



## Student Health Benefits

UNIVERSITY OF MINNESOTA

You are enrolled in [disability insurance](#) provided by the University of Minnesota and Foster Klima. Disability insurance protects you should an injury or illness occur that creates a long-term limitation on your ability to work.

As you complete your residency or internship, connect with your designated Foster Klima disability representative to find out how to protect your future income by converting your existing group coverage to an individual policy, without going through medical underwriting. You may enroll in the conversion opportunity anytime during or up to 90 days after completion of your residency or internship.

Contact your University-designated representative, **Hao Hou at [hao.hou@fosterklima.com](mailto:hao.hou@fosterklima.com) or 612-746-2306** for information on your disability insurance options. Matt can also answer other financial questions you may have.

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  
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