



CTA-endorsed Disability Insurance



CTA-endorsed Disability Insurance Highlights

- **2 Years at Up to 80% of Your Salary**
Once your fully-paid sick leave ends, you may be eligible for up to 80% of your regular daily contract salary for up to two benefit years.
- **Up to an Extra \$500 or More**
We'll pay you an additional \$25/day on top of your fully paid sick leave. That can add up to \$500 or more per month.
- **On or Off the Job: You're Covered**
If you're injured while you are working, The Standard still has you covered.
- **Short Preexisting Condition Exclusion Period**
Once your coverage becomes effective and you work ten days in a row, you would be eligible to file a claim.



Plan Features and Benefits

- **Student Loan and Cancer Benefits**
Additional benefits for eligible members paid on top of any disability benefits.¹
- **Summer Benefit**
Provided by CTA, extra benefit of \$500 per week during the months of June and July for eligible members who become or continue to be Disabled with a Disability date on or after September 1, 2022.²
- **Hospital Benefit**
If you're hospitalized as the result of your disability, you'll receive an extra \$35/day for each calendar day you're a bed-registered patient, for up to 60 days, with no benefit waiting period.³
- **Accidental Death and Dismemberment coverage**
Includes \$50,000 of coverage.

Protect Your Paycheck with CTA-endorsed Coverage

Your income is likely your greatest asset. Protect it with CTA-endorsed Disability insurance from The Standard. Disability insurance helps protect your paycheck if you're unable to work due to injury, illness (including mental health conditions and substance abuse), pregnancy or childbirth. Benefits are paid directly to you to help with everyday expenses like rent/mortgage, groceries, utilities and more.

Learn more or apply for coverage at CTAMemberBenefits.org/TheStandard.

¹ Student Loan Benefit and Cancer Benefit are offered to eligible members on approved Disability claims under the CTA-endorsed Disability insurance plan who meet specific criteria.
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.
³ For the first two benefit years only. Note, the definition of hospital does not include nursing home, convalescent homes or extended care facilities.