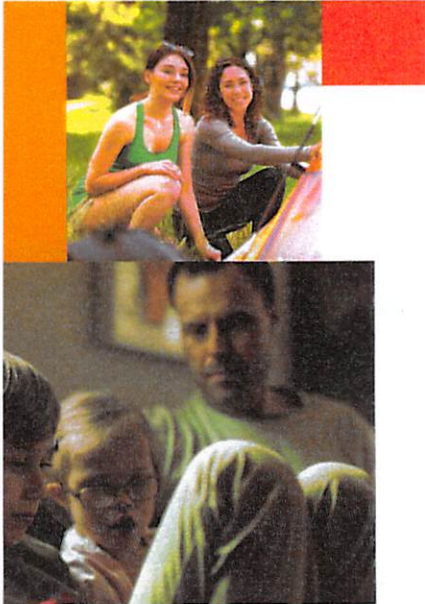


DISABILITY INSURANCE PLAN:

How Disability Insurance Benefits Work



<p>During the Benefit Waiting Period</p>	<p>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.</p>
<p>During fully paid sick leave following the Benefit Waiting Period</p>	<p>You will receive \$25 per day of required attendance while you are receiving fully-paid sick leave, once you satisfy the benefit waiting period.</p>
<p>During Substitute Differential or Similar Pay following sick leave</p>	<p>Your total income will be no less than 75% of your regular daily salary.</p> <p>You will receive up to 75% of your regular daily salary, minus the amount the district pays you¹ and any other sources of deductible income² you may have.</p> <p>The <u>minimum</u> 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.</p>
<p>After Substitute Differential or Similar Pay Ends</p>	<p>You will receive up to 75% of your regular daily salary, less any sources of deductible income, while you continue to be disabled.</p> <p>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.</p>

■ 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.³
- 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.

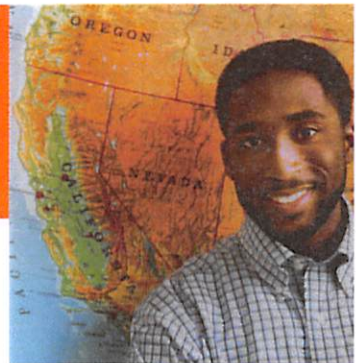
2 Examples of deductible income (if currently insured, see your certificate of insurance for a full listing and exceptions): substitute differential personal leave pay, severance pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state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