



## Student Health Benefits

UNIVERSITY OF MINNESOTA

Our office, the Office of Student Health Benefits, partners with Guardian Life to provide you with [short and long-term disability insurance](#). These benefits protect you if you develop a condition that leads to a leave of absence or prevents you from completing your residency or fellowship.

Now is a good time to connect with your Foster Klima representative to learn about your option to enroll in an individual Guaranteed Standard Issue (GSI) disability insurance plan.

This unique benefit is available to individuals that have not been declined or given a modified offer of individual disability insurance through a carrier other than Guardian within the last 5 years or within 9 months since beginning their program at the University of Minnesota, whichever is less.

If an individual does not qualify for the GSI option, they will still have the opportunity to convert to an individual disability policy that is not as robust as the GSI option. Because of this, we highly encourage you to speak with your designated Foster Klima representative prior to applying for disability coverage with an outside vendor as this unique program is only available through Foster Klima representatives.

Residents and fellows from the departments of Dermatology; Family Medicine & Community Health; Neurology; Obstetrics, Gynecology & Women's Health; or Pediatrics contact:

**Heather Bantle | 612-746-2339 | [heather\\_bantle@fosterklima.com](mailto:heather_bantle@fosterklima.com)**

Residents and fellows from the departments of Anesthesiology; Diagnostic Radiology; Medicine: Advanced Cardiovascular Imaging, Advanced Heart Failure & Transplant Cardiology, Advanced Interventional Cardiology & Research, Cardiovascular Disease, Clinical Cardiac Electrophysiology, Gastroenterology, Gastroenterology-Advanced ERCP/EUS, Hematology & Medical Oncology, Interventional Cardiology, Interventional Pulmonology, Lung Transplant, Preventive Cardiovascular Medicine, Structural Heart Diseases & Advanced Interventional Cardiology, Vascular Medicine & Peripheral Vascular Catheter-Based Interventions; Neurosurgery; Orthopaedic Surgery; Rehabilitation Medicine; Radiation Oncology; Transplant Hepatology; Surgery; or Urology contact:

**Joe Barwick | 612-746-2264 | [joe\\_barwick@fosterklima.com](mailto:joe_barwick@fosterklima.com)**

Residents and fellows from the departments of Endocrinology, Diabetes & Metabolism; Infectious Disease; Internal Medicine; Laboratory Medicine & Pathology; Nephrology; Ophthalmology & Visual Neurosciences; Otolaryngology, Head & Neck Surgery; Psychiatry; Pulmonary Disease & Critical Care Medicine; Renal Transplant; or Rheumatology contact:

**Dustin Peltier | 612-816-1901 | [dustin\\_peltier@fosterklima.com](mailto:dustin_peltier@fosterklima.com)**

Residents and fellows from the department of Duluth Family Medicine contact:

**Erik Bohn | 612-746-2385 | [erik\\_bohn@fosterklima.com](mailto:erik_bohn@fosterklima.com)**

Heather, Joe, Dustin, and Erik can answer all your questions about your disability insurance options, as well as other financial questions you may have.

Thank you,

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