



CALIFORNIA
TEACHERS
ASSOCIATION

CTA-endorsed Disability Insurance

Protect Your Paycheck



Your income is likely your greatest asset. Protect it with CTA-endorsed Disability insurance from Standard Insurance Company.

Disability insurance helps protect your paycheck if you're unable to work due to injury, illness (including mental health conditions), pregnancy or childbirth. Benefits are paid directly to you to help with everyday expenses like rent/mortgage, groceries, utilities and more.

CTA-endorsed Plan Highlights:

- Pays up to 80% of your regular daily contract salary¹
- Covers you on and off the job
- Covers any preexisting conditions once you are enrolled and work for 10 consecutive workdays

Additional Benefits at No Extra Cost

For qualified disability claims that meet additional specific criteria.



Student Loan Benefit



Cancer Benefit



Summer Benefit²

Learn more and apply at
CTAMemberBenefits.org/Disability



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204

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 additional specific criteria. CTA provides this benefit at no extra cost, and The Standard acts as the claims administrator of this benefit. Summer Benefit is not provided under the Voluntary Disability insurance policy.

For costs and further details of the coverage, including 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.

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