

Group Short Term Disability Insurance for Professionals



Professional Services Employers Trust (PSET) specializes in helping **healthcare, legal, engineering, architecture, and accounting** employers provide their professionals and staff with tailored, cost-competitive Group Short Term Disability (STD) Income Protection.



Group STD provisions

Tailored Own Occupation Definitions

Includes special own occupation definitions for professionals and options for other employee classes.

Definition of Disability

Covers employees disabled if, as a result of physical disease, injury, pregnancy or mental disorder, they are unable to perform with reasonable continuity the material duties of their own occupation **or** suffer a loss of at least 20 percent in their predisability earnings when working in their own occupation.

Benefit Waiting Period

None for Disability caused by accidental Injury. 7 days for Disability caused by Sickness or Pregnancy.

Plan Options

Coverage available for both non-occupational and 24-hour coverage

Get Help with Costs

Use the Reasonable Accommodation Expense Benefit to help your employees return to work or stay at work.

Employer FICA Payment

This optional add-on includes W-2 tax form preparation and coverage for the employer portion of Social Security and Medicare taxes on payments made to disabled employees.

Questions?



Call: 877-877-2407



Email: Marv@profbc.com



Visit: psetinsurance.com

For 40 years, PSET has been a trusted partner in protecting professionals like yours.

We guarantee you...



Our unwavering commitment to customer satisfaction and a proven process

We offer a streamlined process both during and after implementation that integrates with benefits administration systems, simplifying the complexities of administering Short Term Disability insurance.



Unparalleled customer experience

We offer personal support via email and phone and advocate on behalf of your employees when it matters most—during claims adjudication.



Online access to forms and materials

We reduce work load by providing online access to all plan materials, benefit summaries, claims forms and more.

Other Products:

Group Long Term Disability and Group Life and AD&D

LTD and Life Ancillary Benefits Include:

Travel Assistance, Employee Assistance Program, Life Services, Stay/Return to Work, Will Prep