Dartmouth
GEISEL SCHOOL OF MEDICINE

Disability Insurance Policy

Summary of Purpose

The Association of American Medical Colleges (AAMC) has mandated that all medical schools make disability insurance available to their medical students. This policy defines the criteria for Geisel's disability insurance.

Scope and Applicability

This policy applies to all Geisel medical students.

Definitions

Pre-existing Condition: An injury or illness which was diagnosed or treated within the 12 months prior to the effective date of your insurance. No benefits will be paid for loss which starts within 12 months of the effective date of your insurance, and which is caused by a Pre-existing Condition. A claim for benefits for loss starting after 12 months from the effective date of your insurance will not be reduced or denied on the ground that it is caused by a Pre-existing Condition.

Policy Statement

All students must participate in this group policy with the AMA-Sponsored Med Plus Advantage Program to qualify for the low-cost premiums. The Geisel Student Government has regularly approved to accept this stipulation of 100 percent student participation to attain the low-cost group rate. Each student will be charged the appropriate annual premium on his/her fall term student bill.

Any student enrolled in a dual degree program at Dartmouth (e.g., MD/PhD*, MD/MBA, MD/MPH) or on a leave of absence remains covered by this plan providing the annual premium is paid. So long as a position is reserved for the student at the medical school and they do not have to reapply to return to classes, they can continue the plan. If a student separates from the medical school, however, the coverage would be terminated.

At the beginning of each academic year students will be provided with a Group Benefits Booklet that describes their benefits.

MD/PhD students will automatically be assessed the annual disability insurance premium when registered as graduate students unless written notification is provided to the Assistant Director of the MD/PhD Program to discontinue coverage during this time.

The disability insurance policy has Pre-Existing Conditions and Limitations and, therefore, the MD/PhD Program staff strongly counsels its students to retain this insurance throughout their academic careers at Dartmouth regardless of status. If students don't consistently maintain their disability insurance coverage, they will be subject to a new 12-month period of pre-existing conditions limitation.

Procedure

None.

LCME Standard

Standard 12.6 – Student Health and Disability Insurance
A medical school ensures that health insurance and disability insurance are available to each medical student and that health insurance is also available to each medical student's dependents.

Related Information: Documents, Policies, Links, Etc.

Exposure to Blood-Borne Pathogens & Other Exposures or Injuries Policy

Policy Administration

Policy Number:	UME-OSL-0002		
Reviewed By:	Director, Student Life	**Effective Date:**	June 1, 2012

Approved By:	UME Affairs	**Last Date Approved:**	June 12, 2018

Policy Contact Information

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History

Date	History
June 1, 2012	Policy created and put into effect.
June 12, 2018	Policy was reviewed and revised.
June 1, 2019	Policy was reviewed.
October 16, 2024	Policy reviewed and updated to reflect Office of Student Life name and template

Background

None.