



# Why Protect Your Paycheck With Disability Insurance

## Top causes of disability claims for CTA members<sup>1</sup>



Pregnancy



Mental Health Conditions



Muscle/Bone Conditions



Cancer



Reproductive/Urinary



Accidents/Fractures

## What can you use disability benefits for?



Rent/Mortgage



Utilities



Groceries



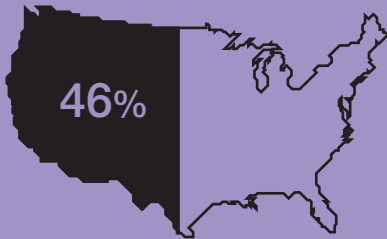
Child Care



School Loans

## How long can you or your family go without your paycheck if you're not working?

46% of U.S. adults don't have enough savings to cover three months of living expenses.<sup>2</sup>



## The risk of disability is real:

More than 25% of today's 20-year-olds will become disabled during their career.<sup>3</sup>



Learn about the only CTA-endorsed Disability insurance plan from Standard Insurance Company at [CTAMemberBenefits.org/Disability](https://CTAMemberBenefits.org/Disability).



<sup>1</sup> Based on the claims decisions data developed by The Standard for period of 8/1/2020 - 7/31/2023.

<sup>2</sup> Report on the Economic Well-Being of U.S. Households in 2022 - May 2023.

[www.federalreserve.gov/publications/report-economic-well-being-us-households.htm](https://www.federalreserve.gov/publications/report-economic-well-being-us-households.htm)

<sup>3</sup> Social Security Administration, Disability and Death Probability Tables for Insured Workers Who Attain Age 20 in 2023. July 2023.

[www.ssa.gov/oact/NOTES/ran6/index.html](https://www.ssa.gov/oact/NOTES/ran6/index.html)

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please contact The Standard's dedicated CTA Customer Service Department at 800.522.0406, 7:00 a.m. to 6:00 p.m., Monday through Friday. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204.

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