



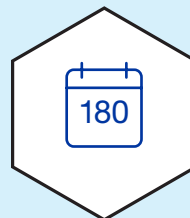
Now Is The Time To Apply

A special opportunity for newly hired CTA members



Newly hired CTA members and those who have changed districts¹ have a special, limited-time opportunity to protect their income and loved ones with CTA-endorsed Disability and Life Insurance from Standard Insurance Company (The Standard).

Learn more at:
standard.com/cta/newhire



If you apply for coverage within **180 days** of starting work, you have a special opportunity to apply for the following coverages without answering health questions:

- **Disability Insurance**
- **Up to \$200,000 of Life Insurance**
- **Life Insurance coverage options for your spouse/domestic partner and/or children**

How Disability Insurance Works

CTA endorsed Disability Insurance from The Standard is designed especially for California educators. Here's how it works:



Replaces up to 75% of your daily income² if you're unable to work due to illness, injury, pregnancy or childbirth



Starts paying benefits after you are out of work for 7 consecutive workdays³ - including a \$25 per workday benefit on top of your fully paid sick leave



Benefits are paid directly to you and can be used to pay for things health insurance doesn't cover - your rent or mortgage, car payments, student loans, utilities, groceries, child care, etc.

Act Now, Before Time Runs Out!

If you get seriously ill, injured, or go on maternity leave, do you have enough savings to cover months, or even years, of your bills? If not, the easiest time to take steps to protect your income and loved ones is now - before an unexpected illness or injury keeps you from work.

You only have **180 days** after starting work to take advantage of this special enrollment opportunity without answering health questions.

Ready to Apply?

Visit standard.com/cta/newhire or call The Standard's dedicated CTA Customer Service Department at 800.522.0406 (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday.

1 District transfers may also continue their current level of coverage with The Standard when applying within the first 180 days of starting work.
 2 Daily income is based on your regular daily contract salary. Benefits will be 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 benefit.
 3 Workdays means any Regular Day(s) of Required Attendance you are required to be actively at work based on the calendar dates of the school calendar and your employment contract in effect on the date you become disabled.

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).
Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204. GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3