



## Student Health Benefits

UNIVERSITY OF MINNESOTA

Our office, the Office of Student Health Benefits, partners with Guardian Life to provide you [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, Dustin Peltier, prior to applying for disability coverage with an outside vendor as this unique program is only available through Foster Klima representatives.

Your Foster Klima representative, Dustin, can be reached at 612-816-1901 or at [dustin\\_peltier@fosterklima.com](mailto:dustin_peltier@fosterklima.com). Dustin 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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