

CTA Death and Dismemberment Plan



Benefits

“What is the CTA Death & Dismemberment Plan?”

- ▶ A Death Benefit up to \$2,000
- ▶ An Accidental Death and Accidental Dismemberment Benefit up to \$10,000
- ▶ A \$50,000 Benefit if you die or suffer a dismemberment due to an accident or assault while at work or acting in the capacity of Association Leader
- ▶ A no-cost automatic benefit for all eligible members
- ▶ A life insurance benefit that increases with each year of continuous CTA membership

Register your beneficiary today!



Underwritten by: The CTA Economic Benefits Trust
Administered by: The CTA Risk Management/
Member Benefits Department



Benefits

CTA Death & Dismemberment Plan

There are many incentives to maintaining your CTA membership, and the CTA Death & Dismemberment Plan is certainly no exception. The CTA Death & Dismemberment Plan provides a life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached after ten (10) years. This benefit is provided by the CTA Economic Benefits Trust, which was established by the CTA Board of Directors to fund the program.

The Plan currently pays a one-time Death Benefit of up to \$2,000, and a one-time Accidental Death and Accidental Dismemberment Benefit of up to \$10,000. The benefit increases to a \$50,000 payment should the death or dismemberment result from an accident or assault which occurs while you are actively engaged in your occupation or while you are acting in the capacity of an Association Leader.*

The CTA Death & Dismemberment Plan automatically covers you on September 1, following the date you become an Eligible Member.* In order to remain eligible for the benefit, your membership must be current and you must be actively employed in the field of education.

Years of service will be credited based upon the CTA membership records as of each September 1 of each membership year. If you have a break in service, you will not be eligible for the benefit during the time you are not a member. However, if you rejoin CTA as an active member, you will once again be eligible for the CTA Death & Dismemberment Plan. In this situation, the benefit will be calculated based upon the date you rejoin CTA.

The CTA Death & Dismemberment Plan is another example of how CTA adds value to your membership. So please, maximize your membership benefits by registering your designated beneficiary today. You may name anyone as your designated beneficiary. Simply complete the attached registration form and return it to CTA headquarters. By doing so, you will ensure that your designated beneficiary is registered, and you will be taking advantage of the personal security that comes with your CTA membership.

This is only an informational brochure and not a complete description of the Plan. For a complete description, please refer to the booklet entitled "CTA Death & Dismemberment Plan and Summary Plan Description," a copy of which is provided to all CTA members. You can also obtain a copy by contacting the CTA Risk Management/Member Benefits Department.

If you have specific questions regarding the definitions, or the general administration of the program, please refer to the CTA Death & Dismemberment Plan and Summary Plan Description or contact the CTA Risk Management/Member Benefits Department at **650-552-5200** or e-mail us at **member_benefits@cta.org**.

* For the definition of Eligible Member and Association Leader, please refer to the CTA Death & Dismemberment Plan and Summary Plan Description.

Number of years of continuous membership	Death Benefit	Accidental Death / Accidental Dismemberment Benefit	Occupation / Association Leader AD&D Benefit
1	\$200	\$1,000	\$50,000
2	\$400	\$2,000	\$50,000
3	\$600	\$3,000	\$50,000
4	\$800	\$4,000	\$50,000
5	\$1,000	\$5,000	\$50,000
6	\$1,200	\$6,000	\$50,000
7	\$1,400	\$7,000	\$50,000
8	\$1,600	\$8,000	\$50,000
9	\$1,800	\$9,000	\$50,000
10 or more years	\$2,000 Maximum Benefit	\$10,000 Maximum Benefit	\$50,000

Q: Who can I designate as my beneficiary?

A: You may designate anyone as your beneficiary. For example, you may choose to designate your spouse, your children, your parents, a significant other, your living trust, your estate, or a friend.

Q: If I don't complete and return my beneficiary designation form, am I still eligible?

A: Yes. If there is no beneficiary designation form on file, or if your designated beneficiary dies before you, the Plan pays in the following order: 1) spouse, if none, then 2) children, including stepchildren and legally adopted children, in equal shares, if none, then 3) parents, including adoptive parents, in equal shares, if none, then 4) brothers and sisters in equal shares, if none then 5) an executor or administrator.

In designating a beneficiary(ies), you are specifying that the benefit goes to the person(s) that you choose. Secondly, by completing the beneficiary designation form, you are expediting the claims process and ensuring a prompt payment to your loved one.

COMPLETE FOR YOUR RECORDS:

Date: _____ Designated Beneficiary: _____

Comments: _____

Please complete and retain this portion for your records.

To make a claim or for more information contact:

California Teachers Association (CTA) Risk Management/Member Benefits Department
1705 Murchison Drive, Burlingame, CA 94010

Phone: 650.552.5200

E-mail: member_benefits@cta.org | Web: www.cta.org