

Are You Taking Advantage of CTA's Member Benefits?



Discounts on travel and entertainment



Access to legal resources and bargaining power



Commitment to your financial well-being



Protection through CTA-endorsed Voluntary Disability and Life Insurance



Did You Know?

More than 75,000¹ CTA members have chosen to protect their way of life and loved ones with CTA-endorsed Disability and Life Insurance plans from Standard Insurance Company (The Standard).

Are You Protected with CTA-endorsed Plans from The Standard?

CTA-endorsed Disability Insurance Protects Your Paycheck

- ✓ Replaces up to 75% of your daily income minus any deductible income²
- ✓ Covers accidents that occur on and off the job
- ✓ NEW Student Loan Benefit and Cancer Benefit³
- ✓ 10 Day Preexisting Condition Exclusion Period
- ✓ Opportunities to enroll without providing proof of good health

CTA-endorsed Life Insurance Protects Your Loved Ones

- ✓ Access to estate planning and financial planning tools
- ✓ Matching AD&D coverage, up to \$200,000, included at no additional cost to provide you extra protection
- ✓ Comprehensive range of 24-hour medical and legal referral services, including access to emergency assistance while traveling⁴
- ✓ Grief counseling for beneficiaries included at no additional cost



Learn more at CTAMemberBenefits.org/TheStandard

For costs and further details of the coverage, including 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 (TTY).
Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204

GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3

1 As of 3/31/2018, based on data developed by The Standard.

2 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.

3 Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims 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.

4 Travel Assistance is provided by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.