

## Why Choose CTA-endorsed Coverage Special Benefits Only for CTA members



CTA membership comes with many great benefits, like access to legal resources, discounts on travel and entertainment, and access to group insurance plans like the CTA-endorsed Disability Insurance and Life Insurance from Standard Insurance Company (The Standard). The plans offer great value and were designed specifically for educators like you:

### CTA-endorsed Disability Insurance

- Disability Insurance protects your paycheck if you are unable to work due to illness, injury, pregnancy or childbirth. Unlike some other plans, CTA-endorsed Disability Insurance can also cover disabilities caused by mental health disorders or substance abuse for two full benefit years.
- At no extra cost to you, CTA now also provides two new benefits, Cancer Benefit<sup>1</sup> and Student Loan Benefit<sup>1</sup>, only for members enrolled in the CTA-endorsed Disability Insurance plan on a qualifying disability claim.
- CTA has your back! Only with the CTA-endorsed plans, you have the right to have your claim reviewed by a panel of your peers in the event you are unsatisfied with the claim decision.
- The CTA-endorsed plan offers quality coverage at group rates with premium amounts that are based on your salary:

Annual Contract Salary Ranges	Monthly Premium <sup>2</sup>	Eleventhly Premium <sup>2</sup>	Tenthly Premium <sup>2</sup>
\$0 – \$44,499	\$19.14	\$20.88	\$22.97
\$44,500 – \$53,249	\$23.02	\$25.11	\$27.63
\$53,250 – \$60,249	\$27.20	\$29.67	\$32.65
\$60,250 – \$67,249	\$30.75	\$33.55	\$36.89
\$67,250 – \$76,249	\$34.19	\$37.30	\$41.03
\$76,250 – \$85,249	\$38.36	\$41.85	\$46.03
\$85,250 – \$94,249	\$42.63	\$46.51	\$51.16
\$94,250 – \$103,249	\$46.91	\$51.17	\$56.29
\$103,250 – \$112,249	\$51.18	\$55.83	\$61.42
\$112,250 – \$121,249	\$55.46	\$60.50	\$66.55
\$121,250 and over	\$59.73	\$65.16	\$71.68

### CTA-endorsed Life Insurance

- CTA-endorsed Life Insurance from The Standard automatically includes AD&D Insurance, Travel Assistance, Grief Counseling and access to an online suite of services to help with estate planning, will preparation, and identity theft recovery – all at no additional cost.
- For the cost of only a few coffees a month, you can have peace of mind knowing your loved ones are protected. For rates and coverage options, please visit [CTAMemberBenefits.org/Life](http://CTAMemberBenefits.org/Life).

To begin or continue participating in CTA-endorsed insurance plans, you must be a CTA member in good standing. If you have made a change to your membership status that impacts your insurance coverage, The Standard will notify you of the steps required to correct your membership and reinstate your coverage.

Learn more about what you get as a CTA member at [CTAMemberBenefits.org](http://CTAMemberBenefits.org).



## Questions?

Give us a call at [800.522.0406](tel:800.522.0406) (TTY) or email [ctaservice@standard.com](mailto:ctaservice@standard.com). Our dedicated CTA Customer Service team is available 7:00 a.m. to 6:00 p.m. Monday through Friday.

<sup>1</sup> The Student Loan and Cancer Benefits are offered by CTA to eligible members on approved disability claims under the CTA-endorsed Voluntary Disability Insurance plans with a disability date on or after 9/1/2018 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.

<sup>2</sup> How premiums are deducted (monthly, etc.) is determined by your employer.

For costs and further details of the 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