

MEDICAL STUDENT POLICY

Title: Disability Insurance Policy	
Relevant LCME Element(s): 12.6: Student Health and Disability Insurance	Last approved: 6/4/2019

I. PURPOSE

Outlines expectations for enrollment in disability insurance.

II. PERSONS AFFECTED:

Medical students

III. POLICY AND PROCEDURE STATEMENT

All Feinberg School of Medicine students are required to participate in the student disability insurance group program. This program has been negotiated by the consortium of Chicago-area medical schools to provide benefits to all students and has been in place since 1995. The current policy is managed by RX Financial Resources Insurance Brokers, and underwritten by the Unum Provident Corporation.

A matriculated student who for reason of any physical or mental disability is unable to continue in school can receive a benefit of \$1,500 per month (for a first- or second-year student) or \$2,000 per month (for a student who has progressed beyond the second year) until age 65. No exclusions for pre-existing conditions exist.

Each student is provided an individual policy that explains in detail all benefits two months after matriculating into the medical school. Students are notified of how their premium amount is configured, how to obtain answers to questions about their policy, methods to extend the policy after leaving or graduating from medical school, and how to file a claim. The premium billing schedule is determined by class year and enrollment status for details, please review the premium billing schedule below:

Incoming M1	Fall Quarter (to cover M1 10-month premium or annual premium for current year not paid prior to personal leave or entry to Feinberg)
New Transfer Student (any class year)	
Student returning from personal leave of absence that was not billed for preceding school year prior to leave	AND Winter Quarter (to cover upcoming year premium)
M2 & M3 students	Winter Quarter (to cover upcoming M3 or M4 school year)
MSTP, Other Graduate or Research Program Study Guide	Winter Quarter

Questions regarding the student group disability insurance plan should be directed to, Linda Daniels, Coordinator for Student Compliance and Support Services at: l-daniels2@northwestern.edu or (312) 503-0434.

For information on how to enroll, please see: <http://www.feinberg.northwestern.edu/education/current-students/campus-services/health/student-disability-insurance.html>.

IV. APPROVING BODY:
Vice Dean for Education