



TheStandard®
Positively different.

Administration Guide for Voluntary Group Insurance

Endorsed by California Teachers Association

Administration Guide for Voluntary Group Insurance Endorsed by California Teachers Association

Using This Guide.....	2
Welcome to The Standard.....	3
Your Responsibilities.....	3
Organized To Support You.....	4
Call 1-800-522-0406 for All of Your Questions.....	4
Contact The Standard Electronically.....	5
Contact The Standard by Mail.....	5
AdminEASE: An Online Tool for Your Convenience.....	5
Signing Up for AdminEASE.....	5
The Standard's Web Site for Participants.....	6
Administering Billing.....	7
About The Standard's Bills.....	7
About Premium Change Notices.....	7
About Volume.....	7
Paying Premiums.....	8
Paying Premiums During Disability.....	8
Common Questions About Paying Premiums.....	9
Benefits Administration.....	10
For Voluntary Group Life and AD&D Insurance.....	10
Submitting Voluntary Group Life Insurance and Accidental Death Claims.....	10
About Continued Life Insurance.....	10
Benefits Administration for Group Disability Insurance.....	11
Submitting a Claim for Disability Benefits.....	11
When an Employee With a Pending or Active Disability Claim Returns to Work or Dies.....	11
Appendix A: Forms.....	12

Using This Guide

This guide is designed to help you administer certain aspects of the Voluntary Life and/or Disability Insurance Group Policy(ies) provided by Standard Insurance Company (The Standard) and endorsed by California Teachers Association (CTA).

While this guide details some key elements of the Group Policy(ies), the information here does not amend, alter, or waive any provision in your employees' coverage under the Group Policy(ies) issued by The Standard. In the event of a conflict between this Guide and the Group Policy(ies), the terms and conditions of the Group Policy(ies) govern.

References to policy terminology and provisions are indicated by an initial cap. (That is, the first letter of the word is capitalized; however, some non-policy terms also have an initial cap.)

About The Standard's Forms

Forms, which are referred to by name here, are listed in Appendix A. To avoid errors, we strongly encourage you to use The Standard's forms, which are available at www.standard.com/cta. However, if you are unable to access the forms, call The Standard's CTA Call Center at 1-800-522-0406. If your own form has been approved by The Standard for use, you may continue using it.

Form Access for Insured Participants

Insured Participants can access The Standard's forms online. Once they are logged in to the www.cta.org Web site, they next log into MyCTA, go to the Member Benefits page and click the link to The Standard's CTA-specific Web site. From there, Participants can print forms, read details about various plans, and e-mail questions to The Standard's CTA team.

When You Have Questions

The Standard is pleased to assist you in your role as administrator. For questions that are not answered by this guide, contact us directly at The Standard's Call Center, 1-800-522-0406.

Welcome to The Standard

Your role is crucial to ensuring that the Participants insured under the Group Policy(ies) have the right expectations and the right outcomes should a loss occur. Our role at The Standard involves providing the insurance and administering the claims when covered losses occur. We are also committed to supporting you in your role so you can do the very best job for your employees—and do it with ease.

Our goal is to streamline the plan administration process with timely information and resources, our support takes many forms. We provide materials such as this guide. Our online tools are intended to make your job easier. If you haven't already browsed them, we invite you to do so.

Most importantly, our people are here to help you—we have a team dedicated to your needs as an Administrator. If you haven't already talked to one of our Customer Experience Specialists, please do when that first question arises.

We at The Standard have a long history of providing group insurance services, particularly in the public and education sectors.

Your Responsibilities

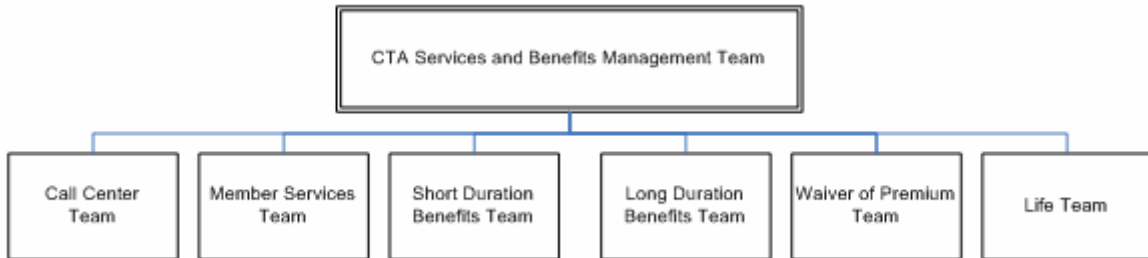
As The Standard is the primary administrator of the Group Policy(ies) in which your district's employees participate, our staff is responsible for most of the tasks essential to ensuring accurate and timely administration of the plan.

Your key responsibilities are to pay the insurance premiums and to assist insured Participants with their claim submissions. (These activities are described in the sections titled "Billing Administration" and "Benefits Administration.") We ask that you review this guide carefully.

Additionally, we appreciate your assistance in directing employees to the MyCTA site, which is accessed by a link on the Member Benefits page of www.cta.org Web site, when they wish to enroll in or change coverage.

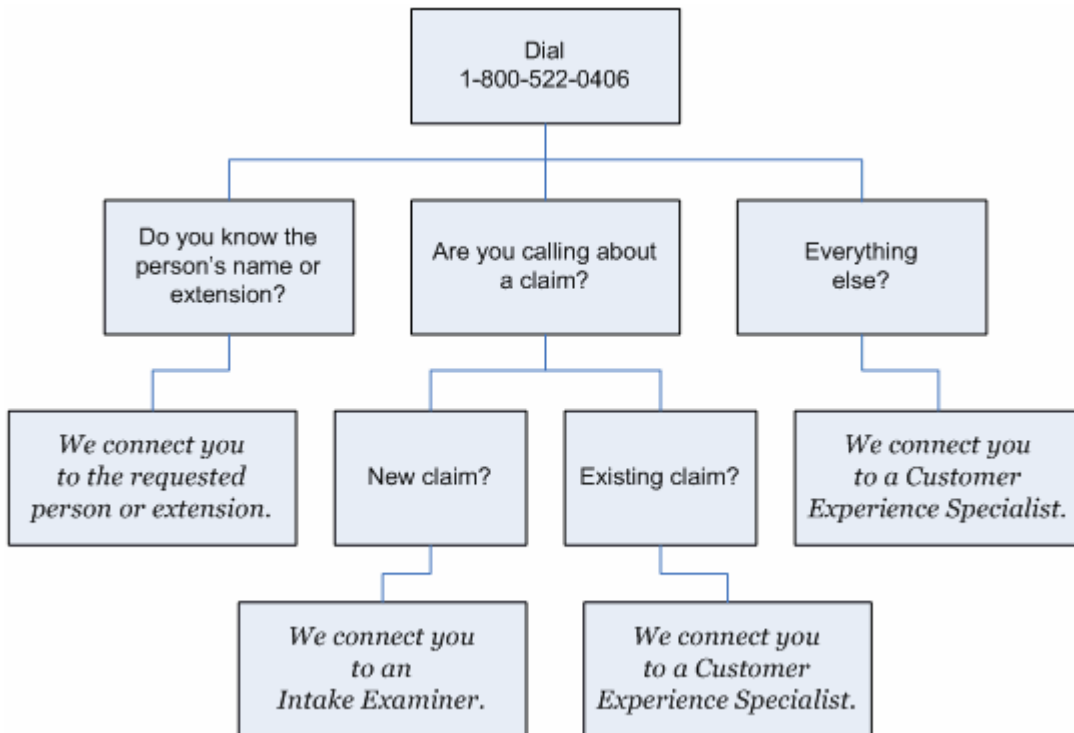
Organized To Support You

The Standard created a business unit dedicated to support CTA-endorsed insurance plans and to streamline the administrative process.



Call 1-800-522-0406 for All of Your Questions

Beginning on September 1, 2007, The Standard's CTA Call Center will be answering your calls from 7 a.m. to 7 p.m. Pacific Time, Monday through Friday. The Standard's phone system will ask only a few, basic questions so that we can connect you with the right person as quickly as possible.



Contact The Standard Electronically

Via e-mail, send The Standard a message to ctaadmin@standard.com any time and receive an answer by the next business day.

Via the Internet, visit www.standard.com/cta. This Web site is designed specifically to provide tools and resources for administrators.

Contact The Standard by Mail

Payments Only: Standard Insurance Company CB, PO Box 4664
Portland, OR 97208-4664

Claims-Related Issues: Standard Insurance Company, PO Box 2773,
Portland, OR 97208

Enrollment and Billing Issues: Standard Insurance Company,
PO Box 4744, Portland, OR 97208

AdminEASE: An Online Tool for Your Convenience

Beginning September 1, 2007, you can access The Standard's online tool, AdminEASE, to do the following:

- view a summary of your bill online
- view and download a list of insured Participants
- access and complete Employer portions of claim submission forms

Signing Up for AdminEASE

To access this tool, go to www.standard.com/cta and click the link to sign up for AdminEASE.

The Standard's Web Site for Participants

After Participants log in to CTA's Web site (www.cta.org) as CTA members, they click the MyCTA link to access The Standard's CTA Member Services Center Web site, containing forms and answers to frequently asked questions.

Using The Standard's CTA Member Services Center Web site, Participants can

- enroll in Voluntary Life, Disability and Dependent's Life coverages
- download forms to file Continued Life Insurance or Dependent Life claims
- file the employee portion of a Disability claim
- designate Beneficiaries
- access Beneficiary Financial Counseling
- find answers in FAQ section
- contact The Standard CTA services

Administering Billing

About The Standard's Bills

Typically, we mail billing statements 11 days before the premium due date. These statements have two parts:

- The first pages are the Census List, which is a roster of all insured Participants and their individual premiums.
- The last page is a summary of volume and premium due by coverage.

For more information, see the [annotated bill](#) posted on our Web site (www.standard.com/cta).

About Premium Due Dates and Grace Periods

Premiums are due on the first calendar day of the period for which you are billed.

A Grace Period is the amount of time after the Premium Due Date you have to pay the premium before the Group Policy(ies) may lapse. The Grace Period for Voluntary coverages is 60 days.

About Premium Change Notices

The Standard sends [Premium Change Notice](#) to advise you of premium increases or decreases at the Participant level. These notices are mailed throughout the month as changes occur.

About Volume

“Volume” is the total amount of coverage each insured Participant has, according to the Group Policy(ies) and the Schedule Of Insurance. The Standard’s determination of volume is based on the enrollment and change information provided by Participants.

Paying Premiums

- 1 Using the Premium Remittance Statement and the information from any Premium Change Notices received by the Premium Due Date that are not reflected on your bill, do the following:
 - manually adjust volume and premium, as needed
 - note the effective date of any changes

Because Premium is due from the effective date of the change, you may need to adjust for more than one month's premium for a retroactive change.

- 2 Make your check payable to Standard Insurance Company and include your policy number and division number on your check.
- 3 Return the Premium Remittance Statement with your payment in the envelope provided.

Note: Our billing address is Standard Insurance Company CB, PO Box 4664, Portland, OR 97208-4664.

Paying Premiums During Disability

To maintain some Voluntary coverages for eligible employees who are away from work because of Disability, premium payments may be required of the Participants. For other coverages, Participants may remain on the bill and show zero premium. The Standard will inform you via the Premium Change Notice of any changes due to your employees' Disability.

As with all other premium changes, you are required only to make manual adjustments for changes reported to you in the Premium Change Notice you receive where there is a Participant change that affects premiums.

Common Questions About Paying Premiums

When are premiums due?

Premiums are due on the first calendar day of the period for which you are billed.

Should I pay as billed or make my own adjustments?

Updates to payroll are noted in the Premium Change Notices we send you. So adjust your premium to reflect the information in these notices.

Why weren't a Participant's changes reflected on my current billing statement?

Either The Standard did not receive the changes before preparing your billing statement, or we did not receive all of the information needed to process the change. If you have any questions about employee changes, call the Standard at 1-800-522-0406.

Can a Participant make changes over the phone?

No. To assure accuracy, The Standard requires that all change requests be submitted via the Web site or in writing. If you are concerned that changes a Participant submitted are not reflected on your statement, call the Standard at 1-800-522-0406.

Where do I get forms? Where do Participants get forms?

You can access and print forms from www.standard.com/cta. Additionally, you can order forms by calling 1-800-522-0406.

Participants can access and print forms from www.cta.org after they click the MyCTA link, log in to MyCTA, go to the Member Benefits page, and click the link to The Standard.

Benefits Administration

Your responsibilities are few:

- Direct insured employees to Participant Web Services to access required forms.
- Complete employer portions of benefit claim forms and provide required attachments.

For Voluntary Group Life and AD&D Insurance

Submitting Voluntary Group Life Insurance and Accidental Death Claims

- **Life, Accidental Death, and Dependents Life:** Complete the Employer Statement and mail it to The Standard.
- **Accidental Dismemberment:** Complete the Employer Statement and mail it to The Standard.

About Continued Life Insurance

Continued Life Insurance During Total Disability is a provision of a Group Life Insurance policy that allows eligible insured Participants to continue Insurance coverage with payment of premiums. To be eligible, a Participant must meet all Group Policy requirements, including the definition of Being Totally Disabled. However, separate Continued Life Insurance During Total Disability claim forms are not required if the Participant has already completed Disability claim forms.

The Life Insurance continued under this benefit will terminate or reduce in accordance with the terms of the Group Policy(ies).

- 1 Direct Participants to call 1-800-522-0406 and submit their claim to an Intake Examiner.
- 2 Complete the Employer Statement and send the form to The Standard with the following:
 - Job description
 - Employment application or resume
- 3 Advise Participants they must continue paying premiums.

Benefits Administration for Group Disability Insurance

Submitting a Claim for Disability Benefits

Use a Disability Benefits Claim Packet and follow these steps to assist an employee in submitting a Disability claim.

- 1 Direct Participants to call 1-800-522-0406 and submit their claim to an Intake Examiner.
- 2 Complete the Employer Statement and send it to The Standard with the following:
 - Job description and/or completed Job Analysis form
 - Employment application or resume
 - Documentation of any Deductible Income as defined by the Group Policy
 - Documentation of any Extra Duty Pay contract the employee may have for a future extra Duty Pay assignment.

When an Employee With a Pending or Active Disability Claim Returns to Work or Dies

If an employee who has a current Disability claim with The Standard returns to work in any capacity or dies, immediately notify the assigned Benefits Analyst. The Benefits Analyst will request additional information as needed to determine whether further benefits may be payable under the terms of the Group Policy.

Appendix A: Forms

Form Name	Form Number	
Waiver of Premium Claim Packet	SI-1284	CTA
Request for Group Life Conversion Materials	SI-1598	A-CTA
Life Claim Packet	SI-1794	CTA
Accidental Dismemberment Claim Packet - CTA	SI-2720	CTA
Disability Claim Packet	SI-3379	CTA
Request for Long Term Disability Conversion	SI-4781	CTA
Enrollment for Active Employees Disability and Life Plans	SI-7533	CTAvol
Medical History Statement -CA	SI-8738	W-CTAvol
Long Term Disability Conversion Application	SI-8826	CTA
Group Conversion Packet	SI-9563	CTA
Beneficiary Designation and Change-Voluntary Plan for Active Employees	SI-11210	CTAvol
Participant Change - Voluntary Plan for Active Employees	SI-13365	CTAvol
Continued Life Insurance During Total Disability Claim Packet	SI-13391	CTA
Life Portability Application	SI-9178	CTAvol