TheStandard

CTA CALIFORNIA TEACHERS ASSOCIATION

New Hire Information Kit

CTA-endorsed Disability and Life Insurance

Special Enrollment Opportunity for:

- Newly Hired Educators
- District Transfers

Visit **standard.com/cta/newhire** to:

- Find premium rates
- Get plan details
- Calculate your insurance needs
- Download complete Member Enrollment Brochure
- Apply online



Apply Within 180 Days:
standard.com/cta/newhire

TheStandard

CTA CALIFORNIA TEACHERS ASSOCIATION

Now Is The Time To Apply

A special opportunity for newly hired CTA members



Newly hired CTA members and those who have changed districts[1] have a special, limited-time opportunity to protect their income and loved ones with CTA-endorsed Disability and Life Insurance from Standard Insurance Company (The Standard).

Learn more at:
standard.com/cta/newhire

180

If you apply for coverage within **180 days** of starting work, you have a special opportunity to apply for the following coverages without answering health questions:

- **Disability Insurance**
- **Up to $200,000 of Life Insurance**
- **Life Insurance coverage options for your spouse/domestic partner and/or children**

How Disability Insurance Works

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[2] if you're unable to work due to illness, injury, pregnancy or childbirth

Starts paying benefits after you are out of work for 7 consecutive workdays[3] - 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.

Act Now, Before Time Runs Out!

If you get seriously ill, injured, or go on maternity leave, do you have enough savings to cover months, or even years, of your bills? If not, the easiest time to take steps to protect your income and loved ones is now - before an unexpected illness or injury keeps you from work.

You only have **180 days** after starting work to take advantage of this special enrollment opportunity without answering health questions.

Applying is Easy!

Scan this code with your phone or visit **standard.com/cta/newhire**

1 District transfers may also continue their current level of coverage with The Standard when applying within the first 180 days of starting work.

2 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 benefit.

3 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.

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

Exclusive Benefits for CTA 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 Benefit and Cancer Benefit for CTA members.



Student Loan Benefit

Active CTA members approved for a disability claim under the CTA-endorsed Voluntary Disability Insurance plans with an active student loan may be eligible for an additional benefit of up to $200 a month (for a maximum of $1,000, not to exceed the balance of the student loan).[1]

Cancer Benefit

Active CTA members approved for a disability claim due to cancer under the CTA-endorsed Voluntary Disability Insurance plans may be eligible for an additional benefit of up to $200 a month (for a maximum of $1,000).[1]

For more information, visit:
CTAMemberBenefits.org/Disability

These benefits are provided by CTA at no additional cost to members and are available for qualified disability claims. Both benefits are paid directly to CTA members in addition to the disability benefits from Standard Insurance Company (The Standard) and can be used to help pay for everyday expenses like student loans, rent/mortgage or childcare.

Questions? 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, Monday through Friday.

1 Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims who meet additional 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.

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).
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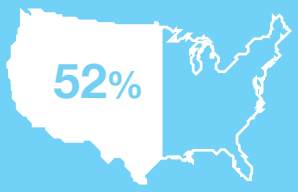
Protect Your Paycheck with CTA-endorsed Disability Insurance

The Standard is the only CTA-endorsed provider of Disability insurance

How long can you or your family go without your paycheck if you're not working?

Over half of Americans are financially unprepared for a period of disability.

52% of U.S. adults don't have enough savings to cover three months of living expenses.[1]



Top five causes of long-term disabilities[1]



Pregnancy



Cancer



Accidents



Muscle/bone disorders



Mental Disorders

The risk of disability is real:

More than 25% of today's 20-year-olds will become disabled during their career.[1]



What can you use Disability Benefits for?

Child Care, Groceries, Rent/Mortgage, Utilities, School Loans.

Health insurance pays your doctor. Disability insurance pays **you.**

Learn more at CTAMemberBenefits.org/Disability

1 Council for Disability Awareness, https://www.disabilitycanhappen.org/disability-statistic. Accessed January 3, 2020.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please contact The Standard's dedicated CTA Customer Service Department at 800.522.0406 (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204 GP190-LTD/S399/CTA.1

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CTA CALIFORNIA TEACHERS ASSOCIATION

Protect Your Loved Ones with CTA-endorsed Life Insurance

The Standard is the only CTA-endorsed provider of Life insurance



Top four reasons for getting Life insurance[1]



1. Income replacement
2. Cover final expenses
3. Leave an inheritance
4. Pay off a mortgage

Consider your financial obligations*

Mortgage | $334,925[2]
Raising a child | $233,610[3]
Debt | $23,520[4]
Student loans | $28,950[4]

*Average California Expenses

Life insurance may cost less than you think

Typical monthly cost of a $50,000 term Life Insurance policy in coffee drinks[5]

25-44 years old
45-49 years old
50-54 years old
55-59 years old

CTA-endorsed Life insurance highlights

- No medical exam during special enrollment opportunities
- Easy online application
- Includes Accidental Death & Dismemberment Insurance

Includes resources you can use today:

- Travel Assistance[6]
- Life Services Toolkit[7]

Learn more at CTAMemberBenefits.org/Life

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1 LIMRA, 2019 Insurance Barometer Study.

2 Average amount Californians owe on their homes. Consumer Debt in California, Debt.org https://www.debt.org/faqs/americans-in-debt/consumer-california/.

3 Parents Projected to Spend $245,340 to Raise a Child Born in 2013, According to USDA Report, https://fns-prod.azureedge.net/sites/default/files/CRC_Infographic-2015.2_0.pdf.

4 Average credit card debt ($5,196) and auto loan balance ($18,324) in California; Average student loan debt at graduation in California ($22,746) https://www.debt.org/faqs/americans-in-debt/consumer-california/.

5 Costs are approximate and based on the data developed by The Standard. For premium rates, please visit: CTAMemberBenefits.org/Life.

6 Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy. Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

7 The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell 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.

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).
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