

UNIVERSITY OF COLORADO SCHOOL OF MEDICINE
GRADUATE MEDICAL EDUCATION
4200 East Ninth Avenue, C293
Denver CO 80262

08/2004

TO: EXITING HOUSEOFFICERS

If you are leaving, but not completing your training program, some of this information will vary.
Please contact GME for clarification.

KNOW BEFORE YOU GO

**Congratulations on the completion of your educational objective at the
University of Colorado School of Medicine**

As you leave your UCHSC GME training program, you are required to complete the exit procedure. (This applies to everyone, including houseofficers who will become faculty.) The following information is provided to make the process as swift and painless as possible. **Reading it will save you time.** If you have received this information and are **not leaving**, or have any questions about this information, please call the GME office at 303-315-8829.

- **DO NOT CLOSE YOUR BANK ACCOUNT** until your last paycheck has cleared. Final regular paychecks will be direct deposited. If you have additional money due after your last regular paycheck, i.e. internal moonlighting, this will also be direct deposited. To avoid delay in receiving your 2003 W2, keep your address updated with the GME office or Payroll and Benefits Service (303-735-6500).
- Residents are **NOT** eligible for unemployment compensation.
- **ALL INSURANCE BENEFITS END** at MIDNIGHT on the ending date of your current GME training agreement. **You have no “grace period.”** (If you are not sure of the correct ending date on your agreement, contact your residency/fellowship program coordinator to verify).
 - **Health insurance ends.** Eligible housestaff may purchase extended coverage. If you plan to enroll in the extension, you must complete the required paperwork and make your first payment by your last official day. The extension is not available if you allow your coverage to lapse, so be certain before your last day of training that you know when your new/other health insurance becomes effective. See page 3.
 - **Dental coverage ends.** No extension is available.
 - **Life insurance ends.** A conversion is available. See page 4.
 - For **Disability insurance options**, see page 4.
 - **Optional vision plan ends.**
- **GME PARKING PRIVILEGES end** on the last day of your training. Instructions about returning your parking card and clearing with Parking and Transportation are attached to the Medical Records & Campus Offices Clearance Form (if applicable).

- **GME PAGER use ends.** Turn in your pager and all other university-issued property to your coordinator, along with Medical Records & Campus Offices Clearance Form, on your last day of training. Your pager will be turned off.
- **Proof of malpractice coverage** (for licensure, etc.) may be requested from the GME office by calling 303-315-7424. Proof of coverage will be provided to the houseofficer only (no third parties) via interdepartmental mail, fax, the stamped, self-addressed envelope you supply, or you can pick up personally at the GME office, Research Bridge, Room 1401.
- **Immunization/PPD records** (needed for credentialing) **are NOT maintained with GME.** Houseofficers who started a UCHSC residency program
 - **PRIOR to 6/2001**, contact UCH Medical Records Release of Information at 303-372-7359 for instructions.
 - **AFTER 5/2001**, or for current PPD information, contact Kristin Lee (KJL Enterprises) - klee80111@comcast.net or phone 303-913-7399.
 Houseofficers who did not keep copies of their records are encouraged to do so from now on! They will be needed on a routine basis through out your career.
- **Requests for verification of training**, used to obtain privileges with hospitals, insurance plans, etc., should be sent directly to the office of your training program director. Give your director's correct address, including campus box number, when completing forms for privileges.
- **Your form for MEDICAL RECORDS & CAMPUS OFFICES CLEARANCE is enclosed.** To assist you with this portion of the exit procedure, the GME office has pre-cleared you with parking and UCHSC police. If indicated on the clearance form, you will need to personally clear and obtain sign-off signatures. You are also required to personally obtain a sign-off signature from the health information management (medical records) department of each facility where you saw patients during the past year. On your last day, your final stop will be with your program coordinator, where you should return any university-issued property, e.g. pagers, keys, lab coats, UCHSC ID badge, etc., and submit your clearance form so your coordinator can complete your check out.
- **IF YOU ARE BECOMING A CU FACULTY MEMBER**
 - **Your insurance benefits through GME end.** You must enroll in the faculty health insurance plan in order to receive benefits. Contact your new department/division administrator to find out how to enroll in a faculty benefits plan. If you need to purchase the GME health insurance extension for interim time, see below.
 - **GME Parking privileges end.** Contact the parking office at 303-315-5704 to arrange for a new card.
 - **GME Pager access ends.** Contact your new department/division administrator to obtain pager access.

INSURANCE INFORMATION

HEALTH INSURANCE

Certification of Group Health Plan Coverage (HIPAA Certificate) for your dates of coverage by the Colorado Housestaff Health Plan will be mailed to your home address from EPIC Benefit Services. This certification will more than likely be required by your next insurance plan. **Please keep it.** You will need it. If you think you did not receive this certification, or have misplaced it, call EPIC Benefit Services for instructions on obtaining a copy.

HEALTH INSURANCE EXTENSION

Subject to eligibility, exiting housestaff may purchase an extension of the health insurance on a monthly basis for a maximum of 15 months. The premium amount is \$485.00 PER MONTH, and is the same whether you are single or have a family. **This extension is for the health insurance component only.** It does not include dental, life or disability insurance. (The Housestaff Benefit Plan is NOT subject to COBRA.)

EPIC Benefit Services will mail insurance extension information and forms to your home address as your exit information is received. You can also request this information from the GME Benefits Office. The completed forms, along with your check for the first month's coverage made payable to "Colorado Housestaff Extension" must be returned to EPIC Benefit Services; PO Box 260230; Highlands Ranch, CO 80183-0230 **postmarked no later than your last day in the program.** **LATE PAYMENT CANNOT BE ACCEPTED.**

Plan members and dependents covered under any other group plan, *or eligible to enroll in such a plan* may not enroll in the extension coverage, unless the alternate plan has an exclusion or limitation that applies to the individual with respect to a pre-existing condition.

The plan provisions for the extension coverage are the same as those for active housestaff. If you enroll in the extension, it is your responsibility to know changes in plan provisions when they occur, as extension coverage is subject to these changes. The plan document is on the website at www.uchsc.edu/gme/medins.htm.

If you have questions about the extension, contact:

EPIC Benefit Services 303-773-9144

or

GME Benefits 303-315-8829.

To investigate health insurance options that may be available to you other than the Housestaff extension program, you may wish to do a web search for health insurance quotes, ask your peers, or contact the representative who handles your car, renter's or home owner's insurance. Whichever policy you select, be careful to not allow any lapse in your health insurance, choose with caution, and understand the terms of the coverage you are purchasing.

LIFE INSURANCE – Conversion of your current group life insurance is available through SAFECO Life Insurance Company. Generally, the conversion is only to your advantage if you are “uninsurable” (i.e. have a pre-existing condition). To obtain the forms necessary to request conversion rates, contact GME Benefits at 303-315-8829.

LONG-TERM DISABILITY (LTD) INSURANCE

The GME long term disability insurance is administered by Gallagher Benefit Services, Inc., a professional brokerage/benefits consultation firm **under contract with GME to represent the interests of GME and the Housestaff**. Unlike an insurance agent, they work for us, not the insurance company.

A conversion of your current long-term disability group coverage (if enrolled) is available. To be eligible for this conversion, you must be *completing* your training program and you must complete the paperwork by the ending date of your current GME Training Agreement.

You should receive information from Gallagher Benefit Services with details regarding options on converting your group coverage to a guaranteed individual policy. If you have not received information, and/or wish to follow up on the conversion option, your Gallagher Benefit Services representative is Greg Peterson, 303-889-2714. Contact him directly.

Remember, if you choose to do so, you have until the ending date of your current GME Training Agreement to fully exercise your long-term disability conversion option without answering health questions.