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Produced for CTA Members by CTA's Risk Management and Member Benefits Department.

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SPECIAL EDITION: CTA ANNOUNCES NEW PARTNERSHIP FOR ITS ENDORSED LIFE AND DISABILITY PLANS

For the past 50 years, CTA has helped its members protect their own lifestyle and the lifestyles of those who depend on them by offering group Disability and Life insurance. Now, as part of CTA's process and standards, CTA has decided to change life and disability carriers to Standard Insurance Company (The Standard). As with all CTA endorsed plans, you get peace of mind from knowing that these plans are continuously monitored to meet our stringent quality standards.

Protecting What Matters Most

Disabling injuries can happen on and off the job: in the U.S., a person receives a disabling injury every 1.3 seconds.¹ If you were one of the 23 million people who received such an injury, would you be prepared? A CTA member's disability averages 168 days for a non-maternity claim.²

Though districts may provide some disability coverage, what they offer may not match your needs or be enough to sustain your lifestyle. Additionally, the benefit may be taxable whereas CTA's Voluntary Disability plan is a non-taxable benefit. Compare your disability options to get the coverage that best meets your needs.

¹National Safety Council, Injury Facts 2005-2006 Edition

²California Teachers Association, 2005-2006 plan year

Why is CTA Changing Carriers?

Although CTA has valued its relationship with UnumProvident, CTA's new relationship with The Standard provides numerous advantages to members. The Life and Disability insurance plans offer many plan enhancements, conveniences such as online enrollment and disability claim submission, and a west coast service group dedicated to CTA members.

September 1, 2007 begins our first year with The Standard. Headquartered in Portland, Oregon, The Standard has a century of industry knowledge and more than five decades of employee benefits experience. The company is highly regarded for its personal service, financial stability, and the quality of its insurance products. They also have a strength in serving the public and education sectors.

Together CTA and The Standard are bringing you plans which do more than just mirror the coverage available today; they offer many great enhancements as well as opportunities to enroll or increase your coverage without providing evidence of good health. **Additionally, there will be no change in premium rates for your current level of benefits - and your rate is guaranteed for the next three years.**

What Does The Transition Mean To Participants Insured Prior to September 1, 2007?

Completing a New Payroll Deduction Authorization Form

You will not need to re-enroll or re-apply for the CTA coverage you have in effect on August 31, 2007 (please see the section on a leave of absence). However, most districts require a new Payroll Deduction Authorization form in order to send your premium contributions to The Standard. If you have been asked to complete a new Payroll Deduction Authorization form, it's important to sign and return it promptly to ensure that you do not have a gap in coverage.

Districts that may require you to sign a new Payroll Deduction Authorization form also include districts that currently have CTA's endorsed employer-paid Life insurance with supplemental employee-paid coverage. Whether you have voluntary Life and/or Disability insurance or supplemental coverage within the employer-paid Life plan, you must complete a new Payroll Deduction Authorization form to continue your coverage with districts requiring this form.

For your convenience, we have enclosed a copy of The Standard's Payroll Deduction Authorization form in this newsletter. To verify the status of your district's requirements (whether they Require or Do Not Require) or to download the form, please refer to the lists on MyCTA: https://www.cta.org/mycta/services/benefits/Partnership_Standard.htm* or call The Standard at (800) 552-0406.

* NOTE: If you have never logged into MyCTA, you will need to complete a one-time-only registration process, using your Member ID number from your CTA Membership card.

Claim Payments

The date your claim is incurred (not the date filed) will determine whether UnumProvident or The Standard will process your benefit payments. Rest assured, both UnumProvident and The Standard will work together to ensure your benefits are paid timely and correctly. Claim and payment responsibilities will be handled as follows:

- **For insured participants currently out on disability**, UnumProvident will continue handling and paying the claim throughout the duration of your claim. You can speak with UnumProvident directly at 800-282-4049.
- **All claims for a disability, death, or accidental death or dismemberment occurring on or before August 31, 2007**, will be processed by UnumProvident according to the current Summary Plan Description (SPD). Please note: there are timelines associated with filing your Disability or Life insurance claim. Please refer to your current Plan SPD for filing deadlines or call UnumProvident at 800-282-4049. Please don't delay in the processing of submitting your claim or you may jeopardize coverage. UnumProvident will continue to process disability claims in its Glendale office.
 - **If you are continuing your voluntary Life insurance while on a disability claim**, the premium payments you make will go to The Standard on September 1, 2007 even though your disability claim continues with UnumProvident.

- **All claims for a disability, death, or accidental death or dismemberment occurring on or after September 1, 2007**, should be filed with The Standard. In September, a new Summary Plan Description will be distributed to you with an effective date of September 1, 2007. The new SPD will describe all of the existing benefits, plus many new enhancements. You can file a claim on or after September 1, 2007 with The Standard by going online through MyCTA or by calling The Standard at 800-522-0406. Please note: There are timelines associated with filing your disability claim (see current plan SPD with UnumProvident as the timelines are the same). Therefore, please don't delay in the process of submitting your claim or you may jeopardize coverage.

Leave of Absence

If you are on a leave of absence, upon return to work you need to re-enroll, within 120 days, in the coverage you had prior to your leave. If you return from your leave of absence on or after September 1, 2007, you must re-enroll with The Standard. If you return from your leave of absence before September 1, 2007, you may re-enroll with UnumProvident. Re-enrollment forms are online through MyCTA or you can call UnumProvident at 800-282-4049 or The Standard at 800-522-0406.

Waiver of Premium Benefit Delivers Extra Disability Support

- Your voluntary and district paid disability insurance premium payments will be waived while your disability benefits are payable. That way, you have one less thing to worry about when you are on leave.
- If you have District Paid Life Insurance and become totally disabled, your Life Insurance premium payments will be waived without affecting your life coverage while totally disabled (as long as you apply for coverage within the required timeframe).
- If you have Voluntary Life Insurance and become totally disabled, any Life insurance and/or AD&D coverage continues as long as you pay your premium (called continued Life benefit).

Please contact your district administrator (if you have district-paid coverage) or the insurance carrier to apply for Waiver of Premium or other Continued Life benefit as soon as you experience a disability so as not to jeopardize your coverage. If disability occurs on or after September 1, 2007, The Standard will handle your claim. Should you experience disability on or before August 31, 2007, Unum/Provident will handle your claim.

Plan Enhancements for Current and New Participants

The Standard is providing enhancements to the voluntary Life and Disability coverage without any change to your current premium. Enhancements include:

- Family Status Change
- Occupational Assault benefit
- Disability SecureCardSM
- MEDEX® Travel Assistance
- Beneficiary Financial Counseling
- Partial Disability

Additionally, The Standard is providing:

CTA Dedicated Service Group – The Standard will provide excellent customer service by having a service group dedicated to CTA. This dedicated service allows for extended phone support from 7:00 a.m. to 7:00 p.m. (effective 9/1/2007) and one phone number (800-522-0406, including TTY) for all service needs. You will be able to submit claims by phone, fax, mail, or web (see below). To enhance claim support, live operators can also take claims over the phone and even follow up with your doctor if needed.

CTA Online Services – The Standard is providing web-based services for CTA members and school districts. You can enroll, file a claim, or get information and forms online through the Member Benefits area on MyCTA.

What if I Transfer School Districts on September 1, 2007?

As under current procedures, if you transfer school districts you must notify your new school district that you have voluntary Life and/or Disability insurance: deductions from your old district do NOT automatically transfer. You must also complete an enrollment form, which will give your new district the information they require. This form both permits your district to start deducting premiums from your check and notifies The Standard of your district change. No evidence of good health is required if you re-enroll within 120 days. Contact The Standard or visit MyCTA for a new enrollment form.

Special Open Enrollment Opportunities for Participants Insured Prior to September 1, 2007

Family Status Change

The Family Status Change (FSC) benefit reflects the fact that, as your life and family changes, your insurance needs often change too. With this benefit, you have 31 days to make an election change without providing evidence of good health when you have a family status change (for example: marriage/domestic partner agreement, divorce/domestic partner dissolution, birth/adoption of a child).

This means that if you are currently an active CTA member and have Life and/or Disability coverage, you can add coverage you do not have (for example: dependent Life insurance) or increase your Life coverage without health evidence approval as long as you apply within 31 days of the FSC event.

Coverage begins the first of the month after the election is made or on the date of the event if the election is made in the month before the event date, provided the required premium contribution has been made for that month.* For example, if you are getting married on July 7, you can apply for additional Life insurance for yourself and add dependent Life insurance without providing evidence of good health. If you apply by June 30, then coverage will take effect on July 7. If you apply between July 1 – August 1, coverage will start August 1; applying August 2 – August 7 means coverage will begin September 1.

* The first premium contribution must be made by the third month following the date you apply.

Transfer Enrollment Period

A Transfer Enrollment Period allows CTA members with voluntary Life or Disability coverage the opportunity to add, change or increase coverage without providing evidence of good health. There are three types of Transfer Enrollment Periods:

- 1) Special Enrollment/One-up Enrollment for current voluntary participants
- 2) Port-Over Enrollment for members with coverage from another, non-CTA endorsed carrier
- 3) Changing coverage from a decreasing term Life plan to a level term Life plan

- 1) Special Enrollment/One-Up Enrollment for Current Participants

From September 1, 2007 – October 31, 2007, current participants have the opportunity to increase or add voluntary coverage without providing evidence of good health. In August, The Standard will send information about this enrollment period to all current voluntary participants, including what type and how much coverage the participant currently carries.

Participants in the voluntary Life plans will have the opportunity to:

- Enroll in the voluntary Disability plan
- Increase their Life coverage by one option (for example, if you currently purchase \$50,000 of life insurance you can increase coverage to the next option, which is \$75,000)

Participants with voluntary Disability coverage have the opportunity to:

- Enroll in \$25,000 of life coverage

2) Port-Over Enrollment for Members with Coverage from Another, Non-CTA Endorsed Carrier

From October 15, 2007 – December 15, 2007 and again from April 15, 2008 – June 15, 2008, if you have Life or Disability coverage with a non-CTA endorsed provider (such as American Fidelity or AFLAC), you have the opportunity to change this coverage to the CTA voluntary plan with The Standard. Though you will not have to provide evidence of good health, you will have to provide proof of prior coverage. Stay tuned for more details on eligibility provisions.

3) Changing Voluntary Coverage from a Decreasing Term Life Plan to a Level Term Life Plan

Some participants have had their old decreasing term Life policy for many years and they have continued with this old policy rather than transferring to our current level term policy, which provides richer benefits. If you have a decreasing term Life policy, you have the opportunity, from September 1, 2007 – October 31, 2007, to transfer to the level term policy to get the richer benefit, including choosing the closest higher or lower option to your current benefit without providing evidence of good health.

Do You Have Enough Coverage?

The average insured American adult has life insurance coverage that is roughly three times his or her gross annual income. When you consider all the things that life insurance proceeds need to fund and how long the money will be needed, you begin to realize that your true need for coverage is often 10, 15, or even 20 times your gross annual income.

To help you determine what life coverage makes sense for your unique needs, visit MyCTA and use the online calculators.

What About Retirees?

If you are a CTA Retiree with Life Insurance through UnumProvident, your coverage will transition to The Standard on September 1, 2007. As with the current UnumProvident plan provision, retiring members who are insured in the voluntary Life plan have 120 days to decide if they want to continue coverage as a retiree. Retiree coverage is available only to CTA/NEA-Retired Lifetime members. Premium deductions are taken directly from CalSTRS and CalPERS.

When You Can Expect New Summary Plan Descriptions (SPDs)

A new SPD from The Standard will be issued to insured participants in September 2007. Newly enrolled participants will receive SPDs following their enrollment. Keep your SPD with your important documents as it outlines important benefit provisions and timelines for filing claims. Please note that California state regulations prohibit The Standard from providing these prior to the September 1, 2007 transition date.

Special Open Enrollment Opportunities for CTA Members Not Yet Insured by CTA-Endorsed Life or Disability Plans

If you're a member without Life or Disability coverage through CTA, you'll enjoy special enrollment opportunities too. Why is this important? Although you can apply for coverage at any time, when you enroll outside of an open enrollment period, your application must be submitted with an Evidence of Insurability (proof of good health) form for approval.

CTA members who are not enrolled in the CTA-endorsed Life and Disability plans will have the following open enrollment opportunities available to them beginning September 1, 2007:

120-Day Open Enrollment Period for Newly Hired CTA members

Newly hired CTA members have 120 days from their hire date to enroll in Life and/or Disability coverage. You can enroll for up to \$200,000 in Life Insurance, \$17,500 in Dependent Life Insurance and/or enroll in Disability Insurance during this time period without having to provide evidence of good health.

Family Status Change

The Family Status Change benefit reflects the fact that as your life and family changes, your insurance needs often change too. With this benefit, you have 31 days to make an election change without providing evidence of good health when you have a family status change (for example: marriage/domestic partner agreement, divorce/domestic partner dissolution, birth/adoption of a child).

This means if you are an active CTA member without Disability or Life coverage, you can add coverage you do not have. Coverage begins the first of the month after the election is made or on the date of the event if the election is made in the month before the event date, provided the required premium contribution has been made for that month.* For example, if you are getting married on July 7, you can apply for Life insurance for yourself and add dependent Life insurance without providing evidence of good health. If you apply by June 30, then coverage will take effect on July 7. If you apply between July 1 – August 1, coverage will start August 1; applying August 2 – August 7 means coverage will begin September 1.

* The first premium contribution must be made by the third month following the date you apply.

Port-Over Enrollment for Members with Coverage from Another, Non-CTA Endorsed Carrier:

From October 15, 2007 – December 15, 2007 and again from April 15, 2008 – June 15, 2008, if you have Life or Disability coverage with a non-CTA endorsed provider (such as American Fidelity or AFLAC), you have the opportunity to change this coverage to the CTA voluntary plan with The Standard. Though you will not have to provide evidence of good health, you will have to provide proof of prior coverage. Stay tuned for more details on eligibility provisions.

Chapter Campaigns

Beginning January 1, 2008, The Standard will begin promoting local chapter campaigns. During these campaigns, if the enrollment goal set for the chapter is achieved, you can enroll in the voluntary Disability plan or for voluntary Life insurance (up to the campaign guarantee issue amount) without providing evidence of good health. If the enrollment goal is not met, you may still enroll subject to evidence of good health.

When Can I Change My Enrollment?

You can apply for or change coverage at any time. However, if you want to enroll or increase your coverage outside of an open enrollment period, the application must be submitted with an Evidence of Insurability (proof of good health) form for approval.

How to Enroll/Change Your Benefit Option

Enrollment is easy and can be done using a paper form or online. You can enroll and change coverage by going online to the Member Benefits section of MyCTA. After logging on to MyCTA, go to the Member Benefits page where you will find a link to The Standard's CTA Service Center. You can submit your form online or print out the form to complete and mail. If you use the form provided in the Life and Disability brochure, feel free to use the envelope provided to mail The Standard your enrollment form.

2007 - 2008 PLAN YEAR OPEN ENROLLMENT PERIODS

Campaign Type	Description/ Eligibility	Duration	Frequency	2007		2008										
				2007 Plan Year												
				Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
Transfer Enrollment: Special/One Up	Opportunities for <i>current participants</i> (insured prior to 9/1/07) in Disability and Life Insurance to add one increment of life insurance coverage and add life or disability coverage	60 days	One Time	Enrollment Period												
Transfer Enrollment: Port-over Enrollment	Opportunity for <i>all CTA members</i> to move to CTA-endorsed coverage from another carrier	60 days	Year 1: 2 periods		10/15 - 12/15 Enrollment Period						4/15 - 6/15 Enrollment Period					
Transfer Enrollment: Decreasing Term Life to Level Term Life Policy Transfer	Opportunities for <i>participants in a decreasing term Life policy</i> to move to the level term Life policy for improved benefits	60 days	Annual	Transfer Period										Transfer Period		
Chapter Open Enrollment Campaigns	Chapter-specific enrollment campaigns for <i>new participants</i>	30 days	Ongoing					Chapter Campaigns								
Family Status Change	Opportunity for <i>all CTA members</i> to add or change Life and Disability Insurance within 31 days of a Family Status Change	31 days	Ongoing	Family Status Change												

Is District Paid Coverage Changing Too?

Districts that provide Life and/or Disability coverage through the CTA endorsed plan — currently known as the California Schools Insurance Plan — will transition from UnumProvident to The Standard effective September 1, 2007.

Because of the switch in carriers, the plan name will change to the California Educators Insurance Plans. The Standard has been working with districts to confirm their payroll and billing requirements to ensure a seamless transition on September 1, 2007. If you are a CTA member who has coverage through your district, you will be notified by your district or The Standard if you must complete any new forms. As with the voluntary coverage, there are districts that are requiring new Payroll Deduction Authorization forms from participants with employee-paid supplemental district paid Life coverage. Districts can get current information from The Standard's Transition Service Center web site www.standard.com/cta.

For More Information

The Standard

The Standard's CTA Customer Service Toll-Free Phone Number: 800-522-0406

The Standard's E-Mail: ctaservice@standard.com

Unum Provident

Toll-Free Phone Number: 800-282-4049

Website: <http://cta.unumprovident.com>

CTA Member Benefits

E-Mail: member_benefits@cta.org

Website: www.cta.org (log in to MyCTA and go to Member Benefits)

For costs and further details of the coverage, including exclusions, 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.

The Standard

Payroll Deduction Authorization Form

800.522.0406

PO Box 4744 Portland, OR 97208

Please sign and return completed form to The Standard. It is important to complete all fields. Please return immediately in a business reply envelope, if provided, or mail to the address noted above. The Standard will forward this authorization to your employer with instructions to begin payroll deductions.

First Name	Middle Initial	Last Name
Social Security Number	Group Name CALIFORNIA TEACHERS ASSOCIATION	
School District	School	

I acknowledge that effective September 1, 2007 all life and disability coverage that I have in effect with Unum on August 31, 2007 will transfer to The Standard.

I authorize my employer to deduct premiums from my wages to cover my cost of insurance sponsored by California Teachers Association and to release necessary salary information to The Standard. I understand that my deduction amount will change if my coverage or costs change.

This authorization is effective September 1, 2007 and will remain in effect until cancelled by me or by The Standard. I certify that I am a member of California Teachers Association and understand that termination of CTA membership will cancel my coverage and deductions made under this authorization.

Participant Signature _____ Date _____