

<b>Policy #:</b> 005.002
<b>Policy Title:</b> Trainee Health and Disability Insurance
<b>Sponsor:</b> David Brown, MD; DIO
<b>Approved by:</b> Graduate Medical Education Committee

**Purpose**

Florida International University (FIU) has adopted the following policy to describe the conditions within which trainees of the Accreditation Council of Graduate Medical Education (ACGME)-accredited programs receive professional health and disability insurance.

This policy addresses Accreditation Council of Graduate Medical Education’s (ACGME) Institutional Requirement ***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. 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.*** ***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. 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.***

**Background**

As per the ACGME institutional requirements, Florida International University will offer health and disability insurance benefits for trainees and their eligible dependents beginning on the first day of insurance eligibility.

**Policy**

This policy serves to ensure that the FIU ACGME accredited programs provide its trainees adequate insurance coverage.

**Health Insurance**

1. Trainees are provided a choice of several health plans, which include prescription coverage.
  - a. This insurance is available for the trainee and their eligible dependents.

**Disability Insurance**

1. Disability insurance options will be provided by FIU.
2. If a trainee suffers a work-related injury, the trainee is generally covered under the workers' compensation program offered by FIU through the State of Florida Workers' Compensation Program.

**Procedure**

1. In accordance with FIU's group health benefits options offered under the State Group Insurance Program; eligible trainee and his/her eligible dependents are able to enroll for medical, dental, vision, basic life and certain other supplemental insurance coverages as described under State Group Insurance Program
2. If a trainee suffers a work-related injury, the trainee is generally covered through the State of Florida Workers' Compensation Program provided the trainee complies with the requirements of the worker's compensation program.
3. Professional liability coverage is addressed in a separate policy.

**Related Policies**

Trainee Professional Liability Coverage

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