



**CHESTNUT
HILL
COLLEGE**

INDIVIDUAL SHORT-TERM DISABILITY

OPTIONAL COVERAGE

The College may provide optional short-term disability insurance coverage for full-time employees. Short-term disability insurance provides income replacement for full-time employees unable to work due to a covered illness or injury. Employees may purchase optional coverage at their own cost, pursuant to the guidelines provided by the insurance carrier. Payment is made through payroll deduction.

Short-term disability insurance is also available for part-time employees (working 20 or more hours per week).

Employees may enroll in optional coverage only during open enrollment, but may cancel at any time. Open enrollment is held each year approximately two months prior to the beginning of the plan year which is January 1st.

As of 1/1/04 the optional short-term disability insurance plan is provided by [UNUM](#).

The College must maintain participation minimums in the supplemental insurance plan and may be forced to cancel the plan if participation falls below the required minimum.