Read on to learn about the services and resources available to you.

Welcome

Eligibility and Enrollment
While You Are Enrolled at the University

Quick Reference Benefit Chart
While You Are Enrolled at the University

Eligibility and Enrollment
Preparing to Graduate — Guaranteed Standard Issue
Conversion Option

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Conversion Option
The University of Minnesota is pleased to contract with Foster Klima to provide a Disability Insurance Plan through Guardian to eligible Academic Health Center (AHC) students. Eligible AHC students are automatically enrolled in the Long-Term Disability Insurance Plan.

**BENEFIT HIGHLIGHTS**

Disability insurance protects you should an injury or illness occur that leads to inability to work in your field. Your disability insurance coverage while at the University provides you with a tax free monthly benefit as well as a student loan payoff provision (see chart on page 3 for specifics).

Anytime during and up to 60 days after the group plan ends, you are eligible to purchase an individual disability policy through Guardian with **no medical underwriting**. This means you will not be turned down for coverage regardless of your medical history, which is extremely valuable and rare.1 Contact your Foster Klima representative for more information. To make the most of your coverage, and to be sure that you are aware of deadlines, policies and procedures that affect you, please review the information found in this brochure and on our website carefully.

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Disability may be more common than you think. More than 25% of Americans entering the work force today will become disabled before they retire.2

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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
shb.umn.edu

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1 Any previous decline from Guardian Life would exclude you from eligibility of this guaranteed-issue contract.
2 Social Security Administration Fact Sheet, January 2011
ELIGIBILITY AND ENROLLMENT

While You Are Enrolled at the University of Minnesota

All students registered for one or more credits in an eligible Academic Health Center program are automatically enrolled in the University-sponsored Long-Term Disability Insurance Plan.

How to submit a claim
To submit a disability claim during your enrollment, please email the Office of Student Health Benefits at umshbo@umn.edu and request paperwork for a future claim or leave. For questions about claims paperwork, contact Foster Klima at 612-746-2200 or Dale Forsythe, disability specialist with Foster Klima, at 612-746-2206 or dale_forsythe@glic.com.

Foster Klima has a keen perspective of the uncommon challenges you will face today, tomorrow, and throughout your career. In addition to offering the highest quality disability coverage, your Foster Klima representatives are equipped with a full suite of financial planning tools.

Additional services:
- Financial planning & debt reduction
- Retirement planning
- Life insurance and disability income planning
- Student loan repayment options
- Mutual funds and money management
- Fixed and variable annuities

Contact your representative to learn more.
Find your Foster Klima representative and their contact information at z.umn.edu/AHC-Disability
### QUICK REFERENCE BENEFIT CHART

**While You Are Enrolled at the University of Minnesota**

<table>
<thead>
<tr>
<th>Program</th>
<th>Medical School and School of Dentistry</th>
<th>College of Veterinary Medicine</th>
<th>College of Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biochemistry, Molecular Biology and Biophysics; Bioinformatics; Human Genetics; Cell and Molecular Biology; Microbiology; Immunology; Cancer Biology; Pharmacology; Toxicology; Surgery; Oral Biology</td>
<td>Medical Laboratory Sciences; Occupational Therapy; Physical Therapy; Dental Hygiene; Dentistry; Oral Biology</td>
<td>Medicinal Chemistry; Pharmacaceutics; Pharmacy; Social, Administrative, and Clinical Pharmacy</td>
<td></td>
</tr>
<tr>
<td>Comparative and Molecular Biosciences; Veterinary Medicine</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Benefit (all eligible)</td>
<td>$1,500 years 1, 2 and $2,000 years 3+</td>
<td>$1,000 years 1, 2 and $1,500 years 3+</td>
<td>Varies based on program</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>90 days</td>
<td>90 days</td>
<td>90 days</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>Social Security Normal Retirement Age</td>
<td>Social Security Normal Retirement Age</td>
<td>Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>Total Disability Definition</td>
<td>5 years</td>
<td>5 years</td>
<td>5 years</td>
</tr>
<tr>
<td>Pre-existing Condition Exclusion</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Survivor Benefit</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Student Loan Payoff Provision</td>
<td>Yes, up to $200,000</td>
<td>Yes, up to $150,000</td>
<td>Yes, up to $100,000 for Group E, and up to $50,000 for Group F</td>
</tr>
<tr>
<td>Cost of Living Benefit</td>
<td>Yes, 4% after 12 months</td>
<td>Yes, 4% after 12 months</td>
<td>Yes, 4% after 12 months</td>
</tr>
<tr>
<td>Guaranteed Standard Issue Conversion Option</td>
<td>Yes, to an Individual True Own Occupation Policy available through Guardian Life. A $1,000 monthly benefit is available without underwriting.</td>
<td>Yes, to an Individual True Own Occupation Policy available through Guardian Life. A $2,000 of guaranteed coverage is available without underwriting.</td>
<td>Yes, to an Individual True Own Occupation Policy available through Guardian Life. A $1,500 of guaranteed coverage is available without underwriting.</td>
</tr>
</tbody>
</table>

This Quick Reference Benefit Chart is intended as a guide. This summary presents a brief explanation of the long-term disability coverage for Academic Health Center students. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available. For plan details, please refer to the Office of Student Health Benefits website at shb.umn.edu.
As part of your University-sponsored Disability Insurance Plan, you have a time-sensitive and unique opportunity to purchase an individual disability income policy. Like your education, this policy goes with you when you leave the University, and the benefits follow you to wherever life may take you.

**Highlights of this opportunity include:**

- Tax-free monthly disability benefits
- No medical underwriting
- True Own Occupation definition of total disability with medical specialty language—this policy is portable and you can take it with you after you leave the University.
- Several important optional benefits, including a future increase option rider, a cost of living adjustment rider, a partial disability benefit rider and a catastrophic disability benefit rider.

You may enroll in this guaranteed standard issue option 60 days prior to graduation and up to 60 days after your group coverage ends.

To learn more about the benefits of purchasing an individual disability policy, contact your designated Foster Klima representative. Find your representative and their contact information at z.umn.edu/ahc-disability.

**Learn the Lingo**

An individual disability policy can help keep your household going if you suffer a long-term disability. The terms below are terms you should look for in high-quality policies.

**Non-cancellable and Guaranteed Renewable**

To avoid the possibility of losing your coverage just when you need it most, choose a policy that's non-cancellable and guaranteed renewable to age 65. This provision will guarantee that as long as your premiums are paid on time, your policy cannot be cancelled, premiums cannot be increased, and policy provisions cannot be changed.

**True Own Occupation**

A True Own Occupation policy considers you totally disabled—and therefore eligible for benefits—when, solely due to injury or sickness, you are unable to perform the material and substantial duties of your occupation, even if you are gainfully employed in another occupation.

**Enhanced Partial Disability Benefits**

Through an optional rider, a good policy can provide you with a partial benefit for when you suffer a loss of income as a result of partial (residual) disability—even if you have never previously suffered a period of total disability.

**Recovery Benefit**

This benefit is important for many medical professionals. It provides a benefit—even if you have recovered—if you continue to suffer a loss of income due to an injury or illness that caused your disability. The best policies have a recovery benefit payable to age 65 or 67.

**Personalize Your Policy with Riders**

Optional riders offer additional coverage such as Catastrophic Disability Benefits, annual Future Increase Options, student loan and Cost of Living Adjustments (COLA).
## QUICK REFERENCE BENEFIT CHART

### Preparing to Graduate — Guaranteed Standard Issue (GSI) Conversion Option

The following benefits apply to eligible Academic Health Center students after leaving the University of Minnesota. You can enroll in the GSI plan 60 days prior to graduation through 60 days after the group plan ends. Participation in this plan is contingent on enrollment.

<table>
<thead>
<tr>
<th>Programs</th>
<th>Medical School</th>
<th>School of Dentistry and College of Veterinary Medicine</th>
<th>College of Pharmacy</th>
<th>Additional Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biochemistry; Molecular Biology and Biophysics; Bioethics; Biophysical Sciences and Medical Physics; Cellular and Integrative Physiology; Experimental Surgery; Health Informatics; Human Genetics; Internal Medicine; Microbiology; Immunology and Cancer Biology; Neuroscience; Otolaryngology; Pharmacology; Surgery; Toxicology</td>
<td>Dentistry; Oral Biology Comparative and Molecular Biosciences; Veterinary Medicine</td>
<td>Medicinal Chemistry; Pharmaceutics; Pharmacy; Social, Administrative, and Clinical Pharmacy</td>
<td>Medical Laboratory Sciences; Occupational Therapy Mortuary Science; Physical Therapy Dental Hygiene; Dental Therapy Doctor of Nursing Practice; Master of Nursing; Nursing Biostatistics; Community Health Promotion; Environmental Health; Epidemiology; Health Care Administration; Maternal and Child Health; Public Health Administration and Policy; Public Health Nutrition; Public Health Practice</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Benefit (for those who have graduated)</th>
<th>$2,000</th>
<th>$2,000</th>
<th>$1,500</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Loan Rider</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$1,000</td>
<td>Yes, up to $150,000 lifetime benefit</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>90 days</td>
<td>90 days</td>
<td>90 days</td>
<td>90 days</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>To age 65</td>
<td>To age 65</td>
<td>To age 65</td>
<td>Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>Total Disability Definition</td>
<td>True Own Occupation Coverage to age 65 with medical specialty language</td>
<td>True Own Occupation Coverage to age 65 with medical specialty language</td>
<td>True Own Occupation Coverage to age 65 with medical specialty language</td>
<td>24-month own occupation definition</td>
</tr>
<tr>
<td>Partial Disability Benefit Rider</td>
<td>Yes, only a 15% loss required and 100% income replacement available the first 12 months</td>
<td>Yes, only a 15% loss required and 100% income replacement available the first 12 months</td>
<td>Yes, only a 15% loss required and 100% income replacement available the first 12 months</td>
<td>Yes</td>
</tr>
<tr>
<td>Pre-existing Condition Benefits</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>3/12</td>
</tr>
<tr>
<td>Mental and/or Substance-Related Disorders Coverage</td>
<td>Yes, 24-month limitation</td>
<td>Yes, 24-month limitation</td>
<td>Yes, 24-month limitation</td>
<td>Yes, 24-month limitation</td>
</tr>
<tr>
<td>Partial and Recovery Benefit</td>
<td>Yes, to age 65</td>
<td>Yes, to age 65</td>
<td>Yes, to age 65</td>
<td>N/A</td>
</tr>
<tr>
<td>Premiums</td>
<td>Guaranteed Level or Graded Available</td>
<td>Guaranteed Level or Graded Available</td>
<td>Guaranteed Level or Graded Available</td>
<td>Level increases at certain attained ages</td>
</tr>
<tr>
<td>Waiver of Premium Benefit</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>N/A</td>
</tr>
<tr>
<td>Waiver of Elimination Period</td>
<td>5-year recurrent provision</td>
<td>5-year recurrent provision</td>
<td>5-year recurrent provision</td>
<td>N/A</td>
</tr>
<tr>
<td>Cost of Living Adjustment Rider</td>
<td>Yes, 3%</td>
<td>Yes, 3%</td>
<td>Yes, 3%</td>
<td>Yes, 3%</td>
</tr>
<tr>
<td>Survivor Benefit</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes, 3 times last net monthly benefit payment</td>
</tr>
<tr>
<td>Additional Coverage Available With Underwriting</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

This Quick Reference Benefit Chart is intended as a guide. This summary presents a brief explanation of the Guaranteed Standard Issue Conversion Option for Academic Health Center students. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available. For plan details, please refer to the Office of Student Health Benefits website at shb.umn.edu.
**Important Information: We limit the duration of payments for long-term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay LTD or STD benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, and the employee's loss of earnings is not solely due to disability. This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department.

If the plan is new (not transferred), this LTD plan does not pay charges relating to a pre-existing condition. On New York cases, no benefit will be payable until the employee has been insured for 12 consecutive months. At that time, provided the employee remains disabled, he or she becomes eligible to receive benefits for the full plan duration, from that day forward, subject to all plan provisions. A pre-existing condition includes pregnancy and any condition for which an employee, in the three-month period prior to coverage under this plan, consults with a physician, receives treatment, takes prescribed drugs or exhibits symptoms which would cause an ordinarily prudent person to seek medical care or treatment. Please refer to plan documents for specific time periods. Pre-existing condition limitations vary by state. Contract # BSP 214-98. The Guardian Life Insurance Of America.

Disability insurance Policy Forms 18ID underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

Registered Representatives and Financial Advisor of Park Avenue Securities LLC (PAS). Securities products/services and advisory services are offered through PAS, a registered broker-dealer and investment advisor (612-746-2200). Field Representative, The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect, wholly owned subsidiary of Guardian. Foster Klima is not an affiliate or subsidiary of PAS or Guardian. 920 Second Avenue South, Suite 1100, Minneapolis, MN 55402. PAS is a member of FINRA, SIPC.

Any student previously declined by Guardian does not qualify for the guaranteed conversion issue offer.

Optional riders are available for an additional premium.

Conversion policies are issued with a 24-month mental-and/or substance-related disorder limitation endorsement.

1) CDA Personal Disability Quotient (PDQ) calculator, http://www.disabilitycanhappen.org/chances_disability/pdq.asp

2) Benefit Group E and F have the option to convert to a Group Trust Plan with Guardian Life.