



## Student Health Benefits

UNIVERSITY OF MINNESOTA

The University of Minnesota is pleased to contract with Foster Klima to provide your Long-Term Disability Insurance Plan through Guardian. The University has negotiated benefits, including student loan payoff and a tax-free monthly disability payment that are not available outside of the University. These benefits protect you if you develop a condition that leads to a leave of absence or prevents you from completing your program. Learn more about your benefit [here](#).

The Long-Term Disability Insurance Plan also provides an opportunity to convert to an individual policy to take with you after you leave the University. This option, the Guaranteed Standard Issue Conversion Option, is available with no medical underwriting. This means you won't have exclusions or be turned down for coverage because of your medical history.

We encourage you to contact your University-designated Foster Klima representative, Hao Hou, at [hao.hou@fosterklima.com](mailto:hao.hou@fosterklima.com) or 612-746-2306. Hao can help answer questions about your existing coverage and explain the benefits of obtaining an individual disability policy.

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