

New Benefits Exclusively for CTA Members



Student Loan and Cancer Benefits Effective 9/1/18

CTA is always looking for ways to enhance their member benefits to provide more value to their members. CTA understands the emotional and financial burden members may experience due to outstanding student loans or being out of work on a disability claim due to a Cancer diagnosis. That's why CTA created and is providing the Student Loan Benefit¹ and Cancer Benefit¹ for CTA members. These benefits will be available at no additional cost to Members enrolled in the CTA-endorsed Voluntary Disability Insurance plans from Standard Insurance Company (The Standard).

New Student Loan Benefit Effective 9/1/18

Active CTA members approved for a Disability claim under the CTA-endorsed Disability Insurance plans with The Standard with a disability date on or after September 1, 2018 who also have an active Student Loan may be eligible for an additional benefit of up to \$200 per month while they remain disabled (maximum benefit \$1,000). Benefits are paid directly to CTA members and can be used to help make student loan payments.

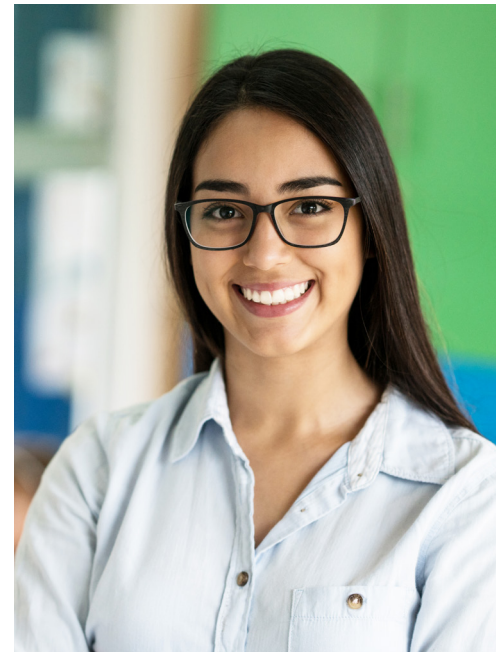
New Cancer Benefit Effective 9/1/18

Active CTA members approved for a Disability claim due to Cancer under the CTA-endorsed Disability Insurance plans with The Standard with a disability date on or after September 1, 2018 may be eligible for an additional benefit of up to \$200 per month while they remain disabled (maximum benefit \$1,000) in addition to their disability benefit from The Standard.

Benefits are paid directly to CTA members and can be used for everyday expenses that health insurance doesn't cover such as rent/mortgage, utilities, groceries or child care.

Protection from a partner you can trust

With ten years of service to CTA members and a full-time, dedicated CTA Customer Service Department, The Standard is CTA's partner for endorsed Disability and Life Insurance and is a partner you can trust. Just ask any of the 75,000² CTA members who have chosen The Standard to protect their way of life and loved ones.



Questions?

For more information, visit ctamemberbenefits.org/disability or call The Standard's dedicated CTA Customer Service Department at **800.522.0406** (TTY). 7:00 a.m. to 6:00 p.m., Monday through Friday, Pacific Time.

¹ Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims under the CTA-endorsed Disability Insurance plan who meet specific criteria. CTA provides these benefits at no extra cost and The Standard acts only as the claims administrator of these benefits. Student Loan and Cancer Benefits are not provided under the Disability Insurance policy.

² As of March 31, 2018, based on data developed by The Standard.

For costs and further details of the Disability Insurance coverage including the 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 (TTY).

Standard Insurance Company
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GP190-LIFE/S399/CTA.3
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