



Act Now! To Get The Protection You Deserve



Don't miss this exclusive Disability and Life Insurance enrollment opportunity for active <Chapter Name> members.

If <Chapter Name> members meet the participation goal of <X%>, everyone can get Disability Insurance from The Standard.

Plus, if you don't have Life coverage from The Standard, you can get \$<Life GI> in Life Insurance — guaranteed*.

Or, you can increase your existing Life coverage with The Standard to the next closest option up to \$200,000. This limited-time enrollment opportunity ends <Longmonth XX, 2011>.

Take a few minutes right now to enroll online. Visit www.cta.org/thestandard and use your CTA ID <Variable Text> to register and login. Or, complete and return the enrollment form in the postage-paid envelope included with this letter.

Enroll online now at www.cta.org/thestandard using your CTA ID <Variable Text>

If you have any questions, visit the website above or call The Standard's dedicated CTA Customer Service Department at 800.522.0406 (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time, Monday – Friday.



Disability Insurance

- Pays up to 75% of your regular daily contract salary, subject to any benefit waiting period and reduced by deductible income¹, for each regular day of required attendance on which your disabled.

Here's how it works if your contract salary is \$400 per day: \$400 times your Disability benefit rate of 75% is an unreduced maximum benefit of \$300 per work day. Subtract your Workers' Compensation benefit of \$70 per work day and your salary continuation benefit of \$30 per work day to get a \$200 Disability benefit per work day.

- Covers disabilities that occur on and off the job.

\$<Life GI> in Life Insurance — guaranteed

- You'll get \$<Life GI> of Life Insurance or you can increase your existing amount to the next level (up to \$200,000) without answering any health questions
- **Choose from Life Insurance options up to \$400,000** in coverage with satisfactory proof of good health

¹ Examples of deductible income for Disability coverage: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits. Contact The Standard for a full list.

* Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80.

Offer not available to retirees.