

August 2008

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Sincerely,

David A. Sanchez, President

Reminders from The Standard

Here are a few opportunities you may want to consider as you get ready for the new school season.

Newly hired CTA member, or new to your district? We have good news about coverage!

If you're a newly hired CTA member, or transferring to a new district, now's the time to get coverage. During your first 120 days of new employment, you have a one-time opportunity to enroll in Disability Insurance and/or up to \$200,000 of Life Insurance – without showing proof of good health! The Standard's Member Enrollment Brochure has details and enrollment materials – or even easier, you can enroll online by visiting MyCTA at www.cta.org.

Your opportunity to transition from a Decreasing Plan to Level Term Life Coverage

If your CTA-endorsed Life insurance is a decreasing plan, you can transition to level term life coverage from The Standard right now until September 30, 2008 or from August 1 through August 31, 2009. For more information or to request an enrollment form, simply call The Standard's dedicated CTA Customer Service Department at 800.522.0406 (TTY).

Are you enrolled in a non CTA-endorsed plan?

If you have enrolled in non CTA-endorsed coverage and would like to switch into the only CTA-endorsed Life and Disability plans, The Standard will offer special enrollment periods from October 1 through November 30, 2008 and from April 1 through May 31, 2009. You'll be able to transfer without providing proof of good health! You can transfer to an equal amount of coverage. If an equal amount is not available, you can choose the next closest option — higher or lower!

Questions? The Standard is there to help!

Call The Standard's dedicated CTA Customer Service Department at 800.522.0406 (TTY). Or, email ctaservice@standard.com. And if you haven't taken a look at CTA's Web site, visit MyCTA at www.cta.org.

Important Notice Regarding Open Enrollment

It's that time of year to enroll in the district's Section 125 Flexible Benefits Plan. During open enrollment, the district's Flex Plan administrator may try to sell other insurance products to you, such as cancer care insurance, Disability insurance or individual Life insurance. This is an important reminder that the Flex Plan administrator is not a CTA-endorsed vendor and the insurance products they are selling are not endorsed by CTA.

We recommend that you apply for coverage in CTA's endorsed voluntary Life and Disability plans offered exclusively through The Standard and not in the Flex Plan administrator's Life or Disability plan.

The CTA-endorsed plans offer several enrollment opportunities:

- If you are a CTA member within 120-days of new employment, you may enroll in CTA's endorsed Life plan (up to 200K) and Disability plan without providing health evidence.
- If you have a Family Status Change, including birth/adoption, marriage/domestic partnership, divorce/dissolution or other qualifying event, you may add or change Life and/or Disability insurance coverage without providing health evidence.
- If you have enrolled in non CTA-endorsed coverage and would like to switch into the CTA-endorsed Life and Disability plans, The Standard will offer special enrollment opportunities from October 1 through November 30, 2008 and from April 1 through May 31, 2009. You'll be able to transfer to the next closest option of coverage without submitting health evidence!

To learn more or to enroll online, login to MyCTA at www.cta.org. Or, please feel free to contact The Standard's dedicated CTA customer service department at 800.522.0406.

Summer Fuel Saving Tips from California Casualty A+ Auto & Home Insurance

Whether you're going on a summer vacation or just driving the family around to more summer-inspired events, the cost of fuel these days can be prohibitive. The Car Care Council offers the following fuel-saving tips:

- Check your vehicle gas cap. About 17 percent of cars on the road have gas caps that are either damaged, loose or are missing, and that causes about 147 million gallons of gas to evaporate a year.
- Check your car's tires. Driving around on under-inflated tires is like driving around with the parking brake on. It can cost a mile or two per gallon.
- Check the spark plugs. Dirty spark plugs cause misfiring, which wastes fuel. They should be replaced regularly.
- Don't be an aggressive driver. That can lower your mileage by as much as 33 percent, according to estimates.
- Avoid excessive idling.
- Observe the speed limit. Not only will this save fuel, but will reduce accident risk factors.