

# Switch Your Disability and/or Life Coverage to The Standard



As a CTA member, you always have the option to apply for CTA-endorsed Disability and Life Insurance - even if you are covered by a different insurance company. To make it easier for you, we offer two limited-time opportunities each year to switch coverage without answering health questions: **October 1 through November 30** and from **April 1 through May 31**. To begin the process, all you need to do is provide proof of your existing coverage with your application.

CTA-endorsed group coverage from The Standard offers you access to the CTA Advisory Panel on Endorsed Services as well as great features including:

## Disability Insurance

CTA-endorsed Disability Insurance from The Standard is designed especially for California educators. Here's how it works:



Replaces up to 75% of your daily income<sup>1</sup> if you're unable to work due to sickness, injury, pregnancy or childbirth



Starts paying benefits after you are out of work for 7 consecutive workdays<sup>2</sup> — including a \$25 per workday benefit on top of your fully-paid sick leave



Benefits are paid directly to you and can be used to pay for things health insurance doesn't cover — your rent or mortgage, car payments, student loans, utilities, groceries, child care, etc.

## Life Insurance

- **Term Life Insurance** coverage can be transferred to an amount less than or equal to existing coverage or to the next higher benefit schedule if the equal benefit is not available.
- **Accidental Death and Dismemberment** is included in Voluntary Life Insurance. AD&D benefits are equal to the amount of your Life Insurance coverage with The Standard (up to \$200,000) at no additional cost.
- **Life Services Toolkit<sup>3</sup>** is a lineup of additional services that can make a difference now and in the future. Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online.



## Questions?

For more information visit [CTAMemberBenefits.org/TheStandard](https://CTAMemberBenefits.org/TheStandard) or call The Standard's dedicated CTA Customer Service Department at **800.522.0406** (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time.

For costs and further details of the coverage and this enrollment opportunity, 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  
1100 SW Sixth Avenue  
Portland OR 97204

[www.standard.com](http://www.standard.com)

GP190-LTD/S399/CTA.1  
GP190-LIFE/S399/CTA.3  
SI 14019-CTAvol (08/17)

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The Life Services Toolkit is provided through an arrangement with BDA/Morneau Shepell and is not affiliated with The Standard. BDA is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or non-individual entities such as trusts, estates or charities.