

DISABILITY INSURANCE

Yale School of Medicine provides a long-term disability program for active medical and PA students starting in the first year. (A student may not be on a leave of absence, suspended, or In Absentia to Submit.) Coverage applies regardless of any prior medical condition. During medical school, premiums are charged within student fees. The policy provides options for expanding coverage after leaving the School of Medicine, but premiums then become the responsibility of the insured. Sign-up takes place during orientation in the first week of the first year. Representatives from the insurance company are present to explain and answer questions about the policy. They also make themselves available for an exit interview before graduation to discuss continuation of coverage after leaving medical school.