



## What is a Qualifying Family Status Change?

If you've experienced any of these events within the last 60 days, you may qualify for the Family Status Change enrollment opportunity. That means you're eligible to apply for CTA-endorsed Disability insurance and up to \$400,000¹ 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.<sup>2</sup>

## 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 \$400,000¹ 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.



Scan this code with your smartphone or visit <a href="mailto:standard.com/cta/fsc">standard.com/cta/fsc</a>



Call us at **800.522.0406** 7:00 a.m. to 6:00 p.m., 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.

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204
For costs and further details of coverage including the exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406.
GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3