

Switch Your Disability and/or Life Coverage to The Standard



As a CTA member, you always have the opportunity to apply for CTA-endorsed Disability and Life Insurance from Standard Insurance Company (The Standard), even if you are covered by a different insurance company. To make it easier for you, we offer two special opportunities each year to switch coverage without answering health questions: **October 1 through November 30** and **April 1 through May 31**. To begin the process, all you need to do is provide proof of your existing coverage with your application.

Why Choose CTA-endorsed Coverage?

More than 75,000¹ of your peers know how good it feels to have taken steps to protect their incomes, families and way of life with CTA-endorsed Disability and Life Insurance coverage designed specifically for educators like you.

And now, at no extra cost to you, CTA also provides two new benefits, Cancer Benefit² and Student Loan Benefit² only for members enrolled in the CTA-endorsed Disability plan.

How to Switch Your Coverage

Before you apply, be sure to compare your current plan with the CTA-endorsed plans to understand how any differences may impact your personal situation. To help you compare Disability plans, we've created an easy online checklist at standard.com/cta/portover.

To start the process of switching your coverage to The Standard, visit standard.com/cta/portover.



Questions?

For more information, call The Standard's dedicated CTA Customer Service Department at **800.522.0406** (TTY), Monday - Friday, 7:00 a.m. to 6:00 p.m. Pacific Time.

1 Based on figures developed by Standard Insurance Company as of 3/31/2018.
2 The Student Loan and Cancer Benefits are offered by CTA to eligible members on approved disability claims under the CTA-endorsed Voluntary Disability Insurance plans with a disability date on or after 9/1/2018 who meet additional specific criteria. CTA provides these benefits, and The Standard acts only as the claims administrator of these benefits. Student Loan and Cancer Benefits are not provided under the Disability Insurance policy.

For costs and further details of the coverage and this enrollment opportunity, including the exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at 800.522.0406 (TTY).

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www.standard.com

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GP190-LIFE/S399/CTA.3
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