

Effective January 1, 2026

Step Right In

Your New Hire Guide
to CTA-endorsed
Disability and
Life Insurance

Limited-time
Special
Enrollment

Details Inside



Standard Insurance Company

You're on Your Way to Some Great CTA Member Benefits

If you're new to your district this school year, you have a special opportunity to apply for CTA-endorsed Disability and Life insurance **with no health questions asked within 270 days of starting work.**



Your Limited-time Special Enrollment Coverage Options:



Disability Insurance:

- Helps protect your paycheck if you're unable to work due to illness, injury, pregnancy or childbirth.



Life Insurance:

- Up to \$400,000 of Life insurance for yourself¹
- Up to \$50,000 of Life insurance for your spouse/domestic partner^{1,2}
- Additional \$5,000 of Life insurance for spouse/domestic partner and each dependent child²



Keep Your Coverage When You Transfer Districts

Your CTA-endorsed insurance plans do not automatically transfer to your new employer. Be sure to complete a new application at your new school district within 270 days of transferring.

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 Each option of Life insurance for your spouse/domestic partner or dependents may not exceed 50% of your Life insurance coverage.

Applying is Easy:



Apply Online

Take 5 minutes to apply online:
standard.com/cta/newhire



Virtual Appointment

Schedule a virtual appointment with The Standard
when it's convenient for you:
stdrd.co/newhireappt



Apply within 270 days of starting work at the new school district.
The sooner you apply, the sooner your coverage could take effect.

Watch this short video to learn more:



Special Enrollment
Opportunity for
Newly Hired
CTA Members
stdrd.co/newhirevideo



Questions?

Call or text our dedicated CTA Customer Service team at 800.522.0406, available 7 a.m. to 6 p.m., Monday through Friday, or email us at ctaservice@standard.com. Please note: to protect your privacy, some information cannot be provided via text.



Why Protect Your Paycheck with Disability Insurance

Top causes of disability claims for CTA members¹



Pregnancy



Mental Health Conditions



Muscle/Bone Disorders



Cancer



Reproductive/
Urinary



Accidents/
Fractures

Use disability benefits for everyday expenses like



Rent/Mortgage



Utilities



Groceries



Child Care



School Loans

CTA-endorsed Disability Insurance Highlights

- Helps protect your paycheck if you're unable to work due to an illness, injury, pregnancy or childbirth.
- Replaces up to 80% of your regular daily contract salary minus any sources of deductible income.²
- Covers disabilities that occur on or off the job.
- Covers any preexisting conditions once you are enrolled and work for 10 consecutive workdays.

Watch this short video to learn more:



What is Disability Insurance?

stdrd.co/disabilityvideo



¹ Based on the claims decisions data developed by The Standard for period of 8/1/2020 - 7/31/2023.

² Examples of deductible income (if currently insured, see your certificate of insurance for a full listing and exceptions): substitute differential pay, personal leave pay, severance pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.

Disability Insurance Premium Rates (Effective 1/1/2026)

Annual Contract Salary Ranges	Monthly Premium ¹ (12x a year)	Eleventhly Premium ¹ (11x a year)	Tenthly Premium ¹ (10x a year)
\$0 – \$44,499	\$16.84	\$18.37	\$20.21
\$44,500 – \$53,249	\$20.26	\$22.10	\$24.31
\$53,250 – \$60,249	\$23.94	\$26.12	\$28.73
\$60,250 – \$67,249	\$27.06	\$29.52	\$32.47
\$67,250 – \$76,249	\$30.09	\$32.83	\$36.11
\$76,250 – \$85,249	\$33.76	\$36.83	\$40.51
\$85,250 – \$94,249	\$39.22	\$42.79	\$47.06
\$94,250 – \$103,249	\$43.16	\$47.08	\$51.79
\$103,250 – \$112,249	\$47.09	\$51.37	\$56.51
\$112,250 – \$121,249	\$51.02	\$55.66	\$61.22
\$121,250 – \$130,249	\$54.95	\$59.95	\$65.94
\$130,250 – \$139,249	\$58.89	\$64.24	\$70.67
\$139,250 – \$148,249	\$62.82	\$68.53	\$75.38
\$148,250 – \$157,249	\$66.76	\$72.83	\$80.11
\$157,250 – \$166,249	\$70.68	\$77.11	\$84.82
\$166,250 – \$175,249	\$77.86	\$84.94	\$93.43
\$175,250 – \$184,249	\$81.96	\$89.41	\$98.35
\$184,250 – \$193,249	\$86.06	\$93.88	\$103.27
\$193,250 and above	\$90.17	\$98.37	\$108.20

Additional Benefits at No Extra Cost

With CTA-endorsed Disability insurance, you may qualify for additional benefits on top of any regular disability benefits.



Student Loan Benefit



Cancer Benefit



Summer Benefit²

¹ Frequency of required premium payments (monthly, etc.) is determined by your employer. While monthly, eleventhly and tenthly are common deduction frequencies, your district may deduct premiums on an alternative frequency.

² Summer Benefit is offered by CTA to eligible members who meet additional specific criteria. CTA provides this benefit at no extra cost, and The Standard acts as the claims administrator of this benefit. Summer Benefit is not provided under the Voluntary Disability insurance policy.

Protect Your Loved Ones With Life Insurance

Life insurance may cost less than you think

Typical monthly cost of a \$100,000 term Life insurance policy in coffee drinks¹



How Life insurance can be used



Child Care Costs



Housing Costs



College Tuition



Daily Living Expenses



Inheritance

CTA-endorsed Life Insurance Highlights



Matching AD&D Coverage Included

Matching Accidental Death and Dismemberment (AD&D) coverage (up to \$200,000) is automatically included at no additional cost.



Life Services Toolkit²

Access to helpful online tools and resources that can help you create a will and put your finances in order. After a loss, beneficiaries have access to grief counseling, legal advice and helpful online resources.



Travel Assistance²

Access to a comprehensive range of professional, 24-hour medical and travel emergency assistance services including prescription refill assistance, medical referrals and more.

Family Coverage Options & Premium Rates

Spouse/Domestic Partner Coverage

Elect up to \$50,000 of Life insurance for your spouse/domestic partner without answering health questions.^{3,4} Rates are based on your age (not your spouse's or domestic partner's age) and spouse/domestic partner coverage amount.

Dependent Coverage

Add \$5,000 of Life insurance for your dependents,⁴ including spouse/domestic partner and eligible children through age 25. All dependents are included in one single rate: \$1.00 monthly, \$1.09 eleventhly, \$1.20 tenthly.

¹ Costs are approximate and based on the data developed by The Standard. For premium rates, see the next page.

² 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.

³ 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.

⁴ Each option of Life insurance for your spouse/domestic partner or dependents may not exceed 50% of your Life insurance coverage under the Group Policy.

Life Insurance Premium Rates and Coverage Options

To find your premium rate, select the chart below with how often your district deducts premiums. In that chart, select your age range and the coverage amount you want to see the rate for.

Monthly Premium Deductions (Deducted 12x a year) ¹	AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
	under 25	\$1.50	\$3.00	\$4.50	\$6.00	\$9.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
	25-29	\$1.75	\$3.50	\$5.25	\$7.00	\$10.50	\$14.00	\$16.50	\$19.00	\$21.50	\$24.00
	30-34	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00	\$19.00	\$22.00	\$25.00	\$28.00
	35-39	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00
	40-44	\$3.25	\$6.50	\$9.75	\$13.00	\$19.50	\$26.00	\$31.50	\$37.00	\$42.50	\$48.00
	45-49	\$4.50	\$9.00	\$13.50	\$18.00	\$27.00	\$36.00	\$44.00	\$52.00	\$60.00	\$68.00
	50-54	\$8.25	\$16.50	\$24.75	\$33.00	\$49.50	\$66.00	\$81.50	\$97.00	\$112.50	\$128.00
	55-59	\$10.25	\$20.50	\$30.75	\$41.00	\$61.50	\$82.00	\$101.50	\$121.00	\$140.50	\$160.00
	60-64	\$13.00	\$26.00	\$39.00	\$52.00	\$78.00	\$104.00	\$129.00	\$154.00	\$179.00	\$204.00
65-70+ ²	\$25.50	\$51.00	\$76.50	\$102.00	\$153.00	\$204.00	\$254.00	\$304.00	\$354.00	\$404.00	

Eleventhly Premium Deductions (Deducted 11x a year) ¹	AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
	under 25	\$1.64	\$3.27	\$4.91	\$6.55	\$9.82	\$13.09	\$15.27	\$17.45	\$19.64	\$21.82
	25-29	\$1.91	\$3.82	\$5.73	\$7.64	\$11.45	\$15.27	\$18.00	\$20.73	\$23.45	\$26.18
	30-34	\$2.18	\$4.36	\$6.55	\$8.73	\$13.09	\$17.45	\$20.73	\$24.00	\$27.27	\$30.55
	35-39	\$2.73	\$5.45	\$8.18	\$10.91	\$16.36	\$21.82	\$26.18	\$30.55	\$34.91	\$39.27
	40-44	\$3.55	\$7.09	\$10.64	\$14.18	\$21.27	\$28.36	\$34.36	\$40.36	\$46.36	\$52.36
	45-49	\$4.91	\$9.82	\$14.73	\$19.64	\$29.45	\$39.27	\$48.00	\$56.73	\$65.45	\$74.18
	50-54	\$9.00	\$18.00	\$27.00	\$36.00	\$54.00	\$72.00	\$88.91	\$105.82	\$122.73	\$139.64
	55-59	\$11.18	\$22.36	\$33.55	\$44.73	\$67.09	\$89.45	\$110.73	\$132.00	\$153.27	\$174.55
	60-64	\$14.18	\$28.36	\$42.55	\$56.73	\$85.09	\$113.45	\$140.73	\$168.00	\$195.27	\$222.55
65-70+ ²	\$27.82	\$55.64	\$83.45	\$111.27	\$166.91	\$222.55	\$277.09	\$331.64	\$386.18	\$440.73	

Tenthly Premium Deductions (Deducted 10x a year) ¹	AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
	under 25	\$1.80	\$3.60	\$5.40	\$7.20	\$10.80	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
	25-29	\$2.10	\$4.20	\$6.30	\$8.40	\$12.60	\$16.80	\$19.80	\$22.80	\$25.80	\$28.80
	30-34	\$2.40	\$4.80	\$7.20	\$9.60	\$14.40	\$19.20	\$22.80	\$26.40	\$30.00	\$33.60
	35-39	\$3.00	\$6.00	\$9.00	\$12.00	\$18.00	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20
	40-44	\$3.90	\$7.80	\$11.70	\$15.60	\$23.40	\$31.20	\$37.80	\$44.40	\$51.00	\$57.60
	45-49	\$5.40	\$10.80	\$16.20	\$21.60	\$32.40	\$43.20	\$52.80	\$62.40	\$72.00	\$81.60
	50-54	\$9.90	\$19.80	\$29.70	\$39.60	\$59.40	\$79.20	\$97.80	\$116.40	\$135.00	\$153.60
	55-59	\$12.30	\$24.60	\$36.90	\$49.20	\$73.80	\$98.40	\$121.80	\$145.20	\$168.60	\$192.00
	60-64	\$15.60	\$31.20	\$46.80	\$62.40	\$93.60	\$124.80	\$154.80	\$184.80	\$214.80	\$244.80
65-70+ ²	\$30.60	\$61.20	\$91.80	\$122.40	\$183.60	\$244.80	\$304.80	\$364.80	\$424.80	\$484.80	

¹ How often premiums are deducted is determined by your employer.

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.



Ways To Apply



Apply Online
standard.com/cta/newhire



Virtual Appointment
stdrd.co/newhireappt



Questions?

Call or text our dedicated CTA Customer Service team at 800.522.0406, available 7 a.m. to 6 p.m., Monday - Friday, or email us at ctaservice@standard.com. Please note: to protect your privacy, some information cannot be provided via text.

For more coverage details, see our Member Enrollment Brochure:
stdrd.co/meb



For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policies may be continued in force, please contact The Standard's dedicated CTA Customer Service Department at 800.522.0406, 7:00 a.m. to 6:00 p.m., Monday through Friday.

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

