



Family Status Change Enrollment Opportunity

You have 60 days to apply or make a change



What is a Qualifying Family Status Change?

If you've experienced any of these events within the last 60 days, you qualify for the Family Status Change enrollment opportunity. That means you're eligible to apply for CTA-endorsed Disability insurance and up to \$200,000¹ of CTA-endorsed Life insurance from Standard Insurance Company (The Standard) without answering health questions.²

- Marriage, divorce or legal separation
- Initiation or dissolution of a domestic partner relationship
- Birth or adoption of a child
- Death of a spouse/domestic partner or child
- Commencement or termination of a spouse/domestic partner's employment
- Change in employment from full-time to part-time by you or your spouse/domestic partner



CTA-endorsed Disability Insurance Options

CTA members are eligible to apply for **CTA-endorsed Disability insurance** within 60 days of a qualifying family status change without answering health questions.²

Members do not have to be covered under a current Disability insurance policy to qualify.

CTA-endorsed Life Insurance Options

After a qualifying event, CTA members can apply for **CTA-endorsed Life insurance**, or increase their current coverage amounts, up to \$200,000¹ without answering health questions.² Coverage options are also available for your spouse/domestic partner and dependent children.

Applying is easy. Choose your best option.



Visit standard.com/cta/fsc



Call The Standard's dedicated CTA Customer Service team at **800.522.0406** (TTY), 7:00 a.m. to 6:00 p.m., Pacific Time, Monday through Friday.

¹ Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80.
² If any previous application submitted with proof of good health was denied by The Standard, then proof of good health will be required.