

Disability Insurance Worksheet



You have choices when it comes to purchasing Disability insurance. You decide when to make the purchase and which carrier or plan is right for you.

This worksheet is designed to help you make a smart and strategic evaluation by considering a few important questions about Disability insurance plans. As you consider applying for coverage, we recommend you carefully review each plan's terms, exclusions, and benefits, and consider how they would apply to your personal situation.

	CTA-endorsed Disability Plan ¹	Other Plans
Premium Rates and Coverage Under the Plan		
How much will my Disability insurance cost?	Premiums are based on your salary. To view the rates, visit CTAMemberBenefits.org/disability .	
How long is the Preexisting Condition Period?	30 calendar days before the insurance effective date. Once your insurance takes effect, and you've worked ten (10) consecutive days, the preexisting condition exclusion period no longer applies.	
Are disabilities that occur on the job covered?	Yes. The CTA-endorsed plan covers disabilities that occur on and off the job.	
Are disabilities caused by mental health challenges and substance abuse covered under the policy?	Yes. These conditions may be payable for up to two (2) full benefit years.	
What coverage for Accidental Death & Dismemberment is included?	\$50,000 of Accidental Death & Dismemberment coverage is included.	
How the Plan Works		
If I go out on leave due to a disability, how long will I wait before my benefit starts?	Once you're out on leave, you'll need to serve a Benefit Waiting Period before disability benefits become payable. This is the lesser of seven (7) consecutive workdays or 30 calendar days. There may be other benefits you can qualify for before the Benefit Waiting Period is up like the Hospital Benefit, Student Loan Benefit, Cancer Benefit and/or Summer Benefit. ²	
Do I need to use my sick leave?	Yes. But you may be eligible to receive benefits on top of your fully paid sick leave. See the "Calculating Your Benefit" section on the next page.	
If I need to be out of work for a long period of time due to a disability, how long will my benefits last?	For most CTA members, the Maximum Benefit Period is two (2) full years after your sick leave runs out (sick leave + two (2) benefit years). ³	
What happens if I don't agree with a claim decision?	For any adverse decision made by The Standard that is upheld upon review, you have the right to have the CTA Advisory Panel on Endorsed Services review it.	

Worksheet continued on next page

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204

Disability Insurance Worksheet - continued

	CTA-endorsed Disability Plan ¹	Other Plans
Calculating Your Benefit		
What salary is my benefit based on?	Your benefit is based on your regular daily contract salary on the date of disability.	
Would Extra Duty Pay be included when calculating my benefits?	Yes, if you have an active or current written extra duty agreement (at the time of your approved disability) for coaching, summer school, etc. The pay you would receive from extra duty assignments is in addition to your regular benefit payments.	
Am I eligible for benefits while I'm in the hospital?	Yes, \$35 per calendar day, including during the benefit waiting period. This benefit is in addition to any other benefits you may be receiving, such as the sick pay benefit, or disability benefits.	
Am I eligible for benefits while I'm using my fully paid sick leave?	Starting on the 8th day of missed work, The Standard will begin paying \$25 per work day during sick leave, which can add up to \$500 per month or more.	
My district deducts the cost of a substitute from my pay. Does this affect my benefit payments?	During substitute differential or similar pay, your Disability insurance benefits will be up to 80% of your daily income (less any deductible income). ⁴ Your minimum benefit during this time will be up to 25% of your daily income (total payment from all sources not to exceed 100% of your salary), or \$30 per workday, whichever is greater.	
How much will my benefits be after my sick leave and substitute differential pay run out?	For the first two (2) benefit years, your benefit will be 80% of your daily salary (less any deductible income), tax-free.	
I have an active student loan. Am I eligible for a Student Loan Benefit?	You may be eligible for an additional benefit if you have an active student loan and are out on an approved disability claim.	
Does this plan include an additional Cancer Benefit?	Yes. If your disability is due to a cancer diagnosis and you are out on an approved disability claim, you may be eligible for this additional benefit.	
Will I receive benefits during the summer?	You may qualify for an additional benefit if you become or continue to be Disabled and meet specific criteria during the months of June and/or July. ⁵	

1 CTA-endorsed Disability insurance plan information is subject to all terms and exclusions of the group policy.

2 You must meet additional criteria to qualify for Hospital Benefit, Student Loan Benefit, Cancer Benefit or Summer Benefit. Summer Benefit is offered by CTA to eligible members who meet additional specific criteria. CTA provides this benefit at no extra cost, and The Standard acts as the claims administrator of this benefit. Summer Benefit is not provided under the Voluntary Disability insurance policy. The amount of the Summer Benefit is subject to change. For information on the current benefit, please refer to the Summer Benefit Summary Plan Description at CTAMemberBenefits.org/Disability.

3 Maximum Benefit Period for Class 2 participants with less than five years of credited service under CalSTRS and/or CalPERS, is to age 65 (with some exceptions). For more details please contact The Standard at 800.522.0406.

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

5 Specific criteria includes meeting the Definition of Disability and all other policy provisions.

For costs and further details of the coverage provided by Standard Insurance Company, including the exclusions, any reductions, benefit waiting periods or limitations and terms under which the policy may be continued in force, call The Standard's dedicated CTA Customer Service Department at 800.522.0406, 7:00 a.m. to 6:00 p.m., Monday through Friday. GP190-LTD/S399/CTA.1