March 24, 2010

Medical School residents and fellows nearing completion,

Effective April 1, 2010, the Office of Student Health Benefits will be administering a groundbreaking short and long term disability insurance plan for Medical School residents and fellows through Guardian Life Insurance Company of America.

We strongly encourage all Medical School residents and fellows who are completing their residencies and fellowships this spring to contact Dale Forsythe as soon as possible. You have an opportunity to obtain guaranteed disability coverage for life, which is extremely valuable and rare.

You have invested hundreds of thousands of dollars in tuition, fees, and books—and an incredible amount of time—in your education. Through Guardian you have an opportunity to protect that investment should you become disabled. The transition to Guardian is effective April 1 to ensure that current residents and fellows are able to take advantage of this opportunity.

Included in Guardian’s coverage is the opportunity for Medical School residents and fellows to convert to an individual disability policy that you own and take with you—with no medical underwriting—upon completion of your residency or fellowship. This plan offers benefits of up to $10,000 per month should you become disabled. The University is extremely pleased to offer this one-of-a-kind Guaranteed Standard Issue Plan option.

University of Minnesota Medical School residents and fellows have the opportunity to enroll in the Guaranteed Standard Issue Plan six months prior to the completion of your residency or fellowship—regardless of any pre-existing medical conditions. 25-30 percent of residents and fellows would not otherwise qualify for this type of coverage on a standard basis due to pre-existing medical conditions.

To ensure your complete and accurate understanding of several important new benefit enhancements, the Office of Student Health Benefits has authorized four Guardian Disability Insurance Specialists to contact University of Minnesota residents and fellows. These specialists are under the direction of Guardian’s Director of Disability Operations, Dale Forsythe. Your contact information is being made available to Dale so that he can make arrangements to provide group and individual informational meetings for residents and fellows soon. Please watch for email and web updates regarding these meetings.

For more information, please contact Guardian Disability Insurance Specialist Dale Forsythe at (612) 746-2206, or Dale_forsythe@glic.com.

http://www.guardiananddisabilitymnrf.com

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Driven to Discover