Dear College of Pharmacy student,

The University of Minnesota and the Office of Student Health Benefits partners with Foster Klima to provide you long-term disability insurance. This benefit protects you if you develop a condition that leads to a leave of absence or prevents you from completing your program. Upon graduation, you have an opportunity to convert to an individual disability policy, regardless of any pre-existing medical conditions.

We encourage you to meet with your University-designated Foster Klima representative, Chris Elhardt, to learn more about your disability insurance. Chris can also advise you on managing student loans, saving for future goals and financial planning.

Chris Elhardt | chris_elhardt@fosterklima.com | 612-746-2346

For more information, visit the Office of Student Health Benefits website.

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
umshbo@umn.edu
www.shb.umn.edu

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Office of Student Health Benefits
410 Church St. SE
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