

Reinstating Disability Insurance After a Leave of Absence



While you are away from your job due to a disability or certain leaves of absence, you may stop receiving a paycheck from your school district, in which case your voluntary Disability Insurance premium payments will end, or your school district may stop deducting voluntary Disability Insurance premiums from your paycheck. When you return to work, you may need to reinstate your disability coverage with The Standard. Simply follow the steps below to ensure that you are reinstated.



Contact our dedicated CTA Customer Service Department at 800.522.0406, Monday through Friday from 7:00 a.m. to 6:00 p.m. Pacific time **as soon as you know the date you will return to work** to verify your coverage status.



If needed, we will send you a reinstatement form to **complete and return to our office within 120 days of your return to work date**.



If we **receive your completed form** within 120 days of your return to work and you continue to meet all of the eligibility requirements for coverage, we will notify your district and **your coverage will be reinstated**.



Check your next paycheck to ensure premiums have been deducted.



What about my other insurance policies?

When returning to work, it is always a good idea to check with your employer to make sure you are taking the appropriate steps to reinstate all of your insurance policies.

A good practice might be to compare one of your paycheck stubs pre-leave to post-leave to verify that all of your regular deductions are being taken out as usual. Just a few examples of deductions to look out for include:

- Medical Insurance (including HSA contributions if applicable)
- Dental Insurance
- Vision Insurance
- Section 125 Cafeteria Plan
- Life Insurance
- Disability Insurance
- CalSTRS/CalPERS

Whom should I call with questions?

For questions about reinstating your Disability Insurance, please call The Standard's toll-free number, 800.522.0406. A knowledgeable Customer Service Representative will be happy to assist you.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

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GP190-LTD/S399/CTA.3

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