Welcome to the 2014–2015
ACADEMIC HEALTH CENTER
DISABILITY INSURANCE PLAN
Administered by the Office of Student Health Benefits

- Monthly benefit should you become disabled as a student
- Student loan payoff benefit
- Option to enroll in individual disability income coverage—with no pre-existing condition exclusions
Determine your benefits group to reference your disability benefit amount and your University-endorsed disability specialist:

### BENEFIT GROUP A

<table>
<thead>
<tr>
<th>Program-specific benefits</th>
<th>Monthly Benefit (all eligible)</th>
<th>Total Disability Definition</th>
<th>Student Loan Payoff Provision</th>
<th>Guaranteed Standard Issue Conversion Option Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group A and B</td>
<td>$1,500</td>
<td>5 years</td>
<td>Yes, up to $100,000</td>
<td>Yes, to an Individual True Own Occupation Policy available through Guardian Life. Up to $3,000 for Group A, and up to $2,000 for Group B</td>
</tr>
<tr>
<td>Group C</td>
<td>$1,000</td>
<td>5 years</td>
<td>Yes, up to $200,000</td>
<td>Yes, to an Individual True Own Occupation Policy available through Guardian Life. Up to $2,000.</td>
</tr>
<tr>
<td>Group D</td>
<td>$500</td>
<td>5 years</td>
<td>Yes, up to $50,000</td>
<td>Yes, to an Individual True Own Occupation Policy available through Guardian Life. Up to $1,000.</td>
</tr>
</tbody>
</table>

**WHILE AT THE UNIVERSITY OF MINNESOTA:**

#### Long-Term Disability Insurance Plan

The University and Foster Klima provide AHC students with a disability insurance plan while at the University. Depending on your AHC program, you are eligible for program-specific benefits. These plans require no medical underwriting, meaning you won’t be turned down for coverage, regardless of your medical history.

**UPON LEAVING THE UNIVERSITY OF MINNESOTA:**

#### Guanteed Standard Issue Conversion Option

AHC students have the opportunity to convert an individual disability insurance income policy after they leave the University through a Guaranteed Standard Issue Conversion Option. This opportunity offers the True Own Occupation definition of total disability and is portable, meaning you can take it with you after you leave the University.

---

**Academic Health Center Disability Insurance Plan**

Disability is more common than you imagine: more than 25% of Americans entering the workforce today will become disabled before they retire. That’s why the University of Minnesota has automatically enrolled all students registered for one or more credit in a qualifying Academic Health Center (AHC) program in the University-sponsored Long-Term Disability Insurance Plan.

The University of Minnesota has partnered with Foster Klima & Company, Inc., to provide a Long-Term Disability Insurance Plan through Guardian Life to eligible AHC students. If you become disabled while you are enrolled at the University, the Long-Term Disability Insurance Plan through Guardian offers a tax-free monthly disability payment and student loan payoff benefit.

Determine your benefits group to reference your disability benefit amount and your University-endorsed disability specialist:

**Academic Health Center Disability Insurance Plan**

<table>
<thead>
<tr>
<th>Benefit Group</th>
<th>Program-specific benefits</th>
<th>Monthly Benefit (all eligible)</th>
<th>Total Disability Definition</th>
<th>Student Loan Payoff Provision</th>
<th>Guaranteed Standard Issue Conversion Option Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Group A</td>
<td>Medical School</td>
<td>Biochemistry; Molecular Biology and Biophysics; Bioethics; Biophysical Sciences and Medical Physics; Cellular and Integrative Physiology; Experimental Surgery; Health Informatics; Human Genetics; Medicine; Microbiology; Immunology, and Cancer Biology; Neuroscience; Otolaryngology, Pharmacology, Surgery; Toxicology</td>
<td>$1,500</td>
<td>5 years</td>
<td>Yes, up to $100,000</td>
</tr>
<tr>
<td>Benefit Group B</td>
<td>School of Dentistry</td>
<td>Dentistry; Oral Biology</td>
<td>$1,000</td>
<td>5 years</td>
<td>Yes, up to $200,000</td>
</tr>
<tr>
<td>Benefit Group C</td>
<td>College of Veterinary Medicine</td>
<td>Comparative and Molecular Biosciences; Veterinary Medicine</td>
<td>$500</td>
<td>2 years</td>
<td>Yes, up to $50,000</td>
</tr>
<tr>
<td>Benefit Group D</td>
<td>College of Pharmacy</td>
<td>Medicinal Chemistry; Pharmacometrics; Pharmacy; Social, Administrative, and Clinical Pharmacy</td>
<td>$500</td>
<td>2 years</td>
<td>Yes, up to $50,000</td>
</tr>
<tr>
<td>Benefit Group E and F</td>
<td>College of Allied Health Professions</td>
<td>Medical School</td>
<td>School of Dentistry</td>
<td>$500</td>
<td>2 years</td>
</tr>
</tbody>
</table>

You have the option to enroll 60 days prior to graduation, and up to 60 days after the group plan ends. Like your education, this policy’s benefits follow you wherever life may take you. Be sure to visit the Office of Student Health Benefits website at www.shb.umn.edu for a full list of benefits these policies can feature, including survivor benefits, cost of living adjustment riders, residual and recovery benefits, and additional coverage.

**Schedule a meeting with your University-endorsed disability insurance specialist to learn more about your options for coverage after you leave the University.**
**Important Information: We limit the duration of payments for long-term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay LTD or STD benefits for charges relating to a covered person taking part in any war or act of war (including service in the armed forces), committing a felony or taking part in any riot or other civil disorder, or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, and the employee's loss of earnings is not solely due to disability. This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department. If the plan is new (not transferred), this LTD plan does not pay charges relating to a pre-existing condition. On New York cases, no benefit will be payable until the employee has been insured for 12 consecutive months. At that time, provided the employee remains disabled, he or she becomes eligible to receive benefits for the full plan duration, from that day forward, subject to all plan provisions. A pre-existing condition includes pregnancy and any condition for which an employee, in the three-month period prior to coverage under this plan, consults with a physician, receives treatment, takes prescribed drugs or exhibits symptoms which would cause an ordinarily prudent person to seek medical care or treatment. Please refer to plan documents for specific time periods. Pre-existing condition limitations vary by state. Contract # BSP 214-98. The Guardian Life Insurance Of America.

Disability insurance Policy Forms 1400 underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

Registered Representatives and Financial Advisor of Park Avenue Securities LLC (PAS). Securities products/services and advisory services are offered through PAS, a registered broker-dealer and investment advisor (612-746-2200). Field Representative, The Guardian Life Insurance Company of America (Guardian), New York, N.Y. PAS is an indirect, wholly owned subsidiary of Guardian. Foster Klima & Company, Inc., is not an affiliate or subsidiary of PAS or Guardian. 920 Second Avenue South, Suite 1100, Minneapolis, MN 55402. PAS is a member of FINRA, SIPC.

Any student previously declined by Guardian does not qualify for the guaranteed conversion issue offer. Optional riders are available for an additional premium. Conversion policies are issued with a 24-month mental- and/or substance-related disorder limitation endorsement and an endorsement that removes the Presumptive Total Disability Benefit provision.

1 CDA Personal Disability Quotient (PDQ) calculator, http://www.disabilitycanhappen.org/chances_disability/pdq.asp

2 Benefit Group E and F have the option to convert to a Group Trust Plan with Guardian Life.