## Disability Insurance Plan:

### How Disability Insurance Benefits Work

<table>
<thead>
<tr>
<th>During the Benefit Waiting Period</th>
<th>No benefits are payable during the benefit waiting period, which is the lesser of the first seven consecutive days of required attendance or 30 calendar days.</th>
</tr>
</thead>
<tbody>
<tr>
<td>During fully paid sick leave following the Benefit Waiting Period</td>
<td>You will receive $25 per day of required attendance while you are receiving fully-paid sick leave, once you satisfy the benefit waiting period.</td>
</tr>
<tr>
<td>During Substitute Differential or Similar Pay following sick leave</td>
<td>Your total income will be no less than 75% of your regular daily salary. You will receive up to 75% of your regular daily salary, minus the amount the district pays you and any other sources of deductible income you may have. The minimum benefit will be up to 25% of your regular daily salary (so long as your total income doesn't exceed 100% of your regular daily pay) or $30/day, whichever is greater.</td>
</tr>
<tr>
<td>After Substitute Differential or Similar Pay Ends</td>
<td>You will receive up to 75% of your regular daily salary, less any sources of deductible income, while you continue to be disabled. The minimum benefit will be $30/day. Benefits are payable for up to two benefit years, while you continue to satisfy the definition of disability.</td>
</tr>
</tbody>
</table>

### Features

- Disabilities occurring on or off the job are covered.
- Extra duty pay is covered for the first two benefit years. Extra duty pay may include coaching, after-school programs, summer-school sessions, advising or mentoring.
- If you are hospitalized as the result of your disability, you will receive an extra $35/day for each calendar day you are a bed-registered patient, for up to 60 days with no benefit waiting period.¹
- While you are receiving disability benefits from The Standard, you do not need to pay premiums.
- If you are able to continue to work while disabled, you may be eligible for partial disability benefits.
- For any adverse decision made by The Standard that is upheld upon review, you have the right to have a panel of your CTA peers (the CTA Advisory Panel on Endorsed Services) review it.

¹ Most districts will pay you a reduced salary (your regular daily salary less the cost of a substitute) during the first 100 days following your full sick leave.

² Examples of deductible income (if currently insured, see your certificate of insurance for a full listing and exceptions): substitute differential personal leave pay, severance pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.

³ For the first two benefit years only. Note, the definition of hospital does not include nursing homes, convalescent homes or extended care facilities.
DISABILITY INSURANCE HIGHLIGHTS:

Disability Insurance
Protect what’s important to you

Your income is likely your greatest asset. Protect it with CTA-endorsed Disability Insurance. Your Disability Insurance benefit is paid directly to you if you’re unable to work due to illness, injury, pregnancy or childbirth. After all, your bills won’t stop if you are unable to work. Disability Insurance benefits can help pay the everyday expenses that health insurance doesn’t cover, like your rent or mortgage, utilities, child care or student loans.

Up to an Extra $500 or More

You may have a lot of sick leave saved, which you will be required to use while on disability leave. The Standard will still pay an additional $25 per day, on top of your fully paid sick leave, to help with any extra expenses. That can add up to $500 or more per month. Plus, as a CTA member you may also be eligible for additional benefits if you have an active Student Loan, or if your disability is due to Cancer.1

2 Years @ up to 75% of your Salary

Once your fully paid sick leave ends, you may be eligible for up to 75% of your regular daily contract salary for up to two benefit years. If you’re receiving income from other sources2 – such as substitute differential pay or workers’ compensation - we’ll coordinate with your other benefits when adding up your benefit payment.

On or Off the Job: You’re Covered

If you’re injured while you are working, The Standard still has you covered. If you’re eligible for workers’ compensation, we will coordinate your claims and bridge the gap between your workers’ compensation benefit and what would equal 75% of your regular daily contract salary.

Short Preexisting Condition Exclusion Period

If you’ve had a health condition in the past, you may be worried about being eligible to file a claim. The CTA-endorsed plan has a preexisting condition exclusion period of 10 regular days of required attendance. That means once your coverage becomes effective and you work 10 days in a row, you would be eligible to file a claim.

The information in this booklet is effective September 1, 2019.

1 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.