



## Disability Insurance Life Insurance

CTA Member Benefits  
2023-2024 School Year  
Effective July 1, 2023



Your CTA Member Benefits are here for you



## David B. Goldberg

President of CTA

As an educator and a CTA member, you work hard and deserve the best.

I understand life can be complicated,

which is why your CTA Member Benefits is here to help you navigate through it. CTA has done the work for you in reviewing Disability and Life insurance carriers to help you protect your paycheck and loved ones. In doing so, CTA endorses only one company – Standard Insurance Company, or as you may know them, The Standard.

The Standard has been CTA's only endorsed Disability and Life insurance provider since 2007. Each year, they help CTA members protect their paychecks and loved ones with premium coverage at group rates.

Together, CTA and The Standard have continually enhanced the CTA-endorsed Disability plan over the last few years by adding benefits like the Student Loan Benefit, Cancer Benefit, and Summer Benefit<sup>1</sup> for eligible CTA members.

The dedicated team at The Standard focuses solely on CTA members and offers strong, empathetic, and personalized service at every opportunity.

If you're looking to protect your paycheck and loved ones, I hope you'll take advantage of the value of your CTA Member Benefits with protection from The Standard. You can apply for coverage at any time, and there are special enrollment opportunities listed on page 7 where you can apply without answering health questions.

I hope the 2023-24 school year is a positive one for you and your students.

Sincerely,

David B. Goldberg  
CTA President

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## Quick Apply

There are multiple ways to apply:



**Online:** Scan this code or apply online at [standard.com/cta/enroll](https://standard.com/cta/enroll).



**Email:** Send a scanned copy of the application to [ctaservice@standard.com](mailto:ctaservice@standard.com).<sup>2</sup>



**In person:** Give your completed application to a representative of The Standard.



**Fax:** Send your application to 888.414.0393



**Mail:** Send your application to: CTA Benefits and Services, P.O. Box 4744, Portland, OR 97208



**Call us:** 800.522.0406, 7 a.m. to 6 p.m., Monday through Friday.

<sup>1</sup> Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022, and who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.

<sup>2</sup> Please note that email may not be a secure transmission unless you have the capability to encrypt your email when sent. Information once received by The Standard is protected.

# Standard Insurance Company

CTA Benefits and Services  
 PO Box 4744 Portland OR 97208  
 Tel 800.522.0406 Fax 888.414.0393

## Disability and/or Life Application for Enrollment for CTA-endorsed Plans

**For additional information and forms visit [CTAMemberBenefits.org/TheStandard](http://CTAMemberBenefits.org/TheStandard)**

Please be sure to complete all sections to ensure prompt processing of your enrollment. Sign and date the completed form and return it to The Standard at the address above, email<sup>1</sup> a scanned copy to [ctaservice@standard.com](mailto:ctaservice@standard.com) or fax to 888.414.0393.

### EMPLOYEE INFORMATION Note: All fields are required.

FIRST NAME		MIDDLE INITIAL	LAST NAME	
HOME MAILING ADDRESS		CITY	STATE	ZIP
PRIMARY PHONE		PERSONAL EMAIL ADDRESS		
DATE OF BIRTH	GENDER <input type="checkbox"/> Male <input type="checkbox"/> Female	QUALIFYING FAMILY STATUS CHANGE WITHIN THE LAST 60 DAYS? <input type="checkbox"/> No <input type="checkbox"/> Yes Effective Date _____ Type _____		
SCHOOL DISTRICT <small>Please do not abbreviate.</small>		DATE FIRST HIRED AT CURRENT SCHOOL DISTRICT? (FIRST DAY OF WORK) ____/____/____		
CURRENTLY WORKING? <input type="checkbox"/> Yes Hours Per Week _____ <input type="checkbox"/> No		ANNUAL CONTRACT OR EQUIVALENT WITH YOUR EMPLOYER? <input type="checkbox"/> Yes <input type="checkbox"/> No		
WHAT IS YOUR JOB TITLE?		FULL TIME MEMBER OF THE ARMED FORCES? <input type="checkbox"/> Yes <input type="checkbox"/> No		
ARE YOU CURRENTLY (OR IN THE PROCESS OF BECOMING) A CTA MEMBER? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>You must be an active member to have coverage.</small>		HAVE YOU TRANSFERRED DISTRICTS THIS SCHOOL YEAR? <input type="checkbox"/> Yes <input type="checkbox"/> No		

### COVERAGES

Refer to the enrollment materials provided when completing this form. Coverage may be subject to evidence of insurability (satisfactory proof of good health) requirements. If you have questions, please call The Standard's dedicated CTA Customer Service Department at 800.522.0406 or email [ctaservice@standard.com](mailto:ctaservice@standard.com).

Disability Insurance	Life Insurance and Dependents Life Insurance	
<input type="checkbox"/> Disability	<b>SELF</b>	<b>DEPENDENTS (choose one or both)</b>
	<input type="checkbox"/> \$25,000	<b>Spouse/Domestic Partner</b>
	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$12,500
	<input type="checkbox"/> \$75,000	<input type="checkbox"/> \$25,000
	<input type="checkbox"/> \$100,000	<input type="checkbox"/> \$37,500
<b>Gross Annual Salary</b> (Required) \$ _____	<input type="checkbox"/> \$150,000	<input type="checkbox"/> \$50,000
	<input type="checkbox"/> \$200,000	<input type="checkbox"/> \$75,000
	<input type="checkbox"/> \$250,000	<input type="checkbox"/> \$100,000
	<input type="checkbox"/> \$300,000	
	<input type="checkbox"/> \$350,000	
	<input type="checkbox"/> \$400,000	
		<b>Spouse/Domestic Partner and Children</b>
		<input type="checkbox"/> \$5,000
		<b>Dependent Information</b>
		<input type="checkbox"/> Spouse/Domestic Partner
		<input type="checkbox"/> Child(ren) Number of Child(ren) _____
		Please Note: 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.

### SIGNATURE REQUIRED

I wish to make the choices indicated on this form. I authorize my employer to deduct premiums from my wages to cover my cost of insurance sponsored by California Teachers Association. I understand that my employer may provide updated payroll information to The Standard either periodically or at The Standard's request to ensure proper premium deductions are being made for my coverage. I understand that a copy of this form will be provided to my employer to facilitate payroll deduction for the coverages that I have elected. I understand that my premium deduction amount will change if my coverage or costs change. This authorization will remain in effect until cancelled by me or by The Standard. I certify that I meet the eligibility requirements of the coverage(s) for which I applied and understand that if I am no longer eligible my coverage(s) will end. I also certify that the information I have provided is accurate.

I understand that Disability Insurance coverage will not pay for benefits for disability due to any diagnosed mental or physical condition for which I have received treatment, care, services or taken prescription medication in the 30 calendar days prior to my insurance effective date unless I have worked 10 consecutive regular days of required attendance after my insurance effective date and prior to becoming disabled.

**FRAUD NOTICE:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**X** Signature \_\_\_\_\_ Date \_\_\_\_\_

<sup>1</sup>Please note that email may not be a secure transmission unless you have the capability to encrypt your email when sent. Information once received by The Standard is protected.

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# Application Form Frequently Asked Questions

## **Q: What are qualifying family status changes?**

**A:** A qualifying family status change is a marriage, divorce or legal separation; the start or end of a domestic partner relationship; the birth or adoption of a child; the death of a spouse/domestic partner or child; the start or end of a spouse/domestic partner's employment; or a change in employment from full-time to part-time by you or your spouse/domestic partner.

## **Q: What if I don't remember the "Date first hired at current school district"?**

**A:** If you're a new hire or transferred districts in the past 270 days, please use the date of your first day of work in your new district. If you're not a new hire or haven't transferred districts in the past 270 days, you can provide an estimated hire date.

## **Q: Do I need to answer any health questions or provide proof of good health to get coverage?**

**A:** You may need to complete a Medical History Statement if you're applying for coverage outside of a special enrollment opportunity or applying for greater than the Guarantee Issue amounts of Life insurance for you or your spouse/domestic partner. We'll notify you if you need to complete this additional form after we review your application.

## **Q: What are the special enrollment opportunities?**

**A:** These include:

- A special enrollment opportunity sponsored by your local chapter.
- Within the first 270 days of your first day of work at a new school district.
- Within 60 days of a qualifying family status change.

For more details, see page 7. Note: In some situations a complete Medical History Statement may be required during a special enrollment opportunity.

## **Q: I'd like to increase my current Life insurance coverage. Do I select the additional amount of coverage or the total coverage I'd like to have?**

**A:** Select the total amount of coverage you'd like to have.

## **Q: What should I do if I have additional questions?**

**A:** Call The Standard at 800.522.0406, 7 a.m. - 6 p.m., Monday - Friday.

## **Q: What happens after I submit my application?**

**A:** You'll receive one of the following emails from us:

- Your application was received and is pending review.
- Your application was successful and you'll be enrolled in coverage. We'll also include your coverage effective date.
- We need more information to process your application. We'll provide steps on how to submit that information.

## **Q: When is my coverage effective?**

**A:** When your application is approved, we'll email you your coverage effective date. After your coverage effective date, you may cancel any other Disability insurance you may currently be enrolled in. This ensures you don't have a gap in coverage.

## **Q: How do I designate a Life insurance beneficiary?**

**A:** After you're enrolled for coverage, we'll email you information to complete a Beneficiary Designation form.

**Additional FAQs can be found on page 22.**





# You Get More With CTA-endorsed Coverage

The Standard is proud to be the only CTA-endorsed provider of Disability and Life insurance, and continuously meets and exceeds high service standards set by CTA.

## Advantages of CTA-endorsed plans:

- ✓ Designed to meet the unique needs of California educators with quality coverage at group rates
- ✓ Opportunities to enroll with no health questions asked
- ✓ Includes access to additional benefits and resources for eligible members at no additional cost

## Additional Benefits at No Extra Cost

With CTA-endorsed Disability insurance, you may be eligible for additional benefits paid on top of disability benefits from The Standard. This means extra cash in your pocket if your approved claim qualifies for these benefits:

- ✓ **Summer Benefit<sup>1</sup>**
- ✓ **Student Loan Benefit**
- ✓ **Cancer Benefit**

Learn more about these benefits on page 9.

CTA-endorsed Life insurance includes features you and your beneficiaries can use today including:

- ✓ **Life Services Toolkit<sup>2</sup>**
- ✓ **Travel Assistance<sup>2</sup>**

Learn more about these features starting on page 20.



## Why Chose CTA-endorsed Coverage

Watch a short video by scanning the code or visit [CTAMemberBenefits.org/TheStandard](https://CTAMemberBenefits.org/TheStandard)



## Quick Apply



See page 2 for ways to enroll or scan this code to apply now



- <sup>1</sup> Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.
- <sup>2</sup> 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.

# Apply for Coverage Anytime

As a CTA member, you can apply for coverage anytime with proof of good health. There may also be special enrollment opportunities to **apply with no health questions asked** including:

<p><b>Members Who Are New Hires or Transferred Districts</b></p>	<p>Members new to their district can apply for CTA-endorsed Voluntary Disability insurance and up to \$400,000 of CTA-endorsed Voluntary Life insurance<sup>1</sup> with no health questions asked within 270 days of starting work at the new district. If you had coverage with The Standard at your prior district, you must reapply at the new school district as the coverage doesn't automatically transfer to the new employer. For more details, scan this code or visit <a href="http://standard.com/cta/newhire">standard.com/cta/newhire</a>.</p>	
<p><b>Members Making Big Life Changes</b></p>	<p>Members may apply for Disability insurance and/or up to \$400,000 of Life insurance coverage<sup>1</sup> within 60 days following the date of a family status change event.<sup>2</sup> This includes birth/adoption, marriage/domestic partnership, employment change or loss/commencement of spousal employment, divorce/dissolution or other qualifying events. For more details, scan this code or visit <a href="http://standard.com/cta/fsc">standard.com/cta/fsc</a>.</p>	
<p><b>Members Newly Eligible for CTA-endorsed Disability Insurance Without Changing Districts</b></p>	<p>To be considered newly eligible, applicants must be able to demonstrate they had not been previously eligible for the CTA-endorsed Disability insurance (for example, an increase in work hours that results in eligibility for CTA-endorsed Disability insurance). Eligible members may apply during the first 270 days of becoming newly eligible for CTA-endorsed Disability coverage for the first time. If this applies to you, please contact our Customer Service team at 800.522.0406, available Monday - Friday, 7 a.m. to 6 p.m. Please note: an elective change in membership status from non-member to active member does not qualify.</p>	
<p><b>Special Enrollment Campaign through your Chapter</b></p>	<p>A special enrollment opportunity for eligible members of a local CTA chapter to apply without answering health questions – only available every 2-3 years. Talk with your chapter leader about a special enrollment opportunity.</p>	

In some situations a complete Medical History Statement may be required during these enrollment opportunities. In addition, there may be other opportunities throughout the year to add or increase coverage.

The information in this booklet is effective July 1, 2023.



<sup>1</sup> 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.

<sup>2</sup> If a previous application submitted with proof of good health was denied by The Standard, then proof of good health will be required.





## Protect Your Paycheck

If you're unable to work due to an injury, illness (including mental health conditions and substance abuse), pregnancy or childbirth - ask yourself how long you could go without your paycheck? Where health insurance pays your doctor - **disability benefits are paid directly to you.** You can use them for any expenses including rent/mortgage, groceries, utilities, etc.

## CTA-endorsed Plan Highlights

- ✓ Replaces up to 80% of your regular daily contract salary, minus any deductible income.<sup>1</sup>
- ✓ Includes Student Loan Benefit, Cancer Benefit and access to Summer Benefit<sup>2</sup> at no extra cost.
- ✓ Covers disabilities that occur on or off the job.
- ✓ Short preexisting condition exclusion period of 10 regularly scheduled work days.
- ✓ While you're receiving disability benefits from The Standard, you do not need to pay premiums.
- ✓ Extra duty pay (such as coaching, after-school programs, summer-school sessions, advising or mentoring) is covered for the first two benefit years.
- ✓ If you're able to continue to work while disabled, you may be eligible for partial disability benefits.



### Why You Need Disability Insurance

Watch a short video by scanning the code or visit [CTAMemberBenefits.org/Disability](https://CTAMemberBenefits.org/Disability)



### Quick Apply

See page 2 for ways to enroll or scan this code to apply now



<sup>1</sup> 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.

<sup>2</sup> Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.



## Additional Benefits at No Extra Cost

With CTA-endorsed Disability insurance, your claim can qualify for these additional benefits. Benefits are paid directly to you in addition to your CTA-endorsed disability benefits. This means extra cash in your pocket if your approved claim qualifies for these benefits:



### Student Loan Benefit

Pays up to \$400 a month (for up to 6 months) if you have an active student loan while on an approved disability claim.



### Cancer Benefit

Pays up to \$400 a month (for up to 6 months) if your approved claim is due to cancer.



### Summer Benefit<sup>1</sup>

Pays \$500 a week during the months of June and July if you become or continue to be Disabled during those months.



### Additional Benefits At No Extra Cost

Watch a short video by scanning the code or visit <https://qr.standard.com/extrabenefits>



## Extra Benefits

- **\$50,000** Accidental Death and Dismemberment coverage.
- **Rehabilitation Plans** that may include training and education expenses, family (child and elder) care expenses, and job-search expenses.<sup>2</sup>
- **Reasonable Accommodations** – The Standard may cover your employer's expenses toward work-site modifications (up to \$25,000) to help you return to work following a disability.<sup>2</sup>
- **Dependent Education Benefit:** You can receive a monthly benefit of \$150 for each eligible student, with a maximum of \$600 per month for all eligible students, if you have children (under the age of 25) or a spouse/domestic partner who are registered, and in full-time attendance, at a licensed or accredited educational institution beyond high school.
- **Survivors Benefit:** Your beneficiary will receive a flat rate of \$25,000, not reduced by deductible income<sup>3</sup>, in the event of your passing while you are eligible for disability benefits.
- **Child Care Benefit:** Your beneficiaries can receive up to \$1,000 per year for three years for child care expenses in the event you suffer an accidental death.

<sup>1</sup> Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.

<sup>2</sup> Subject to prior approval by The Standard.

<sup>3</sup> 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.

## How Disability Insurance Benefits Work

<p><b>During the Benefit Waiting Period</b></p>	<p>No benefits are payable during the Benefit Waiting Period, which is the lesser of the first seven consecutive days of required attendance or 30 calendar days.</p>
<p><b>During fully paid sick leave following the Benefit Waiting Period</b></p>	<p>You'll receive <b>\$25 per day</b> of required attendance while you are receiving fully-paid sick leave, once you satisfy the Benefit Waiting Period. That can add up to \$500 or more per month.</p>
<p><b>During Substitute Differential or Similar Pay following sick leave</b></p>	<p>Your total income will be no less than 80% of your regular daily salary.</p> <p>You will receive <b>up to 80% of your regular daily salary</b>, minus the amount the district pays you<sup>1</sup> and any other sources of deductible income<sup>2</sup> you may have.</p> <p>The minimum benefit will be <b>up to 25% of your regular daily salary</b> (so long as your total income doesn't exceed 100% of your regular daily pay) <b>or \$30/day, whichever is greater.</b></p>
<p><b>After Substitute Differential or Similar Pay Ends until the end of two benefit years</b></p>	<p>You will receive <b>up to 80% of your regular daily salary</b>, less any sources of deductible income, while you continue to be disabled.</p> <p>The minimum benefit will be \$30/day. Benefits are payable for up to two benefit years, while you continue to satisfy the definition of disability. If you're receiving income from other sources,<sup>2</sup> we'll coordinate with your other benefits when adding up your benefit payment.</p>
<p><b>After two full benefit years</b></p>	<p>Members with less than 5 years of credited service under the California State Teachers Retirement System (CalSTRS) and/or the Public Employees Retirement System (CalPERS) may be eligible for up to 60% of regular monthly salary, minus any deductible income up to age 65 or for applicable periods described on the next page in the Maximum Benefit Period section.</p>

1 Most districts will pay you a reduced salary (your regular daily salary less the cost of a substitute) during the first 100 days following your fully paid sick leave.

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

Annual Contract Salary Ranges	Monthly Premium <sup>1</sup> (12x a year)	Eleventhly Premium <sup>1</sup> (11x a year)	Tenthly Premium <sup>1</sup> (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 and over	\$54.95	\$59.95	\$65.94

## Maximum Benefit Period

Your Maximum Benefit period depends on the number of years of credited service you have under the California State Teachers Retirement System (CalSTRS) and/or the Public Employees Retirement System (CalPERS) at the time you become disabled. Refer to the chart below for more information.

Length of Credited Service	Maximum Benefit Period								
<b>Class 1 Participants:</b> More than 5 years of credited service under the CalSTRS and/or CalPERS	Benefits are payable for up to <b>2 benefit years</b> following your fully paid sick leave, while you remain disabled. Members with more than 5 years of service may qualify for disability benefits under CalSTRS and/or CalPERS.								
<b>Class 2 Participants:</b> Less than 5 years of credited service under the CalSTRS and/or CalPERS	While you remain disabled, benefits are payable to <b>age 65</b> or for the following applicable periods: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th><u>Age When Disability Began</u></th> <th><u>Maximum Benefit Period</u></th> </tr> </thead> <tbody> <tr> <td>60 through 64</td> <td>5 years</td> </tr> <tr> <td>65 through 69</td> <td>To age 70, or 1 year, whichever is greater</td> </tr> <tr> <td>70 or older</td> <td>1 year</td> </tr> </tbody> </table>	<u>Age When Disability Began</u>	<u>Maximum Benefit Period</u>	60 through 64	5 years	65 through 69	To age 70, or 1 year, whichever is greater	70 or older	1 year
<u>Age When Disability Began</u>	<u>Maximum Benefit Period</u>								
60 through 64	5 years								
65 through 69	To age 70, or 1 year, whichever is greater								
70 or older	1 year								

<sup>1</sup> 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.



# Disability Insurance Terms You Should Know

## **Regular day(s) of required attendance**

Any day(s) 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.

## **Extra duty day(s) of required attendance**

Any day(s) you are required to be actively at work based on the school calendar and your extra duty written agreement in effect on the date you become disabled that covers the time period following your disability.

## **Benefit year**

Means (a) a period equal to the number of your regular days of required attendance under the terms of your employment contract with your employer for the contract year in which you become disabled, plus (b) any additional periods of restored sick leave.

## **Regular contract salary**

Your annual salary under the terms of your employment contract with the employer in effect for the contract year in which you become disabled. Regular contract salary does not include any additional compensation, such as overtime pay, weekend or summer-school work compensation, extra duty pay, bonuses or district-funded fringe benefits. The regular contract salary and the number of regular days of required attendance will not change after your date of disability.

## **Regular daily contract salary**

Your regular contract salary, divided by the number of your regular days of required attendance for the contract year in which you become disabled.

## **Regular monthly contract salary**

Means your regular contract salary divided by 12.



## **Questions?**

Call the dedicated CTA Customer Service Department at 800.522.0406, Monday - Friday, 7 a.m. to 6 p.m.



# Disability Insurance Worksheet

You have choices when it comes to purchasing Disability insurance. You decide when to make the purchase and which carrier or plan is right for you.

This worksheet is designed to help you make a smart and strategic evaluation by considering a few important questions about Disability insurance plans. As you consider applying for coverage, we recommend you carefully review each plan's terms, exclusions, and benefits, and consider how they would apply to your personal situation.

	CTA-endorsed Plan <sup>1</sup>	Other Plans
<b>Premium Rates and Coverage Under the Plan</b>		
How much will my Disability insurance cost?	Premiums are based on your salary. Refer to the premium rates table on page 11.	
How long is the Preexisting Condition Period?	30 calendar days before the insurance effective date. Once your insurance takes effect, and you've worked ten (10) consecutive days, the preexisting condition exclusion period no longer applies.	
Are disabilities that occur on the job covered?	Yes. The CTA-endorsed plan covers disabilities that occur on and off the job.	
Are disabilities caused by mental health challenges and substance abuse covered under the policy?	Yes. These conditions may be payable for up to two (2) full benefit years.	
What coverage for Accidental Death & Dismemberment is included?	\$50,000 of Accidental Death & Dismemberment coverage is included.	
<b>How the Plan Works</b>		
If I go out on leave due to a disability, how long will I wait before my benefit starts?	Once you're out on leave, you'll need to serve a Benefit Waiting Period before disability benefits become payable. This is the lesser of seven (7) consecutive workdays or 30 calendar days. There may be other benefits you can qualify for before the Benefit Waiting Period is up like the Hospital Benefit, Student Loan Benefit, Cancer Benefit and/or Summer Benefit. <sup>2</sup>	
Do I need to use my sick leave?	Yes. But you may be eligible to receive benefits on top of your fully paid sick leave. See the "Calculating Your Benefit" section on the next page.	
If I need to be out of work for a long period of time due to a disability, how long will my benefits last?	For most CTA members, the Maximum Benefit Period is two (2) full years after your sick leave runs out (sick leave + two (2) benefit years). <sup>3</sup>	
What happens if I don't agree with a claim decision?	For any adverse decision made by The Standard that is upheld upon review, you have the right to have the CTA Advisory Panel on Endorsed Services review it.	

Worksheet continued on next page

<sup>1</sup> CTA-endorsed Disability insurance plan information is subject to all terms and exclusions of the group policy.

<sup>2</sup> You must meet additional criteria to qualify for Hospital Benefit, Student Loan Benefit, Cancer Benefit or Summer Benefit.

<sup>3</sup> For Maximum Benefit Period for Class 2 participants with less than five years of credited service under CalSTRS and/or CalPERS, refer to page 11.

# Disability Insurance Worksheet - continued

	CTA-endorsed Plan <sup>1</sup>	Other Plans
<b>Calculating Your Benefit</b>		
What salary is my benefit based on?	Your benefit is based on your regular daily contract salary on the date of disability.	
Would Extra Duty Pay be included when calculating my benefits?	Yes, if you have an active or current written extra duty agreement (at the time of your approved disability) for coaching, summer school, etc. The pay you would receive from extra duty assignments is in addition to your regular benefit payments.	
Am I eligible for benefits while I'm in the hospital?	Yes, \$35 per calendar day, including during the benefit waiting period. This benefit is in addition to any other benefits you may be receiving, such as the sick pay benefit, or disability benefits.	
Am I eligible for benefits while I'm using my fully paid sick leave?	Starting on the 8th day of missed work, The Standard will begin paying \$25 per work day during sick leave, which can add up to \$500 per month or more.	
My district deducts the cost of a substitute from my pay. Does this affect my benefit payments?	During substitute differential or similar pay, your Disability insurance benefits will be up to 80% of your daily income (less any deductible income). <sup>2</sup> Your minimum benefit during this time will be up to 25% of your daily income (total payment from all sources not to exceed 100% of your salary), or \$30 per workday, whichever is greater.	
How much will my benefits be after my sick leave and substitute differential pay run out?	For the first two (2) benefit years, your benefit will be 80% of your daily salary (less any deductible income), tax-free.	
I have an active student loan. Am I eligible for a Student Loan Benefit?	Yes, if you have an active student loan and are out on an approved disability claim, you may be eligible for an additional benefit of up to \$400 a month (for a maximum of \$2,400 per claim, not to exceed the balance of the student loan).	
Does this plan include an additional Cancer Benefit?	Yes, if your disability is due to a cancer diagnosis and you are out on an approved disability claim, you may be eligible for an additional benefit of up to \$400 a month (for a maximum of \$2,400 per claim).	
Will I receive benefits during the summer?	During months of June and July you can qualify for an additional \$500 a week (up to a maximum of \$4,500 per year) if you become or continue to be Disabled during those months (for up to two benefit years).	



## Quick Apply

See page 2 for ways to enroll or scan this code to apply now



<sup>1</sup> CTA-endorsed Disability insurance plan information is subject to all terms and exclusions of the group policy.

<sup>2</sup> 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.

## Protect Your Loved Ones

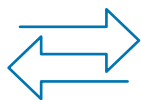
Life insurance coverage is central to a strong financial plan that helps provide for your loved ones in the event of your passing. The CTA-endorsed plan is a Level Term plan - meaning your rate will remain the same for the duration of each 5-year term. Group policies like the CTA-endorsed Life insurance plan often have lower rates than individual policies.

## Customize Your Choice



CTA and The Standard partnered to offer you coverage options ranging from \$25,000 to \$400,000.<sup>1</sup> The amount of coverage you select and your current age determine your premium rate.

## Matching AD&D Coverage Included



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

## Key Plan Features

- ✓ Convenient payroll deduction.
- ✓ Continued coverage during periods of total disability with payment of premium.
- ✓ Optional Life and Accidental Death and Dismemberment (AD&D) coverage for your spouse/domestic partner and children with your Life insurance.
- ✓ Family protection period allows your spouse/domestic partner and dependent coverage to continue for two years after your passing, without further premium payments.
- ✓ The opportunity to convert coverage to an individual policy, with some restrictions, is available when insurance coverage terminates for you or your dependents.
- ✓ Retiree Term Life insurance coverage available to CTA-NEA lifetime retired members who apply within 120 days of your last day of work before retirement and are participants in CalSTRS or CalPERS. Coverage election as an active participant predetermines the amount of coverage when you retire. Coverage will be reduced to one-fifth (1/5) of the amount in force on the day of your retirement.<sup>2</sup> Learn more at [standard.com/cta/retiree](https://standard.com/cta/retiree).

<sup>1</sup> 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.

<sup>2</sup> Retiree's Dependents Life insurance amount is based on the amount of Life insurance in force as a retired member.



## Extra Features and Benefits Included

- ✓ Life Services Toolkit<sup>1</sup> can help you put your finances in order and help your beneficiaries after your passing. See page 20 for more details.
- ✓ Travel Assistance<sup>1</sup> connects you to resources 24/7 before and during a trip. See page 21 for more details.
- ✓ 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.<sup>2</sup>
- ✓ 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're unable to perform two or more activities of daily living.<sup>2</sup>
- ✓ Additional repatriation benefit of up to \$5,000 to pay expenses incurred in transporting the remains of a covered CTA member who dies more than 200 miles from their primary residence.



### Extras Included

Watch a short video by scanning the code or visit [CTAMemberBenefits.org/Life](https://CTAMemberBenefits.org/Life)



### Quick Apply

See page 2 for the ways to enroll or scan this code to apply now



- 1 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.
- 2 The amount paid under the benefit reduces the amount of Life insurance benefit paid upon your death.



# Family Coverage Options

The CTA-endorsed Life insurance plan provides options to supplement or begin coverage for your spouse/domestic partner and any eligible children. It's one more way to feel confident that your loved ones are prepared for the unexpected.

## Spouse/Domestic Partner Coverage



You may elect up to 50% of your Life and AD&D insurance coverage, up to \$100,000 of coverage, for your spouse/domestic partner.<sup>1</sup>

Spouse/domestic partner premium is based on spouse/domestic partner coverage amount and your age (not their age). See page 19 for premium rates.

Please note: Satisfactory proof of good health is required for your spouse/domestic partner when applying more than 31 days after your own insurance becomes effective or outside of a special enrollment opportunity, and for amounts over \$50,000.

## Dependent Coverage



You may add \$5,000 Term Life and \$5,000 AD&D insurance coverage for your dependents,<sup>1</sup> including spouse/domestic partner and eligible children through age 25.

You'll pay one flat rate for as many dependents as you choose to cover. All dependents are included in the single rate: \$1.00 monthly, \$1.09 eleventhly or \$1.20 tenthly.



<sup>1</sup> 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.

# Extra Protection at No Extra Cost

CTA-endorsed Life insurance includes extra protection against a covered accidental loss - at no additional cost. Accidental Death and Dismemberment (AD&D) benefits equal to the amount of your Life insurance coverage (up to \$200,000) are automatically included.

Loss	Percentage Payable
Loss of life	100% of the AD&D insurance benefit
Maximum of all losses from any one accident	100% of the AD&D insurance benefit
Paraplegia, Quadriplegia or Hemiplegia	100% of the AD&D insurance benefit
Loss of one of the following: hand, foot, sight in one eye, speech or hearing	50% of the AD&D insurance benefit
Loss of two or more of the following: hand, foot, sight in one eye, speech or hearing	100% of the AD&D insurance benefit
Loss of thumb and index finger (same hand)	25% of the AD&D insurance benefit
Loss of finger	5% of the AD&D insurance benefit
Coma	1% per month of the remainder of the AD&D insurance benefit for up to 30 months <sup>1</sup>

## Extra Benefits Included



**Career Adjustment Benefit** of up to \$5,000 per year will be paid to a spouse/domestic partner who, within 48 months after the date of your loss of life, is a registered student in attendance at a professional or trades training program for the purpose of obtaining employment or increasing earnings. Maximum benefit is \$20,000 or 40% of the AD&D benefit, whichever is less, over 48 consecutive months.



**Higher Education Benefit** of up to \$5,000 per year towards the tuition of each child who, within 12 months after the date of your loss of life, is a registered, full-time student attending a licensed and accredited institution of higher education. The maximum benefit is \$20,000 or 40% of the AD&D benefit, whichever is less, within 48 consecutive months.



**Child Care Benefit** covers the cost of providing care for children under age 13 within 36 months of loss of your life while a surviving spouse/domestic partner or court appointed legal guardian obtains additional career training. Benefits are up to \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D benefit, whichever is less.



**Seat Belt Benefit** pays an additional benefit of up to \$10,000 (not to exceed the AD&D amount) if your covered loss is the result of a covered automobile accident and you were wearing and properly utilizing a seat belt as demonstrated by the police report.



**Air Bag Benefit** pays an additional benefit of up to \$5,000 (not to exceed AD&D amount) if your covered loss is the result of a covered automobile accident for which a Seat Belt Benefit is payable.

<sup>1</sup> Participant or dependent AD&D insurance benefit is payable for loss of life after reduction by any participant or dependent AD&D insurance benefit for any other loss as a result of the same accident.

# Life Insurance Premium Rates

To find your premium rate, select your age range, the coverage amount you want, and the color coded box corresponding with how often your district deducts premiums. How premiums are deducted (monthly, eleventhly or tenthly) is determined by your employer.

AGE	Calculated as <b>MONTHLY PREMIUMS</b> (Deducted 12x a year)			Calculated as <b>ELEVENTHLY PREMIUMS</b> (Deducted 11x a year)			Calculated as <b>TENTHLY PREMIUMS</b> (Deducted 10x a year)			
	\$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
	\$1.64	\$3.27	\$4.91	\$6.55	\$9.82	\$13.09	\$15.27	\$17.45	\$19.64	\$21.82
	\$1.80	\$3.60	\$5.40	\$7.20	\$10.80	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
25-29	\$1.75	\$3.50	\$5.25	\$7.00	\$10.50	\$14.00	\$16.50	\$19.00	\$21.50	\$24.00
	\$1.91	\$3.82	\$5.73	\$7.64	\$11.45	\$15.27	\$18.00	\$20.73	\$23.45	\$26.18
	\$2.10	\$4.20	\$6.30	\$8.40	\$12.60	\$16.80	\$19.80	\$22.80	\$25.80	\$28.80
30-34	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00	\$19.00	\$22.00	\$25.00	\$28.00
	\$2.18	\$4.36	\$6.55	\$8.73	\$13.09	\$17.45	\$20.73	\$24.00	\$27.27	\$30.55
	\$2.40	\$4.80	\$7.20	\$9.60	\$14.40	\$19.20	\$22.80	\$26.40	\$30.00	\$33.60
35-39	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00
	\$2.73	\$5.45	\$8.18	\$10.91	\$16.36	\$21.82	\$26.18	\$30.55	\$34.91	\$39.27
	\$3.00	\$6.00	\$9.00	\$12.00	\$18.00	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20
40-44	\$3.25	\$6.50	\$9.75	\$13.00	\$19.50	\$26.00	\$31.50	\$37.00	\$42.50	\$48.00
	\$3.55	\$7.09	\$10.64	\$14.18	\$21.27	\$28.36	\$34.36	\$40.36	\$46.36	\$52.36
	\$3.90	\$7.80	\$11.70	\$15.60	\$23.40	\$31.20	\$37.80	\$44.40	\$51.00	\$57.60
45-49	\$4.50	\$9.00	\$13.50	\$18.00	\$27.00	\$36.00	\$44.00	\$52.00	\$60.00	\$68.00
	\$4.91	\$9.82	\$14.73	\$19.64	\$29.45	\$39.27	\$48.00	\$56.73	\$65.45	\$74.18
	\$5.40	\$10.80	\$16.20	\$21.60	\$32.40	\$43.20	\$52.80	\$62.40	\$72.00	\$81.60
50-54	\$8.25	\$16.50	\$24.75	\$33.00	\$49.50	\$66.00	\$81.50	\$97.00	\$112.50	\$128.00
	\$9.00	\$18.00	\$27.00	\$36.00	\$54.00	\$72.00	\$88.91	\$105.82	\$122.73	\$139.64
	\$9.90	\$19.80	\$29.70	\$39.60	\$59.40	\$79.20	\$97.80	\$116.40	\$135.00	\$153.60
55-59	\$10.25	\$20.50	\$30.75	\$41.00	\$61.50	\$82.00	\$101.50	\$121.00	\$140.50	\$160.00
	\$11.18	\$22.36	\$33.55	\$44.73	\$67.09	\$89.45	\$110.73	\$132.00	\$153.27	\$174.55
	\$12.30	\$24.60	\$36.90	\$49.20	\$73.80	\$98.40	\$121.80	\$145.20	\$168.60	\$192.00
60-64	\$13.00	\$26.00	\$39.00	\$52.00	\$78.00	\$104.00	\$129.00	\$154.00	\$179.00	\$204.00
	\$14.18	\$28.36	\$42.55	\$56.73	\$85.09	\$113.45	\$140.73	\$168.00	\$195.27	\$222.55
	\$15.60	\$31.20	\$46.80	\$62.40	\$93.60	\$124.80	\$154.80	\$184.80	\$214.80	\$244.80
65-69	\$25.50	\$51.00	\$76.50	\$102.00	\$153.00	\$204.00	\$254.00	\$304.00	\$354.00	\$404.00
	\$27.82	\$55.64	\$83.45	\$111.27	\$166.91	\$222.55	\$277.09	\$331.64	\$386.18	\$440.73
	\$30.60	\$61.20	\$91.80	\$122.40	\$183.60	\$244.80	\$304.80	\$364.80	\$424.80	\$484.80
+70 <sup>1</sup>	\$25.50	\$51.00	\$76.50	\$102.00	\$153.00	\$204.00	\$254.00	\$304.00	\$354.00	\$404.00
	\$27.82	\$55.64	\$83.45	\$111.27	\$166.91	\$222.55	\$277.09	\$331.64	\$386.18	\$440.73
	\$30.60	\$61.20	\$91.80	\$122.40	\$183.60	\$244.80	\$304.80	\$364.80	\$424.80	\$484.80

## Calculate your premium rate

Use the chart above and the Family Coverage Options details on page 17 to calculate your estimated Life insurance premium rate.

	Coverage Amount	Premium Amount
<b>Member</b>	\$ _____	\$ _____
		+
<b>Spouse/ Domestic Partner</b>	\$ _____	\$ _____
		+
<b>Dependent(s)</b>	\$5,000	\$ _____
		<b>Total \$</b> _____

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.

# Life Insurance That Works For You Now

Life Services Toolkit<sup>1</sup> hosts a suite of helpful online tools and services that are included with CTA-endorsed Life insurance plans at no additional cost. Plus, your beneficiaries have access to support services for up to 12 months after a loss.

## What's in the toolkit for you?



**Estate Planning:** Online tools walk you through the steps to prepare a will and create other legal documents



**Financial Fitness Center:** Provides a wealth of information on budgeting, debt management, estate planning, investing and more.



**Health Section:** Self-assessments, videos and other information to help you understand your health status and risks.



**Personalized Legal Center:** Access to a legal library, state-specific self-help legal forms, and free ID Breach Scans



**Funeral Planning:** Access to everything you need to consider before, during, and after a death occurs.

## What's in the toolkit for your beneficiaries?<sup>2</sup>



**Grief Support sessions:** Up to six face-to-face sessions and unlimited phone sessions.



**Legal Services consultation:** An estate-planning package of a simple will, a living will, an advance directive and durable power of attorney.



**Financial Assistance sessions:** Financial counselors can help with budget strategies and credit and debt management with a 30-minute phone session.



**Support Services:** Receive help planning a funeral/memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores, find child/elder care or organize a move/relocation.

**Members and beneficiaries can access Life Services Toolkit at [standard.com/ctalifeservices](https://standard.com/ctalifeservices).**

<sup>1</sup> Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate<sup>SM</sup> is solely responsible for providing and administering the included service. This service is not an insurance product.

<sup>2</sup> Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



# Explore the World With Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times.

Travel Assistance<sup>1</sup> can help you navigate these issues and more at any time of the day or night. It's included at no extra charge with CTA-endorsed Life insurance and includes these features and more:



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains.<sup>2</sup>



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission.



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond.



Credit card and passport replacement and missing baggage and emergency cash coordination.



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization.

Travel Assistance is available to you, your spouse/domestic partner and children (up to age 25) when you're traveling more than 100 miles from home, or internationally for up to 180 days.<sup>3</sup>

**Information on how to use Travel Assistance will be sent to you after you enroll in CTA-endorsed Life insurance.**

- 1 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.
- 2 Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. must be arranged by Assist America, Inc.
- 3 Spouse/domestic partner and children traveling on business for their employers are not eligible to access these services during those trips.



# Frequently Asked Questions

## Q: What if I have coverage with another carrier?

**A:** If you're considering switching your disability and/or life insurance coverage from another carrier to the CTA-endorsed plan, be sure you understand any differences between the plans' terms, exclusions and benefits and how they could apply to your personal situation. Please see pages 13-14 for some questions you might consider related to Disability insurance plans.

## Q: When will my coverage become effective?

**A:** You must satisfy the active work requirement in the applicable group insurance policy before your Disability or Life insurance coverage will become effective.

**Disability insurance:** If you are not required to submit proof of good health, your insurance will become effective on the later of (a) the date you become eligible and (b) the first day of the calendar month coinciding with or next following the date you apply. If you are required to provide proof of good health, your insurance will become effective on the later of (a) the date you become eligible and (b) the first day of the calendar month coinciding with or next following the date The Standard approves your proof of good health. You must make the required premium contribution.<sup>1</sup>

**Life insurance:** For Life insurance amounts not subject to proof of good health and for which you apply within 60 days following a family status change, coverage becomes effective on the later of (a) the date of the family status change and (b) the first day of the calendar month coinciding with or next following the date you apply, provided the required premium contribution has been made for that month. Life insurance amounts not subject to proof of good health and for which you apply at any other time become effective on the first day of the calendar month coinciding with or next following the date you apply, provided the required premium contribution has been made for that month. Life insurance amounts subject to proof of good health become effective on the first day of the calendar month coinciding with or following the date The Standard approves your proof of good health, provided the required premium contribution has been made for that month.<sup>1</sup>

<sup>1</sup> If a premium contribution was not made because your employer makes payroll deductions only 10 months each year, your Life and/or Disability insurance will become effective as if the premium contribution had been made. However, premium contributions must begin the next following month in which employee payroll deductions are made by your employer.

## Q: Am I covered for a Disability while on a leave of absence?

**A:** Your coverage may continue while you're out on federal or state-mandated family or medical leave. In addition, if you take an approved leave of absence, your insurance will be continued with premium payment through the last day of the first calendar month for which you are absent from active work due to the leave of absence. If your coverage remains in force and subject to the terms and conditions of the group policy, a disability that occurs while you're on an approved leave of absence may be covered.

## Q: Is childbirth covered under the Disability Plan?

**A:** After your coverage is effective, childbirth is covered like any other disability. As an administrative claims management practice, you will be considered disabled four weeks prior to your due date and six weeks following a normal delivery or eight weeks following a C-section. Medical complications that result in disabilities outside of these guidelines will be considered based on medical records. All plan provisions, including those regarding disability, medical necessity and preexisting conditions apply.

## Q: How are my Disability benefits calculated?

**A:** During the first two benefit years, your benefits are calculated based on your regular daily contract salary and any extra duty pay agreements on the day you become disabled. After the second benefit year, if eligible for continuation of benefits, your disability benefit amount is based on your regular monthly contract salary for each calendar month.

## Q: How do I file a claim?

- A:** You have three options to submit claims:
1. **Call** The Standard's dedicated CTA Customer Service Department at 800.522.0406, 7:00 a.m. to 6:00 p.m.
  2. **Visit** [CTAMemberBenefits.org/TheStandard](http://CTAMemberBenefits.org/TheStandard) and submit a claim online.
  3. **Fax** a completed claim form to 888.414.0393.

## Q: Is this a complete description of coverage?

**A:** No. If you become insured, you'll receive a certificate of insurance containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither this booklet nor the certificate of insurance modify the group policy or the insurance coverage.



# Important Terms & Exclusions

The information described in this booklet is subject to all terms and provisions of the group policies and is effective July 1, 2023.

## Changes in Premium/Termination of the Group Policies/Miscellaneous

The Standard's Disability insurance and Life insurance are provided under two separate policies. The group policies may be terminated by The Standard or California Teachers Association (CTA) according to their terms. CTA may terminate the group policies, in whole, and may terminate insurance for any class or any group of participants at any time by giving The Standard written notice. The Standard may change premiums in accordance with the terms of the group policies.

## Disability Insurance Eligibility

You must be an active employee who (1) has an annual contract with an employer, or the equivalent, as agreed to by The Standard and CTA; (2) is a member in good standing of CTA; (3) is a citizen or resident of the United States or Canada; and (4) is scheduled to work an average of at least 15 hours a week over a four-week period, or during your period of employment if less than four weeks. You must not be: (1) a student member of CTA; (2) a non-member of CTA; (3) a retired member of CTA; (4) a full time member of the armed forces of any country.

## Disability Insurance Evidence of Insurability

You are required to submit evidence of insurability (proof of good health, which may include a medical examination and/or a blood test) if you apply more than 270 days after you become eligible for insurance, or if you fail to make the required premium contribution by the third month following the date you apply for insurance; if you have otherwise been eligible for insurance under the policyholder's group disability plan for more than 270 days but were not an active CTA member; or for certain reinstatements.<sup>1</sup>

## Disability Insurance Active Work Requirement

All coverage is subject to an active work requirement. If you are incapable of active work because of sickness or injury on the scheduled effective date of your insurance or an increase in your insurance, your insurance or increase will not become effective until you complete 10 consecutive full days of active work as an eligible participant.

<sup>1</sup> Exceptions exist during special enrollment opportunities.

## Definition of Disability

During the benefit waiting period and the usual occupation period you must be unable, as a result of sickness or injury, to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation and are not working in your usual occupation. You are also disabled if you are working in your usual occupation but, as a result of sickness or injury, are unable to earn 80% or more of your indexed regular daily contract salary. Usual occupation period is the period for which you are eligible to receive fully paid sick leave and the following two benefit years.

For Class 2 participants, during the any occupation period you are disabled if, as a result of sickness or injury, you are unable to engage with reasonable continuity in any occupation. You are also disabled if you are working in an occupation but, as a result of sickness or injury, you are unable to engage in that occupation or any occupation with reasonable continuity. Any occupation period occurs from the end of the usual occupation period to the end of the maximum benefit period.

## Disability Insurance Exclusions and Limitations

Benefits are not payable for any disability:

- Caused or substantially contributed to by a preexisting condition unless you have been continuously insured and actively at work for 10 consecutive regular days of required attendance or extra duty days of required attendance on the date you become disabled. **Preexisting condition** means a diagnosed mental or physical condition for which you have received medical treatment, care or services or have taken prescribed medication at any time during the 30-calendar-day period just before your insurance becomes effective.
- Due to intentionally self-inflicted injuries, committing or attempting to commit an assault or a felony, war or any act of war, declared or undeclared.
- Unless under the care of a physician appropriate to the condition(s) causing disability. **Physician** means a licensed medical professional, diagnosing and treating individuals within the scope of the license. The term includes a legally licensed physician, dentist, optometrist, podiatrist, psychologist or chiropractor. Physician does not include you or your spouse/domestic partner, or the brother, sister, parent or child of either you or your spouse/domestic partner.

Benefits are limited for any disability due to mental disorder or substance abuse.

- **For ongoing disability benefits for Class 2 employees only:** After fully paid sick leave and the following 2 benefit years, no benefits are payable for any disability resulting from mental disorder or substance abuse unless you are confined in a hospital or participating in a rehabilitation program approved by The Standard.

**Mental disorder** means those psychiatric or psychological conditions, regardless of cause, that are classified in the Diagnostic and Statistical Manual of Mental Health Disorders (DSM), published by the American Psychiatric Association, most current as of the start of disability. If the DSM is discontinued or repealed, mental disorders will be those classified in the diagnostic manual then used by the American Psychiatric Association as of the start of disability.

The mental disorder limitation will not apply to a disability caused or substantially contributed to by dementia if the dementia is the result of: 1) stroke; 2) physical trauma; 3) Alzheimer's disease or 4) other medical conditions not listed that are not usually treated by a mental health or other qualified provider using psychotherapy, behavioral therapy, psychotropic drugs or similar methods of treatment.

**Substance abuse** means your being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

#### When Disability Benefits End

Your disability benefits and extra duty pay benefits end automatically on the earliest of the date you are no longer disabled, the date your maximum benefit period ends, the date you die, the date benefits become payable under any other group long term disability insurance policy under which you become insured during a period of temporary recovery, or the date you fail to provide proof of continued disability and entitlement to benefit.

#### Disability Insurance Accidental Death and Dismemberment (AD&D) Exclusions and Limitations

Benefits are not payable for losses caused or contributed to by sickness (illness or disease, mental disorder, pregnancy, or donation of organs or bone marrow for transplant into another person),

bacterial infection, medical or surgical treatment, war or any act of war, suicide or self-inflicted injury, or the commission or attempt to commit an assault or felony. AD&D benefits are not payable for losses occurring more than 365 days after the accident. Losses must be caused directly by the accident.

#### Disability Insurance Termination Provisions

Your insurance ends automatically on the earliest of:

1. The date the last period ends for which a premium was paid for your insurance.
2. The date the group policy terminates.
3. The date your employment terminates. However, insurance will continue for up to 90 days following the date employment terminates, provided insurance premiums continue to be paid and termination of your employment occurs due to any of the following, as determined by the Employer:
  - a. Budgetary constraints
  - b. Decline in student attendance
  - c. Reduction or discontinuance of a service
  - d. Curriculum modification
4. The first day of the calendar month following the date you cease to be a participant, unless:
  - a. You cease to be a participant because you are not working the minimum number of required hours. In this case, unless it ends under 1 through 3 above, your insurance will be continued during the following periods:
    - During the benefit waiting period.
    - During a leave of absence if continuation of your insurance under the group policy is required by federal or state-mandated family or medical leave act or law.
    - During the first 90 days of a temporary layoff.
    - Through the last day of the calendar month in which you are absent from active work due to a labor dispute.
    - Through the last day of the first calendar month for which you are absent from active work due to a leave of absence.
    - During a scheduled vacation period; or
  - b. You cease to be a participant because you are not a California Teachers Association member in good standing. In this case, unless it ends under 1 through 3 above, your insurance will continue through the first day of the calendar month following the date of the termination letter.



### Life Insurance Eligibility

You must be one of the following: (1) an active employee of an employer and a member in good standing of CTA or (2) a retired employee who (a) is a retired employee of an employer and a CTA-NEA Retired Lifetime Member and (b) was insured under the group policy or prior plan immediately prior to retirement and (c) is eligible to receive benefits under the State Teachers Retirement System (CalSTRS) or Public Employees Retirement System (CalPERS) and authorizes premium deductions. You must not be: (1) a student member of CTA; (2) a non-member of CTA; (3) insured under another group voluntary life insurance policy issued by us to the policyholder; (4) a retired annual member of CTA; (5) a full time member of the armed forces of any country.

### Life Insurance Active Work Requirement

All coverage is subject to an active work requirement. If you are incapable of active work because of physical disease, injury, pregnancy or mental disorder on the scheduled effective date of your insurance or an increase in your insurance, your insurance or increase will not become effective until you complete one full day of active work as an eligible participant.

### Life Insurance Evidence of Insurability

Evidence of insurability (proof of good health, which may include a medical examination and/or a blood test) is required if you apply for Life insurance more than 270 days after you become eligible for insurance, or fail to make the required premium contribution by the third month following the date you apply for Life insurance; if you apply for Dependents Life insurance more than 31 days after you become eligible for dependents coverage under the policyholder's group Life insurance plan, or you fail to make the required premium contribution by the third month following the date you apply; to become insured for an amount of Life insurance in excess of \$400,000; to become insured for an amount of Dependents Life insurance in excess of \$50,000; to become insured for an amount greater than the amount for which you or your dependent was insured under the prior plan, if insured under the prior plan; for any increase in Life insurance or Dependents Life insurance; and reinstatements if required.<sup>1</sup>

### Life Insurance Termination Provisions

Your insurance will automatically end on the earliest of:

1. The date the last period ends for which a premium was paid for your Life insurance;
2. The date the group policy terminates;
3. The date your employment terminates, unless you are covered as a retired participant;
4. The first day of the calendar month following the date of the termination letter if you cease to be a participant because you are not a CTA member in good standing; and
5. The first day of the calendar month following the date you cease to be actively at work. However, if you cease to be actively at work, your Life insurance may be continued with advance written notice to us and provided premiums are paid during the following periods, unless it ends under 1 through 4 above:
  - During the first 90 days of a temporary layoff.
  - During a leave of absence if continuation of your insurance under the group policy is required by a state-mandated family or medical leave act or law.
  - During any other scheduled leave of absence approved by your employer in advance and in writing, and lasting not more than 24 months.
  - During the period of your service on active duty in the National Guard or the Reserves of the armed forces of the United States within the limits of the United States.

Life insurance may also be continued for up to 6 months while you are absent from active work because of a strike, lockout, or other general work stoppage caused by a labor dispute, subject to the provisions in the group policy.

<sup>1</sup> Exceptions exist during special enrollment opportunities.

### **Dependents Life Insurance Termination Provisions**

Dependents Life insurance ends automatically on the earliest of:

1. Two years after you die (no premiums will be charged for your Dependents Life insurance during this time). However, coverage for your spouse/domestic partner will not be continued beyond the date your surviving spouse/domestic partner remarries or enters a domestic partner relationship.
2. The date your Life insurance ends (except as provided in 1 above).
3. The date the group policy terminates, or the date Dependents Life insurance terminates under the group policy.
4. The date the last period ends for which a premium was paid for your Dependents Life insurance (except as provided in 1 above).
5. For your spouse/domestic partner, the date of your divorce or termination of your domestic partner relationship.
6. For any dependent, the date the dependent ceases to be a dependent.
7. For a child who is disabled, 90 days after we mail you a request for proof of disability, if proof is not given.

### **Life Insurance Accidental Death and Dismemberment (AD&D) Exclusions and Limitations**

Benefits are not payable for losses caused or contributed to by physical disease or mental disorder or pregnancy, bacterial infections, medical or surgical treatment, war or any act of war, suicide or self-inflicted injury or the commission or attempt to commit an assault or felony. AD&D benefits are not payable for losses occurring more than 365 days after the accident. Losses must be caused solely by the accident.

### **Accidental Death and Dismemberment Termination Provisions**

AD&D insurance ends automatically for participants on the earliest of:

- The date your Life insurance ends
- The date the last period ends for which a premium was paid for your AD&D insurance.
- The date AD&D insurance terminates under the group policy.
- The date you retire.

Dependents AD&D insurance ends automatically on the earliest of:

- The date your Dependents Life insurance ends.
- The date Dependents AD&D insurance terminates under the group policy.
- The date the last period ends for which a premium was paid for your Dependents AD&D insurance.
- For your spouse/domestic partner, the date of your divorce or termination of your domestic partner relationship.
- For any dependent, the date the dependent ceases to be a dependent.
- For a child who is disabled, 90 days after we mail you a request for proof of disability, if proof is not given.
- The date you retire.

Note: The information described in this booklet is subject to all terms and provisions of the group policy.





# Enrollment is Easy!

There are multiple ways to apply:



**Online:** Scan this code or apply online at [standard.com/cta/enroll](https://standard.com/cta/enroll).



**Email:** Send a scanned copy of the application to [ctaservice@standard.com](mailto:ctaservice@standard.com).<sup>1</sup>



**In person:** Give your completed application to a representative of The Standard.



**Fax:** Send your application to 888.414.0393



**Mail:** Send your application to:  
CTA Benefits and Services  
P.O. Box 4744, Portland, OR 97208



**Call us:** 800.522.0406, 7 a.m. to 6 p.m., Monday through Friday.

## Have additional questions?

Call the dedicated CTA Customer Service team at 800.522.0406, 7 a.m. to 6 p.m., Monday through Friday.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

GP190-LTD/S399/CTA.1  
GP190-LIFE/S399/CTA.3  
SI 13565-CTAvol (7/23)

<sup>1</sup> Please note that email may not be a secure transmission unless you have the capability to encrypt your email when sent. Information once received by The Standard is protected.

