[**Note to Chapter Leaders**: If you choose to use this article for your newsletter or website, please use

the article in its entirety and do not alter the text in any way other than to change the capitalization, typeface or point

size to meet your publication's style guidelines.]

**March 2025 Article:**

**Special enrollment opportunity ending soon for new hires and district transfers**

Newly hired educators and education support professionals have a limited-time special opportunity to apply
for CTA-endorsed Disability insurance and up to $400,000 in Life insurance\* from Standard Insurance Company (The Standard) **without having to answer any health questions**. The Standard is the only CTA-endorsed provider for Disability and Life insurance and has been since 2007.

* **Disability insurance** **can help protect CTA members’ paychecks** if they’re unable to work due to an injury, illness (including mental health conditions), pregnancy or childbirth. They’ll receive funds **paid directly to them** to use for things health insurance doesn’t cover. Benefits can be used for rent, mortgage, groceries, student loans and more. Where health insurance pays your doctor, Disability insurance pays you.
* **Life insurance** **helps** **protect CTA members’ loved ones** in the event of their passing. They’ll also get access to additional features they can use now.

Apply or coverage within 270 says of starting your job. Learn more or apply at [standard.com/cta/newhire](https://sites.standard.com/cta/newhire?utm_source=ctaleader&utm_medium=newsletter&utm_campaign=newhire).

**Transferred Districts this year?** CTA members who previously had coverage with The Standard must re-apply within 270 days of starting their new job to continue coverage at their new district as coverage doesn't automatically transfer. Apply at [standard.com/cta/transfer](https://sites.standard.com/cta/newhire_2a).

\*Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80. Offer not available to retirees.

For costs and further details of the coverage and this enrollment opportunity, including the exclusions, benefit waiting

periods, and reductions or limitations and the terms under which the policies may be continued in force, please contact

Standard Insurance Company at 800.522.0406. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204 GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3 SI **23333-CTAvol** (2/25)