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**CTA Leader Newsletter December 2024**

**Pregnancy and Childbirth and CTA-endorsed Disability Insurance**

Did you know pregnancy and childbirth are covered disabling conditions with CTA-endorsed Disability insurance from Standard Insurance Company (The Standard)? In fact, 43% of CTA-endorsed Disability claims are pregnancy-related.1

Think about it this way: You get car insurance to protect your car. You get home/renters insurance to protect where you live. Disability insurance works the same way – it helps protect your paycheck before you need go out on leave for a covered disabling condition (pregnancy, childbirth, illness or injury).

* Benefits are paid directly to you and can be used for expenses health insurance doesn’t cover.
* Replaces up to 80% of your daily income2
* Starts paying benefits after you are out of work for 7 consecutive workdays3
* Covers any preexisting conditions once you are enrolled and work for 10 consecutive workdays
* Includes access to Summer Benefit, 4 Student Loan and Cancer Benefits for eligible members

Applying for CTA-endorsed Disability insurance from The Standard can help you prepare in advance if you’re family planning. Learn more about this important coverage and apply anytime at CTAMemberBenefits.org/Disability.

1 Based on the claims decision data developed by The Standard for period of 8/1/2020 – 7/31/2023.

2 Daily income is based on your regular daily contract salary. Benefits will be reduced by deductible income. Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers’ compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.

3 Workdays means any Regular Day(s) of Required Attendance you are required to be actively at work based on the calendar dates of the school calendar and your employment contract in effect on the date you become disabled.

4 Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy 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 SI **24023-CTAvol** (11/24)