

# Now is the Time to Apply

A special opportunity for newly hired CTA members

Newly hired CTA members and those who have changed districts<sup>1</sup> have a special, limited-time opportunity to protect their income and loved ones with CTA-endorsed Disability and Life Insurance from The Standard.

## Apply within 180 days

If you apply for coverage within 180 days of starting work, you have a special opportunity to get coverage without answering health questions. Available coverage includes:

- **Disability Insurance**
- **Up to \$200,000 of Life Insurance**
- **Life Insurance coverage options for your spouse/domestic partner and/or children**

## How Disability Insurance works

CTA-endorsed Disability Insurance from The Standard is designed especially for California educators. Here's how it works:



Replaces up to 75% of your daily income<sup>2</sup> if you're unable to work due to sickness, injury, pregnancy or childbirth



Starts paying benefits after you are out of work for 7 consecutive workdays<sup>3</sup> — including a \$25 per workday benefit on top of your fully-paid sick leave



Benefits are paid directly to you and can be used to pay for things health insurance doesn't cover — your rent or mortgage, car payments, student loans, utilities, groceries, child care, etc.

If you get seriously ill, injured, or go on maternity leave, do you have enough savings to cover months, or even years, of your bills? If not, the easiest time to take steps to protect your income and loved ones is now — before an unexpected sickness or injury keeps you from work.

## Act now, before time runs out!

Remember, you only have 180 days after starting work to take advantage of this special enrollment opportunity. Visit [standard.com/cta/newhire](http://standard.com/cta/newhire).

- <sup>1</sup> District transfers may also qualify for continuation of their current level of coverage with The Standard. Please contact us for more details.
- <sup>2</sup> Daily income is based on your regular daily contract salary. Benefits will be reduced by deductible income. Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.
- <sup>3</sup> Workdays means any Regular Day(s) of Required Attendance you are required to be actively at work based on the calendar dates of the school calendar and your employment contract in effect on the date you become disabled.

For costs and further details of the coverage and this enrollment opportunity, 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).



## Questions?

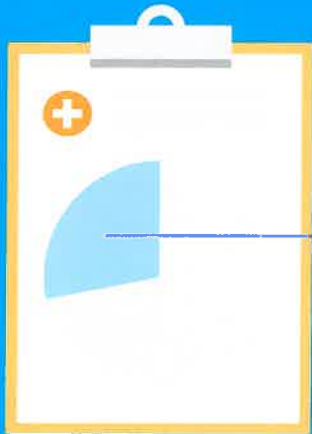
For more information, visit [standard.com/cta/newhire](http://standard.com/cta/newhire) or call The Standard's dedicated CTA Customer Service Department at **800.522.0406** (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

GP190-LTD/S399/CTA.1  
GP190-LIFE/S399/CTA.3  
SI 14742-CTAvol (05/16)

# Why You Need Disability Insurance

The Risk of Disability is Real



**MORE THAN 25%**  
of today's 20-year-olds  
will become disabled  
during their career.<sup>1</sup>

Top 5 Causes of  
Long Term Disability Claims<sup>2</sup>



Muscle/bone  
disorders  
**28.6%**



Accidents  
**10.3%**



Mental  
disorders  
**8.3%**



Cancer  
**15.1%**



Cardiovascular  
**8.7%**

Most Americans are Financially  
Unprepared for a Period of Disability

**55%**

of adult Americans have  
no savings earmarked  
for emergencies.<sup>3</sup>



Disability Insurance Helps You Pay for Things  
That Medical Insurance Doesn't Cover



Utilities



Rent/mortgage



College loans



Child care

<sup>1</sup> U.S. Social Security Administration, Basic Facts, April 2, 2014.

<sup>2</sup> Council for Disability Awareness, 2014 Long Term Disability Claims Review.

<sup>3</sup> U.S. Federal Reserve Board, Report on the Economic Well-Being of U.S. Households in 2014, May 2015.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

**Standard Insurance Company**

[CTAMemberBenefits.org/Disability](http://CTAMemberBenefits.org/Disability)