

Chapter Leader Resource Kit

CTA-endorsed Disability
and Life Insurance



Quick Links:



Member Enrollment
Brochure



Chapter Leader
Resource Center



CTA Chapter Leader Resource Center

The Standard's online resource center allows you to help your members get access to the CTA-endorsed Disability and Life Insurance coverage they deserve.



Disability and Life Insurance Plan Details

Plans, coverage highlights and features.



Special Enrollment Opportunities

Information for newly hired educators, members with Family Status change or special enrollment chapter campaigns.



Resource Library

Educational videos, print materials, links and forms you can share.



Enrollment Results

Check the results of your chapter's special enrollment campaign.



Contact Information

The Standard's CTA Customer Service Department and dedicated Benefits Consultants by Service Center Councils.



Ask The Standard

Get more information, request materials or ask questions. We will respond within two business days.

standard.com/ctaleader

Standard Insurance Company, 1100 SW Sixth Avenue, Portland OR 97204
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).
GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3

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The Standard Can Help You Welcome Your New Educators

Your newly hired members may have a lot on their plate at the start of a school year. Help them get the most out of their CTA membership and protect their paycheck and loved ones with CTA-endorsed Disability and Life insurance from The Standard.

Newly hired educators and those who've transferred districts¹ have a special opportunity to enroll without answering health questions when they apply within 180 days of starting work. Coverage options:

- CTA-endorsed Disability insurance
- Up to \$200,000 of CTA-endorsed Life insurance
- Life insurance coverage options for their Spouse/Domestic Partner and dependents

How The Standard Can Help

The Standard is here to make welcoming your new members easy with new remote options available:

New Hire Materials: we have options for digital and physical materials to help members learn more about their special enrollment opportunity.

New Hire Events Support: The Standard team is available to participate in your virtual or in-person new hire events (subject to scheduling availability).

Individual Meetings: new ability for members to schedule one-on-one phone or virtual appointments to help enroll in coverage or ask questions.

Support is Just One Click Away
Scan the code to the right or visit
standard.com/cta/new-hire-support



For additional assistance, please contact your dedicated Benefits Consultant.

¹ District transfers may also continue their current level of coverage with The Standard when applying within the first 180 days of starting work.




We are CTA's endorsed provider

One of the great benefits of being a member of California Teachers Association is the access to exclusive products and services, including CTA-endorsed Disability and Life insurance.

As a leader in your local association, one of the most important things you can do is share information about these important benefits with your members.

Tools and Resources:
standard.com/ctaleader



Help your members protect what's important to them

Your members can apply for Disability and Life coverage at any time with proof of good health.

We also offer special enrollment opportunities for members to apply without answering health questions:

- New Hire
- Family Status Change
- Chapter Special Enrollments

Learn More:
standard.com/ctaleader

Contact Your CTA Benefits Consultant

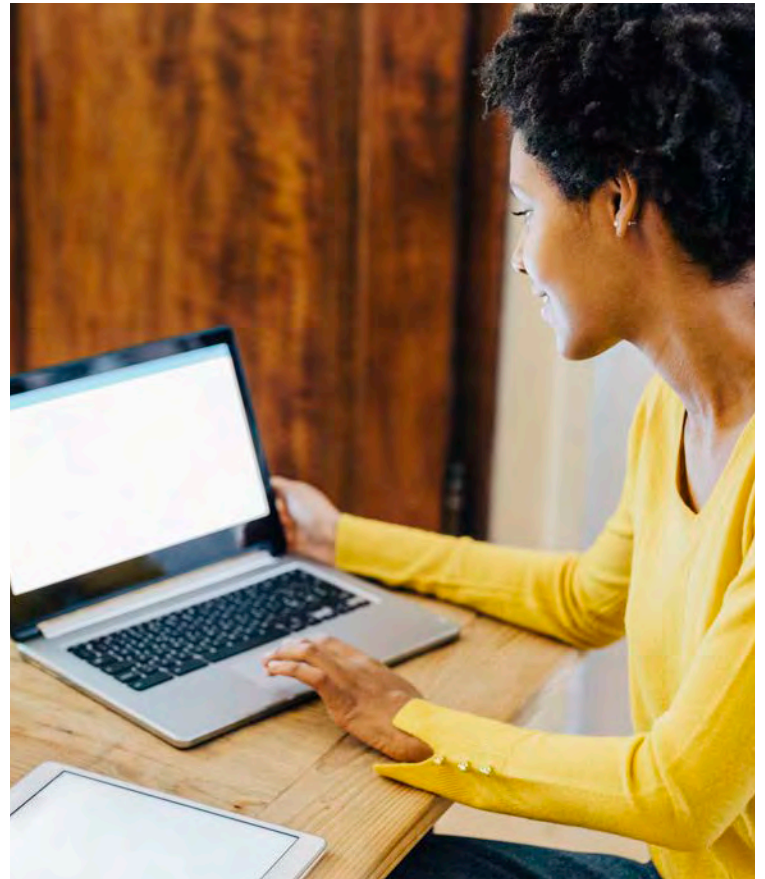
Service Center Councils	CTA Benefits Consultants
Alcosta, Golden Gate, Redwood, Santa Clara	Sophie Imbuelten 707.322.8477 sophie.imbuelten@standard.com
Capital, Chico, Delta, Feather River, Merced/Mariposa, Shasta Cascade, Stanislaus	Suzanne Reilly 916.292.1595 suzanne.reilly@standard.com
High Desert, San Geronio, Service Center One, Southeastern	Josh Hayes 909.674.2962 josh.hayes@standard.com
Bay Valley, Imperial County, Orange, San Diego	Rollie Myrold 909.549.0180 rollie.myrold@standard.com
Central Coast, Channel Islands, Fresno/Madera, Sierra, Tulare/Kings	Yvette Steptoe 971.321.4324 yvette.steptoe@standard.com

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The Standard is Ready to Serve Your Members Remotely

As our country works to mitigate the impacts of COVID-19, it can feel like the world around us is changing every day. What has not changed is The Standard's commitment to serving CTA leaders and members.



During these challenging times, your members may be anxious about their insurance coverage. Special Enrollment Opportunities (chapter campaigns) for CTA-endorsed Disability and Life insurance can continue helping members to enroll in coverage they need, with a few important differences.

We are able to remotely educate and enroll your members in this important coverage:

- **Virtual Group Meetings:** members can attend to learn about the CTA-endorsed plans, ask questions and receive help applying online.
- **Individual Appointments:** for personal consultations, members will be able to schedule an individual virtual or phone appointment with their Benefits Consultant who can help them apply for coverage or answer any questions.
- **Campaign Website:** members will have a dedicated campaign website where they can get information about CTA-endorsed plans, their special enrollment opportunity and apply for coverage.

- **Campaign Messaging:** The Standard has a variety of messaging tools available to use to ensure members are aware of their special enrollment opportunity:
 - » **Postcards** in the mail to all members
 - » **Emails** to forward to members
 - » **Facebook** content for your chapter's page
 - » **Website** messaging for your site
- **Online Application:** with the easy online applications, members can apply for coverage in as little as 5 minutes. They automatically get a copy of their application emailed to them.
- **Phone Support:** our dedicated Customer Service team is available to answer questions and enroll members over the phone at **800.522.0406**, Monday – Friday, 7 a.m. to 6 p.m.

To schedule your special enrollment campaign, contact your dedicated Benefits Consultant.
Learn more at standard.com/ctaleader.



Protect Your Paycheck with CTA-endorsed Disability Insurance

The Standard is the only CTA-endorsed provider of Disability insurance



How long can you or your family go without your paycheck if you're not working?

Over half of Americans are financially unprepared for a period of disability.

52% of U.S. adults don't have enough savings to cover three months of living expenses.¹



Top five causes of long-term disabilities¹



Pregnancy



Cancer



Accidents



Muscle/bone disorders



Mental Disorders

The risk of disability is real:

More than 25% of today's 20-year-olds will become disabled during their career.¹



What can you use Disability Benefits for?

Child Care, Groceries, Rent/Mortgage, Utilities, School Loans.

Health insurance pays your doctor. Disability insurance pays **you**.

Learn more at CTAMemberBenefits.org/Disability

¹ Council for Disability Awareness, <https://www.disabilitycanhappen.org/disability-statistic>. Accessed January 3, 2020.

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



Protect Your Loved Ones with CTA-endorsed Life Insurance

The Standard is the only CTA-endorsed provider of Life insurance

Top four reasons for getting Life insurance¹



1. Income replacement
2. Cover final expenses
3. Leave an inheritance
4. Pay off a mortgage

Consider your financial obligations*

- Mortgage | \$334,925²
- Raising a child | \$233,610³
- Debt | \$23,520⁴
- Student loans | \$28,950⁴

*Average California Expenses

Life insurance may cost less than you think

Typical monthly cost of a \$50,000 term Life Insurance policy in coffee drinks⁵



CTA-endorsed Life insurance highlights

- No medical exam during special enrollment opportunities
- Easy online application
- Includes Accidental Death & Dismemberment Insurance

Includes resources you can use today:

- Travel Assistance⁶
- Life Services Toolkit⁷

Learn more at CTAMemberBenefits.org/Life

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- 1 LIMRA, 2019 Insurance Barometer Study.
- 2 Average amount Californians owe on their homes. Consumer Debt in California, Debt.org
<https://www.debt.org/faqs/americans-in-debt/consumer-california/>.
- 3 Parents Projected to Spend \$245,340 to Raise a Child Born in 2013, According to USDA Report,
https://fns-prod.azureedge.net/sites/default/files/CRC_Infographic-2015.2_0.pdf
- 4 Average credit card debt (\$5,196) and auto loan balance (\$18,324) in California; Average student loan debt at graduation in California (\$22,746)
<https://www.debt.org/faqs/americans-in-debt/consumer-california/>.
- 5 Costs are approximate and based on the data developed by The Standard. For premium rates, please visit: CTAMemberBenefits.org/Life.
- 6 Travel Assistance is provided through an arrangement with Assist America, Inc. and 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. Assist America, Inc. 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. Spouses and children traveling on business for their employers are not eligible to access these services during those trips.
- 7 The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or non-individual entities such as trusts, estates or charities.



The Standard

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