



## 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.

If you are matched at the University of Minnesota, you'll continue to receive exceptional long-term, and additional short-term, disability coverage through Foster Klima. You'll also have the opportunity to elect the Guaranteed Standard Issue Conversion Option when you complete your residency.

We encourage you to contact your [Foster Klima representative](#) by emailing [myuofmrepresentative@fosterklima.com](mailto:myuofmrepresentative@fosterklima.com). Your University-designated representative can help answer questions about your existing coverage and explain the benefits of obtaining an individual disability policy.

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