



# Switch Your Insurance Coverage

Two limited-time opportunities to switch your Disability insurance with no health questions asked:

- October 1 - November 30
- March 1 - April 30



As a CTA member, you always have the opportunity to apply for CTA-endorsed Disability insurance - even if you are covered by a different insurance company. To make it easier for you, we offer two special opportunities each year between October 1 - November 30 and March 1 - April 30 to switch your coverage to Standard Insurance Company **without answering health questions**.

## Three easy steps to switch

1. Apply for coverage with The Standard.
2. Provide The Standard with proof of coverage with another carrier.
3. Cancel your current coverage after you receive enrollment confirmation from The Standard.

## Before Applying:

Be sure to compare your current plan with the CTA-endorsed plan to understand how any differences in terms, exclusions and benefits may impact your personal situation.

**Act Now Before Time Runs Out**  
For full details, scan the code or visit [standard.com/cta/portover](https://standard.com/cta/portover).



For costs and further details of coverage including the exclusions, benefit waiting periods, any reductions or limitations and the 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