

# 2024-2025

## RESIDENTS, FELLOWS AND INTERNS DISABILITY INSURANCE PLAN

*Administered by the Office of Student Health Benefits*

The University of Minnesota contracts with Foster Klima to provide a Disability Insurance Plan through Guardian to eligible residents, fellows and interns. Disability insurance protects you should an injury or illness occur that leads to inability to work in your field.

**Continue to protect your income** by converting your disability insurance into an individual disability plan after you leave the University. Foster Klima offers a guaranteed standard issue plan that will protect your growing income and retirement plan contributions.

### PRODUCT HIGHLIGHTS:

- A definition of total disability that makes it possible for you to work in another occupation and still be eligible for disability benefits
- A Partial Disability Benefit Rider with only a 15% income loss
- Graded premiums that help make the initial cost of coverage more affordable while you're beginning your career

### THE REALITY—WE'RE VULNERABLE

*The causes of disabilities are more common than you might think. According to a claims review conducted by the Council for Disability Awareness, common examples of long-term disabilities include:*

- Neck and back pain, joint, muscle and tendon disorders, foot, ankle and hand disorders
- Cancer
- Injuries and poisoning
- Heart and circulatory disorders
- Mental disorders

Source: Council for Disability Awareness (CDA), Long-Term Disability Claims Review, 2014.

### KEEP YOUR INCOME STRONG

- Provider Choice disability income protection pays a monthly benefit if you become too sick or injured to work
- Industry-leading coverage that pays a monthly benefit through base policy benefits and rider benefits, to cover base salary, incentive compensation and retirement contributions
- Flexibility to purchase additional coverage as your income increases\*
- Those who own or apply for Provider Choice are eligible for a Student Loan Protection Rider
- The Special Limits for New Professionals Program helps you obtain high-quality coverage without proof of income

\*If Future Increase Option Rider or Benefit Purchase Rider is attached to the policy.



**Student Health Benefits**  
UNIVERSITY OF MINNESOTA

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# QUICK REFERENCE BENEFIT CHART

## After You Leave the University – Guaranteed Standard Issue (GSI) Option

The following benefits apply to eligible residents, fellows and interns after leaving the University of Minnesota. You can enroll in the GSI option anytime during and up to 90 days after completion of your residency, fellowship or internship. There are no exclusions or modifications to the GSI option for any pre-existing medical conditions you may have.

The GSI option will only be 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 offer, they will still be given the opportunity to do a smaller conversion to an individual Guardian disability policy but this conversion offer is not as robust as the GSI offering.

	College of Veterinary Medicine Residents and Interns	Graduate Medical Education Residents and Fellows	School of Dentistry Residents and Fellows
Monthly Benefit (for those who have completed a residency, fellowship or internship)	Up to \$3,000	Up to \$15,000	Up to \$3,000
Elimination Period	90 days	90 days	90 days
Maximum Benefit Period	To age 67	To age 67	To age 65
Total Disability Definition	True Own Occupation Coverage to age 67 with Medical Specialty Language	True Own Occupation Coverage to age 67 with Medical Specialty Language – enhanced specialty definition available	True Own Occupation Coverage to age 65 with Medical Specialty Language
Enhanced Partial Disability Benefit Rider	Yes, only a 15% loss required and a 100% income replacement available first 12 months	Yes, only a 15% loss required and a 100% income replacement available first 12 months	Yes, only a 15% loss required and a 100% income replacement available first 12 months
Mental and/or Substance-Related Disorders Coverage	Yes, 24-month limitation	Yes, 24-month limitation	Yes, 24-month limitation
Partial and Recovery Benefit	Yes, to age 67	Yes, to age 67	Yes, to age 65
Enhanced Catastrophic Disability Rider	Additional benefit if unable to perform 2/6 activities of daily living, irrecoverably disabled or cognitively impaired	Additional benefit if unable to perform 2/6 activities of daily living, irrecoverably disabled or cognitively impaired	Additional benefit if unable to perform 2/6 activities of daily living, irrecoverably disabled or cognitively impaired
Premiums Permanent Discount	Guaranteed Level or Graded, 20% discount	Guaranteed Level or Graded, up to 30% discount	Guaranteed Level or Graded, 20% discount
Waiver of Premium Benefit	Yes	Yes	Yes
Waiver of Elimination Period	For 5 years following a disability which lasts for 6 months and benefits were paid	For 5 years following a disability which lasts for 6 months and benefits were paid	For 5 years following a disability which lasts for 6 months and benefits were paid
Cost of Living Adjustment Rider	N/A	3% or 4-year delayed 3% COLA	N/A
Serious Illness Benefit (only available with full underwriting)	Additional benefit payable if disabled from cancer, stroke or heart attack	Additional benefit payable if disabled from cancer, stroke or heart attack	Additional benefit payable if disabled from cancer, stroke or heart attack
Student Loan Protection Rider	Yes, up to \$2,000 monthly – if applied for	Yes, up to \$2,500 monthly – if applied for	Yes, up to \$2,000 monthly – if applied for
Additional Coverage Available With Underwriting	Yes	Yes	Yes

This Quick Reference Benefit Chart is intended as a guide. This summary presents a brief explanation of the Guaranteed Standard Issue disability coverage available to eligible University of Minnesota residents, fellows and interns. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available. For plan details, refer to the Office of Student Health Benefits website at [shb.umn.edu](http://shb.umn.edu).