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CTA Guide to Death Benefits

As a CTA leader or member, you may be called upon to assist the family of a member who is deceased. During this difficult time, a surviving spouse or beneficiary may need assistance in filing for life insurance or death benefits. The CTA Member Benefits Department has prepared this newsletter to help you with these tasks.

Listed below is a review of the CTA Member Benefit plans, the NEA Complimentary Life Insurance plan and a listing of other agencies to contact when a CTA member passes away.

Important Tips

- **Update your beneficiary forms as needed, and if you are a leader, remind members to do the same.**
- Insurance policies and plans have **filing deadlines** (usually one year from the date of death or accidental loss) for claims. You must meet these deadlines to receive benefits.
- Insurance companies and plans will require a **certified death certificate** (photocopies are not acceptable). Be sure to ask for more than one copy.
- You can obtain additional certified copies of death certificates from the Vital Records Division of your county's Health Department.
- Insurance companies and plans pay benefits in accordance with their **Summary Plan Description(s)** (SPDs) or other plan documents.
- If a beneficiary is not specifically listed, the SPDs or plan documents will determine who receives the benefit.
- **Keep copies** of all SPDs, plan documents and beneficiary registration forms with your financial records in a secure place. This way, if the surviving spouse or beneficiary is faced with a member's untimely death, they will know whom to contact for benefits.

CTA Death & Dismemberment Plan

Since January 1, 1996, all Eligible Members of CTA have been covered by the CTA Death & Dismemberment Plan. This is a **free and automatic benefit** that is provided by the CTA Economic Benefits Trust (EBT) and administered by the CTA Member Benefits Department. Effective July 26, 2021, the Plan provides:

- A Death Benefit of **\$2,000**.
- An Accidental Death and Accidental Dismemberment Benefit of **\$10,000**.
- A **\$50,000** Benefit if the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader.

CTA Death & Dismemberment Plan Benefit Schedule:

Death Benefit	Accidental Death/Accidental Dismemberment Benefit	Occupation/Association Leader Accidental Death & Accidental Dismemberment Benefit
\$2,000	\$10,000	\$50,000

Extension of Benefits While on a Leave of Absence

Beginning May 1, 2004, if a person's membership ceases while he or she is on an unpaid leave of absence for his or her own serious health condition, and he or she dies or suffers a dismemberment before the earlier of the end of such leave or 180 days after such leave began, such person will be deemed to be a member and will be deemed not to have incurred an interruption in membership as of the date of death or dismemberment.

To continue your CTA membership, contact the CTA Membership Department at (650) 552-5278.

Registering a Beneficiary

Although **this plan is automatic and requires no enrollment**, CTA strongly recommends that you register a beneficiary for this plan. This ensures a prompt claims adjudication process and will give you peace of mind knowing that proceeds will be paid according to your specifications. Remember to keep a copy of the beneficiary form for your own records.

To register a beneficiary or to change your beneficiary designation, go to www.CTAMemberBenefits.org/dd and sign in to update your beneficiary information.

NEA Complimentary Life Insurance

Another **automatic benefit** that is provided to Eligible Members of CTA is the NEA Complimentary Life Insurance. This benefit provides:

- Life, and Accidental Death and Dismemberment Insurance at **no cost to the member**.
- A Death Benefit of **\$1,000**.
- An Accidental Death and Dismemberment Benefit of up to **\$5,000**.
- A **\$50,000** Benefit if the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader.
- **\$150,000** Life Insurance benefit for unlawful homicide while on the job.

NEA Complimentary Life Insurance Benefit Schedule:

Years of Continuous Membership	Death Benefit	Accidental Death/Accidental Dismemberment Benefit	Occupation/Association Leader Accidental Death & Accidental Dismemberment Benefit	Unlawful Homicide While at Work
1	\$1,000	\$1,000	\$50,000	\$150,000
2	\$1,000	\$2,000	\$50,000	\$150,000
3	\$1,000	\$3,000	\$50,000	\$150,000
4	\$1,000	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000	\$5,000	\$50,000	\$150,000

Naming a Beneficiary for this coverage is encouraged. To name your Beneficiary, visit www.neamb.com or call NEA Member Benefits at (855) NEA-LIFE.

CTA-Endorsed Voluntary Life and Disability Insurance Plans

For over 50 years, CTA has helped its members protect themselves and those who depend on them by offering Voluntary Life and Disability insurance for CTA members. Thousands of CTA members participating in the CTA-endorsed Life and Disability insurance plans gain peace of mind knowing they and their loved ones are protected if the unthinkable happens.

Members can help protect their loved ones with up to \$400,000¹ of Life insurance from Standard Insurance Company. Accidental Death and Dismemberment (AD&D) insurance is automatically included with both CTA-endorsed Life insurance and Disability insurance.

CTA-Endorsed Voluntary Life Insurance – Additional Benefits

Accidental Death and Dismemberment (AD&D) – matching coverage (up to \$200,000). Additional AD&D benefits included for qualified claims: Seat Belt Benefit, Air Bag Benefit, Higher Education Benefit, Career Adjustment Benefit, Child Care Benefit, Occupational Assault Benefit.

Life Services Toolkit – access to helpful online tools and resources that can help insured members create a will and put finances in order. After a loss, beneficiaries have access to grief counseling, legal advice and helpful online resources.²

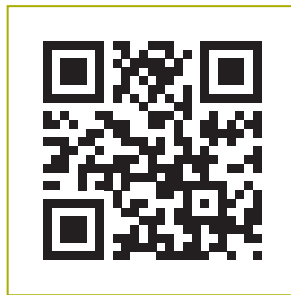
Accelerated Benefit – provides advance payments of up to 80% of the amount of Life insurance in force if you provide satisfactory proof to The Standard that, while insured, you have been diagnosed with a terminal illness with a life expectancy of less than 12 months.³

Qualified Disability Benefit – provides payment of up to 60% of the amount of Life insurance in force if you provide satisfactory proof to The Standard that, while insured, you are unable to perform two or more activities of daily living.³

CTA-Endorsed Voluntary Disability Insurance – Additional Benefits

\$50,000 of AD&D coverage included at no extra cost.

Survivors Benefit – beneficiary will receive a flat rate of \$25,000, not reduced by deductible income, in the event of your passing while you are eligible for disability benefits.



Learn more in the Member Enrollment Brochure.

Visit stdrd.co/meb or scan this code

Question or need to check coverage?

Contact The Standard at 800.522.0406, Monday through Friday, 7 a.m. to 6 p.m. Pacific Time.

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 Life Services Toolkit is provided through an arrangement with a service partner that is not affiliated with The Standard. This service is not an insurance product.

³ The amount paid under the benefit reduces the amount of the Life insurance benefit paid upon your death.

California State Teachers' Retirement System (CalSTRS)

Under the CalSTRS Defined Benefit Program, benefits are payable to survivors of members who die before or after retirement. These benefits are determined based on whether the member had Coverage A, Family Allowance, or Coverage B, Survivor Benefit. The member's annual statement of account will verify the survivor coverage in effect.

To file a claim or to request more information, call CalSTRS at (800) 228-5453 or visit their website at www.CalSTRS.com.

California Public Employees' Retirement System (CalPERS)

CalPERS provides benefits to the beneficiaries or survivors of active and retired members upon their death. CalPERS members include state agency or California state university employees, public agency employees, some school employees and other public employees. Benefits and eligible recipients vary based on whether the member was still working at the time of death or was retired by the member's employer, occupation, and the specific provisions in the contract between CalPERS and the employer.

To file a claim or to request more information, call CalPERS at (888) 225-7377 or visit their website at www.CalPERS.ca.gov.

District-Paid Life Insurance Plans

Many school districts provide an employer-paid life insurance plan. To determine whether the member's school district provides this benefit, contact the Benefits Administration Department at the school district office for assistance.

403(b) Plans

A 403(b) or tax-deferred annuity plan may also provide a death benefit to the surviving spouse or beneficiary. The benefit is determined by either the member's contribution to the plan or the account value. For more information or to file a claim, the beneficiary should contact the 403(b) provider. The member's school district may be able to confirm the name and phone number of the 403(b) provider.

For the CTA Retirement Savings Plan, contact (855) 621-4179.

Social Security Survivor Benefits

If the member or spouse was covered by Social Security, a lump sum death benefit may be payable. In addition, surviving children and the spouse of the deceased may be eligible for survivor benefits.

For more information, call the Social Security Administration at (800) 772-1213 or visit its website at www.ssa.gov.

Important Contact Information

Below is a chart with important telephone numbers and contact information that you may provide to the surviving spouse or beneficiary.

Plan	Administrator	Phone	Website
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	www.CTAMemberBenefits.org/dd
NEA Complimentary Life Insurance	NEA Member Benefits	(855) 632-5433	www.neamb.com
CTA Voluntary Life and Disability Insurance Plan	The Standard	(800) 522-0406	www.CTAMemberBenefits.org/Standard
CalSTRS	CalSTRS	(800) 228-5453	www.CalSTRS.com
CalPERS	CalPERS	(888) 225-7377	www.CalPERS.ca.gov
Social Security Administration	Social Security Administration	(800) 772-1213	www.ssa.gov
CTA Retirement Savings Plan	Aspire	(855) 621-4179	www.CTaretirementplan.org

This is a brief description of the CTA and NEA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates and/or Summary Plan Descriptions.