HEALTH AND DISABILITY INSURANCE POLICY

Each program for which A-OPTIC is the ACGME Sponsoring Institution must make available health insurance benefits for residents and their eligible dependents beginning on the first day of their appointment in the program. Each program must also make available disability insurance benefits for residents beginning on the first day of their appointment in the program.

**Health Insurance**
The PMC Family Medicine Residency program will furnish to residents such health insurance benefits as are afforded by PMC from time to time. Such benefits are administered in accordance with PMC’s policies and the benefits and the policies applicable thereto are subject to change at the sole discretion of PMC.

**Disability Insurance**
The PMC Family Medicine Residency program will furnish to residents such disability insurance benefits as are afforded by PMC from time to time. Such benefits are administered in accordance with PMC’s policies and the benefits and the policies applicable thereto are subject to change at the sole discretion of PMC.