



# Special Enrollment For New Educators



## CTA Introductory Disability Insurance

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.<sup>1</sup> Sign up at [cta.org/join](http://cta.org/join).

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>2</sup>

- Up to \$200,000 for yourself
- Up to \$30,000 for spouse/domestic partner<sup>3</sup>
- \$5,000 for each dependent child<sup>3</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](http://standard.com/cta/newhire).



<sup>1</sup> 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.

<sup>2</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>3</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 (TTY).

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