



Disability Protection for Professionals

## Short Term Disability Benefit Summary

Group Short Term Disability insurance through the PSET program, underwritten by Standard Insurance Company (The Standard), helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

### Eligibility

**Definition of a Member:**

Regular employee of NPS Physicians Pittsburgh, actively working at least 20 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

**Class Definition:**

Class 1: Physicians  
Class 2: All other eligible members

**Eligibility Waiting Period:**

You are eligible on the first of the month coinciding with or following the date you become a Member.

### Definition of Disability

**All Classes:**

For the benefit waiting period and to the end of the maximum benefit period that Short Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, or
- You suffer a loss of at least 20 percent of your Predisability Earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

## Benefits

**Monthly Benefit:**

70% of your weekly Predisability Earnings, reduced by Deductible Income, up to the maximum weekly benefit of \$4,000, or \$3,500 if Preexisting Condition limitation applies. See policy certificate for details.

**Benefit Waiting Period:**

For disability caused by accidental injury, no benefit waiting period  
For disability caused by physical disease, pregnancy, or mental disorder, benefit waiting period is 7 days

**Maximum Benefit Period:**

90 days

**Pregnancy:**

Generally, pregnancy claims without complications at the time a person is disabled typically pays benefits for 6 weeks.  
All claims are reviewed individually and this general summary does not determine how any particular claim will be evaluated.

## Other Features and Services

- Return to Work Incentive
- Temporary Recovery Provision

For more information, visit  
**[psetinsurance.com](http://psetinsurance.com)**

This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the master policy underwritten by The Standard Insurance Company. Details will be found in the policy and coverage may vary or may not be available in some states.