




CTA-endorsed Disability and Life Insurance

# New Hire Information Kit 2021-2022 School Year



See back cover  
for helpful links  
and resources.



**Special Enrollment Opportunity** for Brand New Hires and District Transfers

Learn More and Apply: [standard.com/cta/newhire](https://standard.com/cta/newhire)



# Special Enrollment For Brand New Educators and ESPs



## CTA Introductory Disability Insurance

CTA provides brand new<sup>1</sup> educators and education support professionals with **9 months** of CTA Introductory Disability insurance at **no cost to you**, when you join CTA for the first time within **90 days** of your first day of work.<sup>2</sup> Become a member at [CTA.org/join](https://cta.org/join).

Plus, when you apply for CTA-endorsed Voluntary Disability insurance during your introductory period, you'll be able to keep this important coverage without answering health questions.

### Disability insurance helps protect your paycheck if you're unable to work due to:

- **Illness**
- **Injury**
- **Pregnancy/Childbirth**

Disability benefits are paid directly to you and can be used for everyday expenses like mortgage/rent, child care, groceries and student loans.

**Missed the deadline for CTA Introductory Disability insurance?** You can still apply for CTA-endorsed Voluntary Disability insurance **within 270 days** of starting work without answering health questions.

### Life insurance helps protect your loved ones if something happens to you.

You have an opportunity to enroll in CTA-endorsed Voluntary Life insurance without answering health questions when you apply **within 270 days of starting work**.

### Life Insurance Coverage Options:<sup>3</sup>

- Up to \$200,000 for yourself
- Up to \$30,000 for spouse/domestic partner<sup>4</sup>
- \$5,000 for each dependent child<sup>4</sup>

Includes matching Accidental Death and Dismemberment insurance (up to \$200,000).

## Apply Now

Apply online or schedule an appointment with a Benefits Consultant to go over your enrollment options at [standard.com/cta/newhire](https://standard.com/cta/newhire).



<sup>1</sup> Brand New is defined as an educator or education support professional who has not previously worked in education in the state of California.

<sup>2</sup> CTA Introductory Disability insurance available to eligible brand new educators and education support professionals who become CTA members for the first time within 90 days of their first day of work during the 2021-2022 school year. Disability insurance eligibility requirements apply.

<sup>3</sup> Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80. Offer not available to retirees.

<sup>4</sup> The amount of Life insurance for each dependent including spouse/domestic partner may not exceed 50% of your Life insurance coverage.

For costs and further details of the coverage offered by Standard Insurance Company, including the exclusions, any reductions, benefit waiting periods or limitations and terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204. GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3



# New to Your District?

Take advantage of your special enrollment opportunity.



## Congratulations on Your New Job!

If you're an educator or an ESP who changed school districts this year, you have a limited-time opportunity to protect your paycheck and loved ones with CTA-endorsed Disability and Life insurance from The Standard.

## Special Enrollment Opportunity for Newly Hired CTA Members

CTA members starting at a new school district have a special opportunity to apply for CTA-endorsed Disability and Life insurance **without answering health questions** within **270 days** of starting work.

### This enrollment opportunity offers you:

- Disability insurance to help protect your paycheck
- Up to \$200,000 of Life insurance for yourself<sup>1</sup>
- Up to \$30,000 of Life insurance for spouse/domestic partner<sup>1,2</sup>
- \$5,000 of Life insurance for each dependent child<sup>1,2</sup>

If you had coverage with The Standard at your prior district, you must reapply for coverage at the new school district as it doesn't automatically transfer to the new employer.

## Apply Now

Apply online or schedule an appointment with a Benefits Consultant to go over your enrollment options at [standard.com/cta/newhire](http://standard.com/cta/newhire).



<sup>1</sup> Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80. Offer not available to retirees.

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



## Extra 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 worked with The Standard to offer additional Student Loan and Cancer Benefits for CTA members enrolled in CTA-endorsed Disability insurance.



### Student Loan Benefit

Active CTA members approved for a disability claim under the CTA-endorsed Voluntary Disability Insurance plan 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).<sup>1</sup>

### Cancer Benefit

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



For more information, visit:  
[CTAMemberBenefits.org/Disability](https://CTAMemberBenefits.org/Disability)

These benefits are provided 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**, 7:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday.

<sup>1</sup> Student Loan Benefit and Cancer Benefit are offered to eligible members on approved Disability claims who meet additional specific criteria. 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. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204. GP190-LTD/S399/CTA.1



## Protect Your Paycheck with CTA-endorsed Disability Insurance

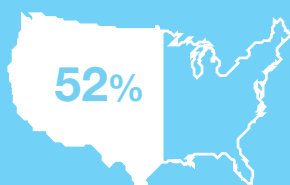
The Standard is the only CTA-endorsed provider of Disability insurance



### 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.<sup>1</sup>



### Top five causes of long-term disabilities<sup>1</sup>



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.<sup>1</sup>



### 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](https://CTAMemberBenefits.org/Disability)

<sup>1</sup> Council for Disability Awareness, <https://www.disabilitycanhappen.org/disability-statistic>.

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, 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 insurance<sup>1</sup>



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

## Consider your financial obligations\*

- Mortgage | \$334,925<sup>2</sup>
- Raising a child | \$233,610<sup>3</sup>
- Debt | \$23,520<sup>4</sup>
- Student loans | \$28,950<sup>4</sup>

\*Average California Expenses

## Life insurance may cost less than you think

Typical monthly cost of a \$50,000 term Life Insurance policy in coffee drinks<sup>5</sup>



## 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 Assistance<sup>6</sup>
- Life Services Toolkit<sup>7</sup>

[Learn more at CTAMemberBenefits.org/Life](https://CTAMemberBenefits.org/Life)

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, 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-LIFE/S399/CTA.3

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 \$233,610 to Raise a Child Born in 2015, According to USDA Report,  
[https://fns-prod.azureedge.net/sites/default/files/CRC\\_Infographic-2015.2\\_0.pdf](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](http://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.

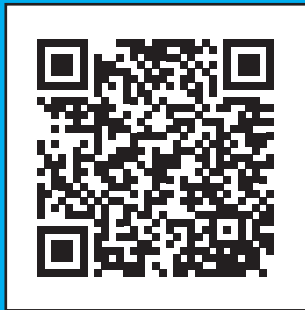
7 Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate<sup>SM</sup> is solely responsible for providing and administering the included service. This service is not an insurance product.

# Helpful Links and Resources

Scan the QR codes below with your smartphone camera to learn more.

## Member Enrollment Brochure

Detailed overview of CTA-endorsed benefits, rates, and more.



[stdrd.co/meb](http://stdrd.co/meb)

## Premium Amounts Flyer

Determine what your monthly premium deductions will be.



[stdrd.co/rates](http://stdrd.co/rates)

## Meet With Us

Schedule a personal consultation with a Benefits Consultant.



[stdrd.co/newhireappt](http://stdrd.co/newhireappt)

## Visit our Website

Learn more and apply.



[standard.com/cta/newhire](http://standard.com/cta/newhire)

The information described in this brochure is subject to all terms and conditions of the group policies and is effective September 1, 2021.

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