



Get More With CTA-endorsed Disability and Life Insurance

As a CTA member, you get exclusive access to the only CTA-endorsed Disability and Life insurance plans from Standard Insurance Company.

CTA partnered with The Standard to bring you quality coverage designed for CTA members with extra features and benefits at no additional cost.



CTA-endorsed Disability Insurance

Replaces **up to 80%** of your paycheck¹ if you're unable to work due to illness, injury, pregnancy or childbirth.

Extra Benefits at No Additional Cost

- **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:** pays \$500 a week during months of June and July if you become or continue to be Disabled during those months.²

CTA-endorsed Life Insurance

Helps financially protect your loved ones if something happens to you.

- **Matching Accidental Death & Dismemberment (AD&D) Benefit:** doubles your Life insurance amount (up to \$200,000) in the event of an accidental death.
- **Special Enrollment Opportunities** to add coverage without health questions.

Learn more about CTA-endorsed Disability and Life insurance:

CTAMemberBenefits.org/TheStandard



For costs and further details of the coverage offered by Standard Insurance Company, including the exclusions, any reductions, benefit waiting periods or limitations and terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204. GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3

1 Benefits are reduced by deductible income. Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.

2 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.