Dear University of Minnesota School of Dentistry student,

The University of Minnesota’s Office of Student Health Benefits partners with Foster Klima to provide group long-term disability insurance. This benefit protects you if you become disabled while you are enrolled at the University, by offering a monthly disability payment and student loan payoff benefit.

An additional part of the Disability Insurance Plan is the opportunity to convert to an individual disability policy after you leave the University – with no medical underwriting. This conversion opportunity is extremely valuable and rare. You have the option to enroll 60 days prior to or 60 days after graduation – regardless of any pre-existing medical conditions.

I encourage you to connect with your University-designated representative, Dustin Peltier at dustin_peltier@fosterklima.com or 612-746-2348. Dustin can help you learn more about your disability benefits, options upon completion of your program and other financial questions.

For more information, visit Foster Klima’s website.

Susann Jackson
Director of Student Health Benefits

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