



You Got This

Your confidence shines through.
So do these CTA benefits.



CTA provides newly hired educators 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.¹

Be sure to sign up for CTA Membership to be automatically enrolled in CTA Introductory Disability insurance.

[Visit CTA.org/join](https://cta.org/join)



This quality coverage from The Standard can help protect up to 75% of your regular daily contract salary if you're unable to work due to illness, injury, pregnancy or childbirth.

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

Continue Your Disability Insurance

To ensure you don't experience gaps in coverage, you can apply to convert your CTA Introductory Disability insurance to CTA-endorsed Voluntary Disability insurance at any time before the end of the 9-month coverage period with **no health questions asked**.



Apply for coverage continuation any time before the end of the CTA Introductory Disability coverage period. Your payroll deductions will automatically start when your CTA Introductory Disability period ends.

Add Life Insurance Coverage

Newly hired CTA members also have the option to add CTA-endorsed Voluntary Life insurance without answering health questions. All you have to do is apply **within 270 days of starting work**.

Available coverage options:²

- Up to \$200,000 in Life insurance for yourself
- Up to \$30,000 of coverage for spouse/domestic partner³
- \$5,000 of coverage for each dependent child³

Apply Online

Scan the QR code with your phone or visit standard.com/cta/newhire.

Transferring Districts?

You have a special enrollment opportunity to apply for CTA-endorsed Voluntary Disability insurance and up to \$200,000 of CTA-endorsed Voluntary Life insurance without answering health questions. **Apply within 270 days of starting work.**



¹ CTA Introductory Disability insurance available to eligible new educators starting work on or after 7/1/2020 who become CTA members for the first time within 90 days of their first day of work. Disability insurance eligibility requirements apply.

² 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.

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