[**Note to Chapter Leaders**: If you choose to use the article above 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.]

**CTA Leader Newsletter December 2023**

**Family Status Change Enrollment Opportunity**

CTA members who experience any of the life events below may qualify for the Family Status Change enrollment opportunity. That means they're eligible to apply for CTA-endorsed Disability insurance and up to $400,000 of CTA-endorsed Life insurance1 from The Standard, without having to answer health questions,2 as long as they apply within 60 days of the qualifying event.

* Marriage, divorce or legal separation
* Initiation or dissolution of a domestic partner relationship
* Birth or adoption of a child
* Death of a spouse/domestic partner or child
* Commencement or termination of a spouse/domestic partner’s employment
* Change in employment from full-time to part-time by member or member’s spouse/domestic partner

Members have 60 days from the event to apply or make a change. They can apply online at **standard.com/cta/fsc.**

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.

2 If any previous application submitted with proof of good health was denied by The Standard, then proof of good health will be

 required.

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