

Changing Your Insurance After a Qualifying Family Status Change



If you have had a qualifying family status change within the last 60 days, you are eligible to apply for Disability Insurance and up to \$200,000 in Life Insurance with The Standard without answering health questions.*

What is a Qualifying Family Status Change?

A qualifying family status change includes:

- marriage, divorce or legal separation
- initiation or dissolution of a domestic partner relationship
- birth or adoption of a child
- death of a spouse/domestic partner or child
- commencement or termination of a spouse/domestic partner's employment
- change in employment from full-time to part-time by you or your spouse/ domestic partner

What are my options for CTA-endorsed Life Insurance?

After a qualifying event, CTA members can apply for, or increase current coverage amounts, up to \$200,000 in Life Insurance without answering health questions.* Options for your spouse/domestic partner and dependent children are also available.

What are my options for CTA-endorsed Disability Insurance?

CTA Members are eligible to apply for Disability Insurance within 60 days of a qualifying family status change without answering health questions. Members do not have to be covered under a current Disability Insurance policy to qualify. Simply complete an enrollment form and send it to The Standard.

How do I apply?

Applying is quick and easy. You can apply online, via mail, fax or over the phone.



To get started, visit CTAMemberBenefits.org/TheStandard to apply online and/or download an enrollment form.



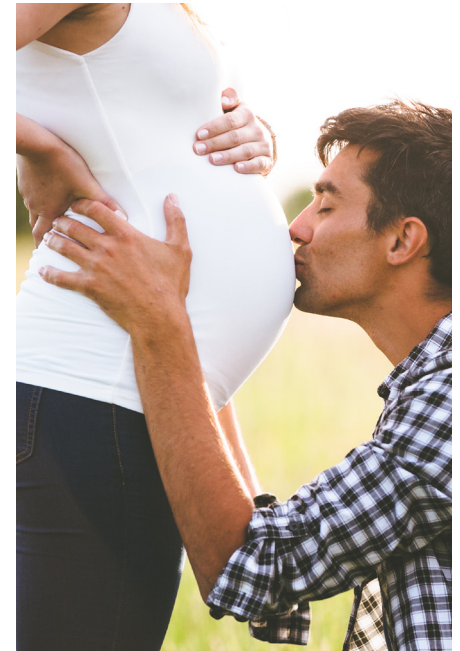
You can mail your completed form to:
CTA Benefits and Services, PO Box 4744, Portland, OR 97208



You can also fax your completed form to 888.414.0393



Or call our dedicated Customer Service Department at 800.522.0406 (TTY), Monday through Friday, 7:00 a.m. to 6:00 p.m. to apply over the phone.



Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

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

For costs and further details of the coverage and this enrollment opportunity, including the exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at 800.522.0406 (TTY).

GP190-LIFE/S399/CTA.1
GP190-LTD/S399/CTA.3

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