



CTA-endorsed Disability & Life Insurance from The Standard

Standard Insurance Company (The Standard)



Protect Your Loved Ones with Life Insurance



Life insurance is a key component of any comprehensive financial plan & can help protect your loved ones in the event of your passing.

CTA partners with The Standard to offer members quality Life insurance coverage at group rates that comes with additional features you can use now like:

- Travel Assistance¹
- Life Services Toolkit¹

How Life insurance can be used



Child Care
Costs



Housing
Costs



College
Tuition



Daily Living
Expenses



Inheritance

¹ Travel Assistance and Life Services Toolkit are provided through an arrangement with service partners that are not affiliated with The Standard. These services are not insurance products.

Protect Your Paycheck with Disability Insurance



Disability insurance helps protect your paycheck if you're unable to work due to illness, injury, pregnancy or childbirth.

- Replaces up to 80% of your regular daily contract salary, minus any deductible income.¹
- Includes additional benefits at no extra cost.
- Covers disabilities that occur on and off the job.
- Covers any preexisting conditions once you're enrolled and work for 10 consecutive workdays.³

Top causes of disability claims for CTA members*



Pregnancy



Mental Health
Conditions



Muscle/Bone
Disorders



Cancer



Reproductive/
Urinary



Accidents/
Fractures

* Based on the claims decisions data developed by The Standard for period of 9/1/18 - 8/30/21.

¹ 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.

² 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.

Extra Benefits at No Extra Cost



Participants on an approved Disability claim may qualify for additional benefits if they meet additional specific criteria:



Student Loan Benefit: Pays up to \$400 a month (for up to 6 months) if you have an active student loan while on an approved disability claim.



Cancer Benefit: Pays up to \$400 a month (for up to 6 months) if your approved claim is due to cancer.



Summer Benefit: Pays \$500 a week during the months of June and July if you become or continue to be Disabled during those months.¹

These benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or child care.

¹ 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.

Applying is Easy



CTA members can apply anytime with proof of good health.

Special Enrollment Opportunities (apply without answering health questions):

- Within **270 days** of starting work at a new school district.
- Within **60 days** following the date of a family status change event, such as birth/adoption, marriage/domestic partnership, divorce/dissolution, loss of spousal employment or other qualifying event.¹

During these special enrollment opportunities, you can apply for:

- Disability insurance to help protect your paycheck
- Up to \$400,000² of Life insurance to help protect your loved ones

Learn more and apply: CTAMemberBenefits.org/TheStandard



¹ If any previous application submitted with proof of good health was denied by The Standard, then proof of good health will be required.

² 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.

Contact The Standard



Call:
800.522.0406



Email: ctaservice@standard.com



Visit: CTAMemberBenefits.org/TheStandard

We Are Here To Help

The Standard's dedicated CTA Customer Service team is available Monday through Friday, 7 a.m. to 6 p.m.

Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204.

For costs and further details of the coverage offered by Standard Insurance Company, 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. GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3