



BLUE CROSS BLUE SHIELD/PROASSURANCE SCHOLARSHIP PROGRAM

Application Deadline: May 30, 2018

Blue Cross and Blue Shield of Alabama (BLUE CROSS) and the Alabama College of Osteopathic Medicine (ACOM) announce an important initiative to further expand access to primary care physicians and further improve the quality and efficiency of healthcare for our members and Alabamians. To help meet this need and ensure members continue to have access to quality, affordable healthcare, BLUE CROSS through its private foundation, The Caring Foundation, is investing in the future of the Primary Care Physician Network by making available \$3 million in scholarships, over a three-year period, to ACOM for the benefit of eligible third and fourth year students.

ProAssurance is also a contributing sponsor to this program and will participate as a curriculum and governance advisor. ACOM shall administer the BLUE CROSS Scholarship Program.

TERMS

- The scholarship pays full tuition or tuition equivalent in the amount paid by the student to ACOM for OMS III and IV
- For an OMS III recipient, the scholarship payment will be paid directly to the institution at the beginning of each semester during the OMS III and OMS IV academic years.
- For an OMS IV recipient, the scholarship for OMS years III and IV tuition will be paid directly to the institution. The institution will apply the year IV scholarship to the current year tuition and pay to the student the scholarship for the OMS III year. The student may opt to receive the second year payment in three yearly installments, if preferred.

ELIGIBILITY

- U.S. Citizen or Permanent Resident
- Full-time student in good standing in the Doctor of Osteopathic Medicine program at ACOM
- Proven commitment to the primary care disciplines of Family Medicine, General Internal Medicine, General Pediatrics, or General Psychiatry with the intention of matching in a residency in one of these disciplines
- Students are not eligible if they have a suspended or revoked DEA
- Students are not eligible if they have ever been sanctioned or barred from participating in a federal program
- Not have an existing service obligation (See Program Guide for more information)



REQUIREMENTS

- Application
- Personal statement
- Interview
- Transcript and documentation demonstrating the following selection factors:
 - GPA
 - COMLEX-USA Level 1, 2CE, and 2PE (if completed)
 - Community Service
 - Personal Statement on Primary Care and Commitment to the State of Alabama
 - At least two Letters of Recommendation with a maximum of five (5)
 - Interview
 - Faculty observations from OMS I-II

SERVICE OBLIGATION

Upon graduation and completion of Residency training, you agree to:

- Provide primary care services at an approved site in one of Alabama's medically underserved counties or cities with fewer than 50,000 residents as of the most recent census.
- Three (3) years of service minimum. ACOM and the BLUE CROSS Scholarship Governance Committee will work with the student to define when the service commitment begins and ends.



BLUE CROSS SCHOLARSHIP PROGRAM GUIDE

INTRODUCTION

Blue Cross and Blue Shield of Alabama (BLUE CROSS) and the Alabama College of Osteopathic Medicine (ACOM) announce an important initiative to further expand access to primary care physicians and further improve the quality and efficiency of healthcare for our members and Alabamians. To help meet this need and ensure members continue to have access to quality, affordable healthcare, BLUE CROSS through its private foundation, The Caring Foundation, is investing in the future of the Primary Care Physician Network by making available \$3 million in scholarships, over a three-year period, to ACOM for the benefit of eligible third and fourth year students.

ProAssurance is also a contributing sponsor to this program and will participate as a curriculum and governance advisor.

ACOM will administer the BLUE CROSS Scholarship Program.

Applicants will be evaluated with respect to their demonstrated interest in primary care, their qualifications to participate in the BLUE CROSS Scholarship Program, and their commitment to serving the underserved. ACOM and BLUE CROSS Scholarship Governance Committee are seeking well-prepared applicants who demonstrate geographic flexibility and a strong interest in providing primary health services to underserved populations of Alabama. Only those students who are committed to practicing primary care and are able to relocate to an approved site in one of Alabama's medically underserved counties or cities with fewer than 50,000 residents as of the most recent census should consider becoming a scholar in the BLUE CROSS program.

SELECTION FACTORS

- **Academic performance.** Demonstrates the ability to excel and maintain good academic standing while in school.
 - Transcripts, Academic/Professionalism records, recommendation letters, clerkship evaluations
- **Commitment to working in underserved communities.**
 - Personal statement, recommendation letters, community service record, research, internships, clerkships
- **Commitment to the field of primary care.**
 - Clerkship choices, recommendation letters, clerkship evaluations
- **Recommendation Letters.** Provide a detailed description of the applicant's performance in school; education/work achievements; community/civic or other non-academic achievements; ability to work and communicate constructively with others from diverse backgrounds; and interest and motivation to serve populations through work experience, course work, special projects, research, etc.



- **Interview.** Selection committee members will interview candidates to judge character, propensity for the underserved, leadership, service, academics, and commitment to the mission of ACOM and the BLUE CROSS Scholarship Program.
- **Not have an existing service obligation.** Applicants who are already obligated to a federal, state, or other entity for professional practice or service after academic training are not eligible for BLUE CROSS Scholarship Program awards unless the entity to which the obligation is owed provides a written statement satisfactory to the scholarship governance committee that (i) there is no potential conflict in fulfilling the BLUE CROSS Scholarship Program obligation and the entity's obligation, and (ii) the BLUE CROSS Scholarship Program obligation will be served first. Scholars who subsequently incur other service obligations and are not immediately available after completion of their training to fulfill their BLUE CROSS Scholarship Program service obligation will be subject to the breach-of-contract provisions described below. One exception that may be negotiated is military service contracts, in which service agreements may be delayed, but not substituted for.

PROGRAM REQUIREMENTS

As a BLUE CROSS Scholarship Program recipient, the scholar must:

1. Match in a designated primary care residency.
2. Graduate from the Alabama College of Osteopathic Medicine.
3. Notify ACOM and BLUE CROSS Scholarship Governance Committee of any changes in enrollment status at ACOM or training status in residency, such as leave of absence, delays in graduation or completion of residency, withdrawal or dismissal from ACOM or residency, etc.
4. Maintain good academic standing for the remainder of ACOM enrollment.
5. Upon graduation and completion of Residency training, the scholar agrees to:
 - a. Provide primary care services at an approved site in one of Alabama's underserved counties or cities with fewer than 50,000 residents as of the most recent census
 - b. Three years of service minimum

SERVICE REQUIREMENTS

Each BLUE CROSS Scholar is required to engage in clinical practice for three (3) years of full-time service at an approved site in one of Alabama's medically underserved counties or cities with fewer than 50,000 residents as of the most recent census. Scholars are required to begin service as soon as possible upon completion of their residency training program, but no later than six (6) months after completion of their training. Scholars who, for any reason, fail to begin or complete service at their approved service location are in breach of the contract and incur the damages described in the "Breaching the Contract" section.

BLUE CROSS Scholars with documented extreme circumstances that delay the start of service may make a request to suspend their service obligation. ACOM and BLUE CROSS Scholarship Governance Committee may grant a suspension for up to one (1) year. Requests must be submitted in writing to ACOM and BLUE CROSS Scholarship Governance Committee and include a detailed written explanation and supporting documentation.



The last day of the service obligation is determined in whole years from the start date. For example, the last day of service for a scholar with a three-year service obligation who began service on July 25, 2015 would be July 24, 2018. Adjustments to the end date will be made by ACOM and BLUE CROSS Scholarship Governance Committee if the scholar is away from the site for more than 35 full-time workdays per service year.

Full-Time Clinical Practice. Full-time clinical practice is defined, for the purposes of the BLUE CROSS Scholarship Program, as a minimum of 40 hours per week, for a minimum of 45 weeks each service year. The 40 hours per week may be compressed into no less than four (4) days per week, with no more than 12 hours of work to be performed in any 24-hour period. Of the 40 hours per week, a minimum of 32 hours must be spent providing direct patient care. Scholars do not receive service credit for hours worked over the required 40 hours per week and excess hours cannot be applied to any other work week. Also, time spent “on call” will not be counted towards the service commitment, except to the extent the provider is providing direct patient care during that period. Full-time scholars are allowed to spend no more than 35 full-time workdays per service year away from the approved service site for vacation, holidays, continuing professional education, illness, or any other reason.

Administrative, Management or other non-clinical activities include charting, research, attending staff meetings, court appearances, and other non-treatment related activities should not count more than eight (8) hours per week.

Teaching activities are not necessarily considered to be administrative. Teaching activities, to qualify as clinical practice, require BLUE CROSS Scholars to provide clinical education to students and residents in their area of expertise at the approved service site(s). The clinical education may:

- Be conducted as part of an accredited clinical training program;
- Include the clinical supervision of a student/resident that is required in order for that student/resident to receive a license under state law; or
- Include mentoring that is conducted as part of the Health Careers Opportunity Program (HCOP), or similar programs

Note that if the BLUE CROSS Scholar is actually furnishing clinical service while a student/resident observes, the time should be counted as direct patient care, not teaching, as the scholar is treating the patient.

BLUE CROSS Scholars are allowed maternity/paternity/adoption leave of 12 weeks or fewer, if proper documentation is provided to ACOM and BLUE CROSS Scholarship Governance Committee. The scholar's service obligation end date will be extended accordingly.

If a scholar has circumstances due to a medical or personal emergency that will result in an extended period of absence, he/she must request a suspension of the service obligation. ACOM and BLUE CROSS Scholarship Governance Committee cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the scholar's service obligation end date will be extended accordingly.



PAYMENT CALCULATION AND DISBURSEMENT

The payout amount will be equal to the full tuition of the scholar's third and fourth year of education at ACOM, based on the information provided by ACOM during enrollment. The payout amount will only cover cost of tuition. Additional expenses, living expenses, equipment, or fees will not be covered by the scholarship award. ACOM will apply the payment to the tuition for the scholar's OMS III and IV tuition. For an OMS III recipient, the scholarship payment will be paid directly to the institution at the beginning of each semester during the OMS III and OMS IV academic years. For an OMS IV recipient, the scholarship for OMS years III and IV tuition will be paid directly to the institution. The institution will apply the year IV scholarship to the current year tuition and pay to the student the scholarship for the OMS III year. The student may opt to receive the second year payment in three yearly installments, if preferred.

POSTGRADUATE TRAINING

The BLUE CROSS Scholar will be required to complete a residency in an accredited primary care training program and must begin performance of their service obligation no later than six (6) months after completion of that residency.

For BLUE CROSS Scholars entering postgraduate training in 2018-2019, the approved residencies include accredited programs in:

- Family Medicine
- General Internal Medicine
- General Pediatrics
- General Psychiatry

LICENSURE/CERTIFICATION REQUIREMENTS

BLUE CROSS Scholars must be permanently licensed in the State of Alabama in their scholarship-supported profession prior to commencing service. Credit towards fulfillment of the service obligation will not be given in the absence of a current, full, permanent, unencumbered, unrestricted medical professional license.

BLUE CROSS Scholars who serve as non-federal employees are required to have a license in Alabama. Scholars who serve as federal employees are required to be licensed in any state. Responsibility for obtaining the required state license prior to the service start date rests with the scholar. In addition, each scholar is responsible for meeting the applicable board and licensure/certification requirements outlined below.

To ensure that BLUE CROSS scholars are able to fulfill their service obligation upon completion of their primary care postgraduate training, all physicians must successfully complete Levels 1, 2 (cognitive evaluation and performance evaluation components), and 3 of the Comprehensive Osteopathic Medical Licensing Examination (COMLEX) by the time they complete their primary care residency training program. Specifically, all BLUE CROSS Scholars must take and pass:



- a. Level 1 of the COMLEX before beginning the 3rd year of the DO program.
- b. Level 2 (both components) of the COMLEX by the end of the 4th year of the DO program.
- c. Level 3 of the COMLEX by the end of the 1st year of their post-graduate (residency) training program.

BLUE CROSS Scholars unable to pass all parts of the licensing examination and obtain a license to practice medicine by the time their service is scheduled to begin should immediately contact ACOM and BLUE CROSS Scholarship Governance Committee in writing to request a suspension.

BREACH OF CONTRACT

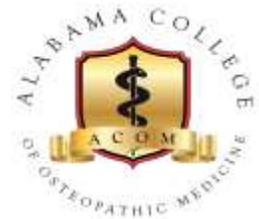
Failure to complete service for any reason is a breach of BLUE CROSS Scholarship Program Agreement. The BLUE CROSS Scholarship Governance Committee will work with scholars to assist them, to the extent possible, to avoid a breach and fulfill the service obligation. A scholar should immediately contact the ACOM if a situation arises in which he/she is potentially unable to fulfill his/her service obligation. The following applies to BLUE CROSS scholars who breach their contract, any of which may lead to full repayment of dispersed funds:

- Failure to complete academic training. Scholars who are dismissed from school for academic or disciplinary reasons or who voluntarily terminate academic training before graduation from the educational program for which the scholarship was awarded will be in breach of their scholarship obligation and will be liable to the BLUE CROSS for repayment of all funds paid.
- Failure to complete approved residency training programs.
- Failure to begin or complete the service obligation or failure to meet the terms and conditions of deferment.
- BLUE CROSS Scholars who voluntarily resign from their approved service sites without prior approval or are terminated by their site(s) for cause may not receive a transfer to another site and will be placed in default.

The amount owed will be calculated as a percentage of time served and must be paid in full within three (3) years of the date of default. No interest will be charged on any part of this debt during the three-year repayment period. However, if payment in full is not made within the three-year period, interest will be assessed thereafter and submitted to the appropriate authorities for enforced collection.

SUSPENSION OF SERVICE OBLIGATION

BLUE CROSS requires BLUE CROSS Scholars to fulfill their contract without excessive absences or significant interruptions in service. Scholars are allowed seven (7) weeks (or 35 workdays) of leave per service year; however, there are some circumstances that may require a scholar to be absent in excess of this limitation. In these cases, ACOM and BLUE CROSS Scholarship Governance Committee may, under certain circumstances, suspend (put "on hold") or waive (excuse) the service or payment obligation.



Suspension. A suspension of an obligation may be granted for up to one (1) year if compliance with the service obligation by the scholar: (i) is temporarily impossible or (ii) would involve a temporary extreme hardship such that enforcement of the commitment would be unconscionable. Periods of approved suspension of service will extend the scholar's service commitment end date. Under appropriate circumstances, renewal of a suspension may also be granted. The major categories of suspension are set forth below. Suspension requests should be submitted in writing to the ACOM and BLUE CROSS Scholarship Governance Committee.

- Leave of Absence for Medical or Personal Reasons. A suspension may be granted for up to one (1) year, if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of an immediate family member (e.g. – child or spouse, including a same-sex spouse regardless of where the couple lives), which results in the scholar's temporary inability to perform his/her BLUE CROSS Scholarship Program obligation.
- Maternity/Paternity/Adoption Leave. Scholars must notify ACOM and BLUE CROSS Scholarship Governance Committee of pending maternity/paternity/adoption leave and provide appropriate documentation. Maternity/paternity/adoption leave of 12 weeks or less will be automatically approved, if properly documented. If the scholar's maternity/paternity/adoption leave will exceed 12 weeks during that service year, a Suspension may be granted by ACOM and BLUE CROSS Scholarship Governance Committee based on documented medical need.
- Call to Active Duty in the Armed Forces. Scholars who are also military reservists and are called to active duty will be granted a suspension, for up to one year, beginning on the activation date described in the reservist's call to active duty order. In addition to the written request for a suspension, a copy of the active duty order must be submitted to the scholarship governance committee. The suspension will be extended if the applicable Armed Forces entity continues the period of active duty. The period of active military duty will not be credited toward the BLUE CROSS Scholarship Program service obligation.
- Waiver. A waiver permanently relieves the BLUE CROSS Scholar of all or part of the service obligation. A waiver may be granted only if the scholar demonstrates that compliance with his/her obligation is permanently impossible or would involve an extreme hardship such that enforcement of the obligation would be unconscionable. A waiver request must be submitted by submitting a signed request letter, including the reason(s) the waiver is being sought, to ACOM and the BLUE CROSS Scholarship Governance Committee. The scholar will be contacted regarding any medical and financial documentation necessary to complete the waiver request. Note that waivers are not routinely granted and require evidence of compelling circumstances.
- Death. In the unfortunate event of a BLUE CROSS Scholar's death, any service or financial obligation is cancelled in its entirety. No liability will be transferred to the scholar's heirs.



HOW TO APPLY FOR A BLUE CROSS SCHOLARSHIP

OVERVIEW

Please read the BLUE CROSS Scholarship Program Guide in its entirety before proceeding with an application. The Guide explains in detail the rights and obligations of individuals selected to participate in the BLUE CROSS Scholarship Program. Be sure you have a complete understanding of the obligation to serve at an approved service site in one of Alabama's medically underserved counties or cities with 50,000 or fewer residents and the financial consequences of failing to perform that obligation.

APPLICATION TIMELINE

The application and all supporting documentation must be submitted by 5:00 PM CST on May 30, 2018.

Please send all application documents to:

Alabama College of Osteopathic Medicine
Attn: Dr. Philip Reynolds
445 Health Sciences Blvd.
Dothan, AL 36303

COMPLETING AN APPLICATION

The BLUE CROSS Scholarship Program application consists of (1) a paper application, and (2) required supporting documentation. Applicants should keep a copy of the application package for their records. Applicants are responsible for submitting a complete application. Application packages will be initially reviewed to determine their completeness. Application packages deemed incomplete (e.g., missing, illegible, or incomplete application materials) as of the application deadline will not be considered for funding. ACOM will not accept requests to update a submitted application or permit the submission/resubmission of incomplete, rejected, or otherwise delayed application materials after the deadline. In addition, the ACOM will not fill in any missing information or contact applicants regarding missing information.

COMPONENTS OF THE APPLICATION

Applicants are required to complete each of the sections of the application before submitting.

- Eligibility Screening. If an individual does not pass the initial screening portion of the online application, he/she will not be able to continue with the application. Please refer to the Eligibility Requirements section of this Guide for further details.
- General Information. Answers to this section pertain to the applicant's name, student number, mailing and email addresses, and other contact information.



- **Letters of Recommendation.** Applicants are required to submit at least two (2) letters of recommendation, but no more than five (5). Letters may be collected and sent by the student in SEALED envelopes or mailed directly to the application address.
 - Recommendations should include a description of the recommender's relationship to the applicant, and a discussion of: the applicant's education/work achievements; ability to work and communicate constructively; and an assessment of the applicant's characteristics, interest, and motivation to serve populations in areas of greatest need.
 - This assessment should include knowledge of the applicant's work experiences, pertinent course work, special projects, research or other activities that demonstrate an interest in and commitment to serving underserved populations.
- **Personal Statement.** A personal statement should be submitted (no more than three (3) single-spaced pages) describing the candidate's personal and academic qualities that help fulfill the mission of ACOM and the BLUE CROSS Scholarship Program to provide quality care to underserved populations, activities that have prepared the student for working in underserved communities, and a commitment to serving in primary care disciplines.
- **Resume/CV** (no more than five (5) pages)
- **Self-Certification.** Applicants are required to certify to the accuracy, truthfulness, and completeness of their application and information entered on the application.

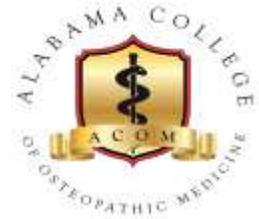
REQUIRED SUPPORTING DOCUMENTATION

The following documents will be added to the application following submission by the ACOM registrar's office and the Dean of Students with no obligation to the student for consideration.

- a. Proof of Citizenship or Permanent Resident status (can be verified with ACOM registrar if already on file)
- b. Authorization to Release Information Form. This form authorizes entities identified in the form to disclose information regarding applicants who have been selected and accept the scholarship award.
- c. Verification of Good Standing (through ACOM registrar)
- d. Transcript (Official transcript through ACOM registrar)
- e. COMLEX scores (Through Dean of Students)

INTERVIEW

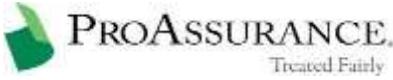
Candidates who fully complete the application will be interviewed by the selection committee in July, 2018. The interview will be a panel interview and will address the candidate's personal, professional, academic, and clinical attributes that will best contribute to the mission of ACOM and the BLUE CROSS Scholarship Program.



NOTIFICATION OF AN AWARD

Individuals selected for BLUE CROSS Scholarship Program awards will be notified by email/letter no later than August 1, 2018. To accept the award, an applicant must respond by the deadline in the notice of award email/letter. If the applicant does not respond by that deadline, the offer of award expires and will be offered to an alternate. Applicants who respond by the deadline will be asked to sign the BLUE CROSS Scholarship Program Agreement.

Individuals selected for an award who decide not to accept the award may decline the scholarship support without penalty, which permits the promotion of alternates to selectee status. Once an applicant declines the offer of award, the award may be offered to an alternate. And there will not be an opportunity to reclaim the award. A decision to decline the scholarship award is final and cannot be changed under any circumstance. Eligible individuals who do not receive a Scholarship Program award will be notified no later than November 15, 2018.



APPLICATION

Blue Cross Blue Shield/ProAssurance Scholarship Program

Please complete this form and submit to the Alabama College of Osteopathic Medicine, Attn Dr. Reynolds
445 Health Sciences Blvd, Dothan, AL 36303

APPLICANT INFORMATION

Applicant Name _____ ACOM Student # _____

Address _____

City _____ State _____ ZIP Code _____

Phone _____ Email _____

SCHOLARSHIP INFORMATION

Residency Interest _____

Do you meet all of the Eligibility Requirements in the Program Announcement? Yes No

Are the following documents included in the application packet? (Check all that apply)

- Application Form
- Personal Statement
- Letters of Recommendation
- Resume / CV

SIGNATURE AND DATE

By signing and submitting this form, I consent to the Alabama College of Osteopathic Medicine releasing and/or discussing my education records protected by FERPA as needed with the above listed individual/organization in support of my application to their program/scholarship. If selected as a recipient, I further consent to my name being publicized in connection with this award. I certify to the accuracy, truthfulness and completeness of all of the information provided in my application, and that it is correct and factual to the best of my knowledge.

Signature: _____ Date: _____