

## New Educators - Don't Miss This Deadline!

If you're a newly hired employee and an eligible CTA member, now's the time to get CTA-endorsed Disability and Life Insurance from Standard Insurance Company (The Standard). You have a special opportunity to get Disability Insurance and up to \$200,000 of Life Insurance without answering any health questions if you apply within 180 days of starting work.

You can apply online at [www.standard.com/cta/newhire](http://www.standard.com/cta/newhire).

These plans were created specifically for California education professionals and offer a number of great features, including:

- Coverage for disabilities occurring on or off the job
- Short pre-existing condition period<sup>1</sup>
- Additional benefits including Cancer and Student Loan support<sup>2</sup>

The Standard is the only Disability and Life Insurance provider endorsed by CTA. They were selected by CTA for their financial stability, integrity and commitment to serving CTA members. Don't miss this opportunity – learn more and apply online at [www.standard.com/cta/newhire](http://www.standard.com/cta/newhire).

1. The Preexisting Condition Period is 30 calendar days before the insurance effective date. You're your insurance takes effect, and you have worked ten (10) consecutive days, the preexisting condition exclusion period no longer applies.
2. Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims under the CTA-endorsed Disability Insurance plan who meet specific criteria. CTA provides these self-funded benefits, and The Standard acts only as the claims administrator of these benefits. Student Loan and Cancer Benefits are not provided under the Disability Insurance policy.

For costs and further details of the coverage and this enrollment opportunity, including the exclusions, benefit waiting periods, and reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at 800.522.0406. GP 190-LTD/S399/CTA.1; GP 190-LIFE/S399/CTA.3