Your current benefits will terminate at the end of the month in which you complete your residency or fellowship, but you are eligible for COBRA benefits on the first day of the following month.

Enrollment information, forms and the full COBRA notice will be mailed to you and can also be found on the Office of Student Health Benefits [website](#).

You may stay enrolled in COBRA for up to 18 continuous months. COBRA coverage must be with the same plan option you had as of the date of coverage termination. COBRA payments and cancellation are administered by 121 Benefits.

Due to the COVID-19 pandemic, certain COBRA grace periods have been extended. The extensions apply to events which may have occurred on or after March 1, 2020 and will continue until 60 days after the date the National Emergency declared by President Donald Trump, is officially declared as over. This date has not been determined as of the date of this email.

Specific grace periods affected are:
- The COBRA 60-day election period.
- The COBRA 45-day grace period for initial payment.
- The COBRA 30-day grace period for payments after the initial payment.

As part of your University-sponsored disability insurance plan you have a time-sensitive and unique opportunity to convert to an individual disability policy, the Guaranteed Standard Issue (GSI) option, through Foster Klima. You may enroll in the conversion opportunity anytime during or up to 90 days after completion of your residency or fellowship. For more information, or to schedule a meeting, contact the University-designated Foster Klima representative for your program. Find your representative on the Office of Student Health Benefits [website](#).

Please contact our office with any questions.

Office of Student Health Benefits
University of Minnesota
410 Church Street SE, N323
Minneapolis, MN 55455
Phone: 612-624-0627 or 1-800-232-9017
Fax: 612-626-5183 or 1-800-624-9881
[umshbo@umn.edu](mailto:umshbo@umn.edu)
[www.shb.umn.edu](http://www.shb.umn.edu)