



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 Nephrology Management, actively working at least 30 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.

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

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.



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Nephrology Management, LLC

ID #445686

Benefits

Monthly Benefit:

70% of your weekly Predisability Earnings, reduced by Deductible Income, up to the maximum weekly benefit of \$1,500. 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 or 4 weeks if preexisting condition limitation applies

Other Features and Services

- Return to Work Incentive
- Temporary Recovery 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



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