified disability per contract year. The resident must be under the care of a licensed physician not related to the resident during the time of disability. The resident may be required to provide proof of medical care and Carilion may request information from the resident's personal physician to verify the presence and nature of the disability. The resident may be required to be evaluated by Carilion Employee Health or a licensed physician of Carilion's choice to determine fitness for duty.

Long-term Disability (LTD)

Long-term disability insurance provides the resident with protection against the loss of income if the resident becomes disabled from a covered accidental bodily injury, sickness, mental illness, substance abuse or pregnancy for a period extending beyond 150 days of salary continuation.

Benefits

LTD provides monthly payments of 60 percent of the base monthly salary. Base monthly salary is defined as the current monthly salary as of the last day before the disability. The minimum benefit is \$100 or 10% of the LTD benefit before reduction by deductible income, whichever is greater. During the first 24 months of disability payments, eligibility to receive benefits is determined if the resident is prevented from performing one or more of the essential duties of their occupation and as a result receive less than 80% of pre-disability earnings. After the first 24 months, the resident must be prevented from performing one or more essential duty of any occupation. The monthly benefit may be reduced by other sources of deductible income, such as worker's compensation or social security disability.

The resident must be under the care of a licensed physician not related to the resident during a period of long-term disability. The resident may be required to provide proof of medical care and Carilion may request information from the resident's personal physician to verify the presence and nature of the disability. The resident may be required to be evaluated by Carilion Employee Health to determine fitness for duty either during the period of disability or prior to return to work.

Disclaimer

Periodic changes in coverage may result in discrepancies between this policy and the Plan. While every effort is made to keep all policies up to date, the Plan will govern any inconsistencies between the Plan and this policy. Certain limitations and exclusions from coverage, which are set forth in the Plan, may affect the benefits available. Carilion reserves the right to amend or terminate the Plan in whole or in part at any time,

Name	Title	Dept./Committee	Date
Daniel Harrington, MD	DIO	GMEC	December 18, 2007
Daniel Harrington, MD	DIO	GMEC	January 1, 2011
Donald W. Kees, MD	DIO	GMEC	January 17, 2017