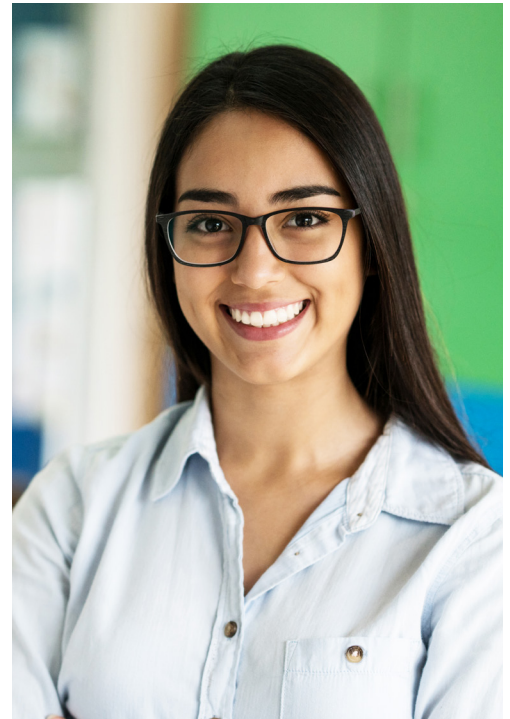




Exclusive Benefits for CTA Members

CTA understands the emotional and financial burden members may experience due to outstanding student loans or being out of work on a disability claim due to a cancer diagnosis. That's why CTA created and is providing the Student Loan Benefit and Cancer Benefit for CTA members.



Student Loan Benefit

Active CTA members approved for a disability claim under the CTA-endorsed Voluntary Disability Insurance plans with an active student loan may be eligible for an additional benefit of up to \$200 a month (for a maximum of \$1,000, not to exceed the balance of the student loan).¹

Cancer Benefit

Active CTA members approved for a disability claim due to cancer under the CTA-endorsed Voluntary Disability Insurance plans may be eligible for an additional benefit of up to \$200 a month (for a maximum of \$1,000).¹



For more information, visit: CTAMemberBenefits.org/Disability

These benefits are provided by CTA at no additional cost to members and are available for qualified disability claims. Both benefits are paid directly to CTA members in addition to the disability benefits from Standard Insurance Company (The Standard) and can be used to help pay for everyday expenses like student loans, rent/mortgage or childcare.

Questions? 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 Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims who meet additional specific criteria. CTA provides these benefits at no extra cost, and The Standard acts only as the claims administrator of these benefits. Student Loan and Cancer Benefits are not provided under the Disability Insurance policy.
For costs and further details of the Disability Insurance coverage 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