[**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.]

**September 2023 Article:**

**Special enrollment opportunity for new hires and district transfers for CTA-endorsed Disability and Life insurance**

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 insurance1 from Standard Insurance Company   
**without having to answer any health questions**. The Standard is the only CTA-endorsed provider for Disability and Life insurance.

* **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 you can use now.

**District Transfer?** CTA members who previously had coverage with The Standard must re-apply to continue coverage at their new district as coverage doesn't automatically transfer.

Members must apply **within 270 days from starting their new job**.

Learn more or apply at [standard.com/cta/newhire](https://www.standard.com/cta/newhire?utm_source=ctaleader&utm_medium=newsletter&utm_campaign=newhire).

1 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. GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3