

The Standard Insurance Company

NEA/CTA/FCEA

New Plan Enhancements for CTA-endorsed Plans 2022-2023 School Year

(Effective 9/1/2022)



- **NEW Summer Benefit¹**
 - Benefit for members who become or continue to be Disabled between June 1 and July 31 of any calendar year
 - \$500 per week (up to a maximum of \$4,500 per year for up to two benefit years)
 - Paid on top of any Disability or other benefits from The Standard
- **Disability Benefit Increase:**
 - Increased from 75% to 80%
 - For Disabilities occurring on or after 9/1/2022
- **Cancer Benefit Increase:**
 - Increased from up to \$200 per month to up to \$400 per month for eligible members (up to a maximum of \$2,400) effective 9/1/2022

CTAMemberBenefits.org/TheStandard



¹ Summer Benefit is offered by CTA to eligible members on approved Disability claims with a Disability date on or after 9/1/2022 who meet additional specific criteria. CTA provides this benefit at no extra cost, and The Standard acts only as the claims administrator of these benefits. Summer Benefit is not provided under the Disability insurance policy. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability.

Applying is Easy



CTA members can apply anytime with proof of good health.

Special Enrollment Opportunities (apply without answering health questions):

- Within **270 days** of starting work at a new school district.
- Within **60 days** following the date of a family status change event, such as birth/adoption, marriage/domestic partnership, divorce/dissolution, loss of spousal employment or other qualifying event.¹

During these special enrollment opportunities, you can apply for:

- Disability insurance to help protect your paycheck
- Up to \$400,000 of Life insurance to help protect your loved ones

Learn more and apply: CTAMemberBenefits.org/TheStandard



¹ If any previous application submitted with proof of good health was denied by The Standard, then proof of good health will be required.

New Hire Special Enrollment Opportunity



Newly hired members and district transfers can apply without answering health questions:

- Within **270 days** of starting work at a new district
- Disability insurance
- Up to \$400,000 of Life insurance
- Family coverage options

Learn more and apply online at standard.com/cta/newhire



Speak with colleagues early about their options

District Section 125 Cafeteria Plan Administrators may be insurance agents that may use required new hire open enrollment meetings (sometimes 1-on-1) to sell optional, sometimes high-cost, insurance products (cancer, life and disability insurance, annuity retirement accounts, and more).

Encourage colleagues to visit to compare coverage, premiums, and enroll in the CTA-endorsed plan.

Focused on New Hires:
standard.com/cta/newhire

All Members:
standard.com/cta/member

Contact The Standard



Call: 800.522.0406



Email: ctaservice@standard.com



Visit: CTAMemberBenefits.org/TheStandard

We Are Here To Help

The Standard's dedicated CTA Customer Service team is available Monday through Friday, 7 a.m. to 6 p.m.