POLICY: HEALTH AND DISABILITY INSURANCE

Scope: All residents and fellows participating in NYU Winthrop Hospital (NYUWH) specialty and subspecialty graduate medical education training programs (i.e. residencies and fellowships).

I. PURPOSE
NYU Winthrop Hospital provides a comprehensive benefits program that affords house staff and members of their immediate family flexibility in choosing benefits. Candidates to NYUWH training programs are apprised of these and other benefits in writing at the time of their interview.

II. POLICY

Medical and Dental Coverage
Benefits begin concurrent with start date (should a resident start mid-month, benefits begin the first of the following month.)

During House Staff Orientation, residents select and enroll in the benefit program(s) of their choice. Both individual and family plans are available. All NYU Winthrop Hospital employees contribute a small percentage toward the cost of medical and dental insurance.

Disability Insurance
House staff are covered by short-term, non-occupational disability insurance (up to six months). To be eligible for disability insurance benefits, one must be on the payroll for a minimum of twenty (20) work days (four consecutive weeks) and be unable to work for more than seven (7) calendar days due to injury or an illness that does not arise out of, and in the course of, employment. Benefits, which supplement lost income and which are based on salary level are payable for up to 26 weeks after one’s accrued sick time has been used.

Life Insurance
The resident is covered with life insurance in the amount of one time his/her annual salary. Additional supplemental insurance up to three times one’s annual salary may be purchased.

Prescriptions
Prescription coverage for residents and family members is provided with a 25% co-pay. If prescriptions for residents are filled in the Hospital Pharmacy, they are free.

Residents may refer to their benefits enrollment form verification statement and their Summary Plan description for specific information concerning their benefits packages or log onto http://benefits.winthrop.org/.

The Hospital, with appropriate notification, reserves the right to modify or discontinue the plan of benefits as stated in the Summary Plan description distributed at Orientation.

Approved by the GMEC: 10/15/12
Reviewed and Approved: 6/6/16