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| Policy Name: | Health and Disability Insurance | | |
| Section #: | 04-002 | Section Title: | Benefits |
| Approval Authority: | Graduate Medical Education Committee | GMEC Approved: | 04/26/2019 |
| Responsible Executive: | DIO | Revised: | 08/20/2021, 08/26/2024 |
| Responsible Office: | Office of Clinical and Health Affairs, Rutgers Health | Contact: | Institutional Coordinator |

1. Reason for Policy

To establish compliance that meets Rutgers, state, federal, and accreditation regulations.

2. Applicable ACGME Institutional Requirements

IV.G.

3. Resources

- i. Accreditation Council for Graduate Medical Education Institutional Requirements
- ii. Accreditation Council for Graduate Medical Education Common Program Requirements
- iii. Committee of Interns and Residents (CIR) Collective Bargaining Agreement
- iv. Rutgers University Policies
- v. New Jersey Board of Medical Examiners
- vi. American Board of Medical Specialties

4. Scope

The scope of this policy applies to all residents and fellows participating in accredited Rutgers Health post-graduate training programs (i.e., residencies or fellowships), accredited by the Accreditation Council for Graduate Medical Education (ACGME), who hold a Resident or Fellow appointment. Residents and Fellows are hereafter referred to as “Residents”. The Rutgers Health policy described here applies to all residents of Rutgers Health. Further details related to this policy, as applicable to the existing legacy residents bound by and limited by the policies and procedures originating from the programs in which they were originally contracted, may be found and defined by the following Rutgers Health training program policies associated with

- New Jersey Medical School Graduate Medical Education & CIR MOU
- Robert Wood Johnson Medical School Graduate Medical Education & CIR MOU
- Community Medical Center Graduate Medical Education
- Cooperman Barnabas Medical Center Graduate Medical Education
- Jersey City Medical Center Graduate Medical Education & CIR MOU
- Newark Beth Israel Graduate Medical Education
- Monmouth Medical Center Graduate Medical Education
- Robert Wood Johnson University Hospital -Somerset
- Trinitas Regional Medical Center Graduate Medical Education

5. The Policy

I. Health Insurance

- a. The Sponsoring Institution, monitored through the DIO (or designee) will require that the applicable employer ensure the provision of health insurance benefits for residents/fellows and their eligible dependents beginning 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/fellows will be given advanced access to information regarding interim coverage so that they can purchase coverage if desired.

II. Disability Insurance

- a. The Sponsoring Institution, monitored through the DIO (or designee) will require that the applicable employer ensure the provision of disability insurance benefits for residents/fellows beginning on the first day of disability insurance eligibility. If the first day of disability insurance eligibility is not the first day that residents/fellows are required to report, then the residents/fellows will be given advanced access to information regarding interim coverage so that they can purchase coverage if desired.