PSET
Disability Protection for Professionals

Gardner Skelton PLLC
ID #445538

Long Term Disability Benefit Summary

Group Long 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:	1. A partner, P.C. Partner, L.L.C. Owner-Employee, Sole-Proprietor or regular employee of the Employer; 2. Actively At Work at least 30 hours each week (for purposes of the Member definition, Actively At Work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of Active Work on those days); and 3. A citizen or resident of the United States or Canada. Member does not include a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.
Class Definition:	Class 1: Attorneys Class 2: All other eligible Members
Eligibility Waiting Period:	You are eligible on the first day of the calendar month following 30 consecutive days as a Member.

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Definition of Disability

Class 1:

For the benefit waiting period and to the end of the maximum benefit period that Long 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.

Class 2:

For the benefit waiting period and the first 24 months that Long 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.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy, or mental disorder, you are unable to perform with reasonable continuity with material duties of any occupation.

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Benefits

Monthly Benefit:	All Classes: 60% of your monthly Predisability Earnings, reduced by Deductible income, up to the maximum monthly benefit of $8,000.
Benefit Waiting Period:	90 days If a claim for Long Term Disability benefits is approved, benefits become payable after the member has been continuously disabled for 90 days.
Maximum Benefit Period:	Up to the Social Security Normal Retirement Age (SSNRA). See policy certificate for details.

Other Features and Services

- $50,000 Trust Provided Life Insurance
- Stay at Work Benefit
- Reasonable Accommodation Expense Benefit
- Employee Assistance Program
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable
- Conversion of Insurance Provision

For more information, visit
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.

Contact Us
877-877-2407
info@profbci.com