



Disability Insurance Worksheet



You have choices when it comes to purchasing Disability Insurance. You decide when to make the purchase and which carrier or plan is right for you. It's up to you!

The worksheet below is designed to help you make a smart and strategic evaluation by considering a few important questions about Disability Insurance plans. As you consider applying for coverage, we recommend that you carefully review each plan's terms, exclusions, and benefits, and consider how they would apply to your personal situation.

	CTA-endorsed Plan ¹	Other Plans
Premium Rates and Coverage under the Plan		
How much will my Disability Insurance cost?	Premiums are based on your salary and can be found at CTAMemberBenefits.org/disability .	
How long is the Preexisting Condition Period?	30 calendar days before the insurance effective date. Once your insurance takes effect, and you have worked ten (10) consecutive days, the preexisting condition exclusion period no longer applies.	
Are disabilities that occur on the job covered?	Yes. The CTA-endorsed plan covers disabilities that happen on and off the job.	
Are disabilities caused by mental disorders and substance abuse covered under the policy?	Yes. These conditions may be payable for up to two (2) full benefit years.	
What coverage for Accidental Death & Dismemberment is included?	\$50,000 of Accidental Death and Dismemberment coverage is included.	
How the Plan Works		
If I go out on leave due to a disability, how long will I wait before my benefits start?	Once you are out on leave, you will need to serve a Benefit Waiting Period before benefits become payable. This is the lesser of seven (7) consecutive workdays or 30 calendar days.	
Do I need to use my sick leave?	Yes. But you may be eligible to receive benefits on top of your fully paid sick leave. See the "Calculating Your Benefit" section on the back.	
If I need to be out of work for a long period of time due to a disability, how long will my benefits last?	For most educators, the Maximum Benefit Period is two (2) full years after your sick leave runs out (sick leave + two (2) benefit years). ²	
What happens if I don't agree with a claim decision?	For any adverse decision made by The Standard that is upheld upon review, you have the right to have a panel of your CTA peers (the CTA Advisory Panel on Endorsed Services) review it.	

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	CTA-endorsed Plan ¹	Other Plans
Calculating Your Benefit		
What salary is my benefit based on?	Your benefit is based on your salary on the date of disability.	
Would Extra Duty Pay be included when calculating my benefits?	Yes, if you have an active or current written extra duty agreement (at time of your approved disability) for coaching, summer school, etc. The pay you would receive from extra duty assignments is in addition to your regular benefit payments.	
Am I eligible for benefits while I'm in the hospital?	Yes, \$35 per calendar day, including during the benefit waiting period. This benefit is in addition to any other benefits you may be receiving, such as the sick pay benefit, or disability benefits.	
Am I eligible for benefits while I'm using my fully paid sick leave?	Starting on the 8th day of missed work, The Standard will begin paying \$25 per work day during sick leave, which can add up to \$500 per month or more.	
My district deducts the cost of a substitute from my pay. Does this affect my benefit payments?	During substitute differential or similar pay, your Disability Insurance benefits will be up to 75% of your daily income (less any deductible income ³). Your minimum benefit during this time will be up to 25% of your daily income (total payment from all sources not to exceed 100% of your salary), or \$30, whichever is greater.	
How much will my benefits be after my sick leave and substitute differential pay run out?	For the first two (2) benefit years, your benefit will be 75% of your daily salary (less any deductible income), ³ tax-free.	



If you have any questions about the CTA-endorsed plans, feel free to call our dedicated CTA Customer Service Department at 800.522.0406 (TTY). Our representatives are available Monday - Friday, 7 a.m. to 6 p.m. Pacific Time.

1 CTA-endorsed Disability Insurance plan information is subject to all terms and exclusions of the group policy.

2 Maximum Benefit Period for Class 2 participants with less than five years of credited service under CalSTRS and/or CalPERS, is to age 65 (with some exceptions). For more details please contact The Standard at 800.522.0406 (TTY).

3 Examples of deductible income (if currently insured, see your certificate of insurance for a full listing and exceptions): substitute differential pay, personal leave pay, severance pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.

For costs and further details of the coverage provided by Standard Insurance Company, including the exclusions, any reductions, benefit waiting periods or limitations and terms under which the policy may be continued in force, 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. GP190-LTD/S399/CTA.1