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CTA GUIDE TO DEATH BENEFITS

As a CTA leader or member, you may be called upon to assist the family of a member who is deceased. In this confusing time, a surviving spouse or beneficiary may need assistance in applying for life insurance or death benefits. The CTA Member Benefits Department has prepared this newsletter to help you with these tasks.

Listed below is a review of the CTA Member Benefit plans, the NEA Complimentary Life Insurance plan and a listing of other agencies to contact when a CTA member dies.

Produced for CTA members by CTA's Member Benefits Department.

*To order additional copies of this issue, or if you would like to submit a topic for consideration in a future issue, please contact:
CTA Member Benefits Department
P.O. Box 921
Burlingame, CA 94011-0921
or email: member_benefits@cta.org*

Important Tips

- **Update your beneficiary forms as needed and, if you are a leader, remind members to do the same.**
- Insurance policies and plans have **filing deadlines** (usually one year from the date of death or accidental loss) for claims. You must meet these deadlines to receive benefits.
- Insurance companies and plans will require a **certified death certificate** (photocopies are not acceptable). Ask for more than one copy.
- You can obtain additional certified copies of death certificates from the Vital Records Division of your county's Health Department.
- Insurance companies and plans pay benefits in accordance with their **Summary Plan Description(s) (SPDs) or other plan documents.**
- If a beneficiary is not specifically listed, the SPDs or plan documents will determine who receives the benefit.
- **Keep copies** of all SPDs, plan documents and beneficiary registration forms with your financial records in a secure place. (This way, if the surviving spouse or beneficiary is faced with a member's untimely death, they will know whom to contact for benefits.)

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CTA Death & Dismemberment Plan

Since January 1, 1996, all active CTA members have been covered by the CTA Death & Dismemberment Plan. This is a **free and automatic benefit** provided by the CTA Economic Benefits Trust (EBT) and administered by the CTA Member Benefits Department. The plan provides:

- A Death Benefit of up to **\$2,000**
- An Accidental Death and Accidental Dismemberment Benefit of up to **\$10,000**
- A **\$50,000** Benefit if the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader
- A life insurance benefit that **increases with each year of continuous CTA membership**

Claims for the CTA Death & Dismemberment Plan must be filed within one year of the date of death or accidental loss.

CTA Death & Dismemberment Plan Benefit Schedule

Number of Years of Continuous Membership	Death Benefit	Accidental Death/Accidental Dismemberment Benefit	Occupation Accidental Death/Accidental Dismemberment & Association Leader Accidental Death/Accidental Dismemberment 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 (Maximum Benefit)

Extension of Benefits While on a Leave of Absence

Beginning May 1, 2004, if a person's membership ceases while he or she is on an unpaid leave of absence for his or her own serious health condition, and he or she dies or suffers a dismemberment before the earlier of the end of such leave or 180 days after such leave began, such person will be deemed to be a member and will be deemed not to have incurred an interruption in membership as of the date of death or dismemberment.

To continue your CTA membership, contact the CTA Membership Department at (650) 552-5278.

Registering a Beneficiary

Although **this plan is automatic and requires no enrollment**, CTA strongly recommends that you register a beneficiary for this plan. This ensures a prompt claims adjudication process and will give you peace of mind knowing that proceeds will be paid according to your specifications. Remember to keep a copy of the beneficiary form for your own records.

To register a beneficiary or to change your beneficiary designation, contact the CTA Member Benefits Department at (650) 552-5200 or via e-mail at member_benefits@cta.org.

NEA Complimentary Life Insurance

Another **automatic benefit** that is provided to active CTA members is the NEA Complimentary Life Insurance. This benefit provides:

- Life, and Accidental Death and Dismemberment Insurance at **no cost to the member**
- A Death Benefit of up to **\$1,000**
- An Accidental Death and Dismemberment Benefit of up to **\$5,000**
- A **\$50,000** Occupation/Association Leader Accidental Death and Dismemberment Benefit while the member was engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of Association Leader
- **\$150,000** of life insurance for unlawful homicide while on the job

NEA Complimentary Life Insurance Benefit Schedule

Number of Years of Continuous Membership	Death Benefit	Accidental Death/Accidental Dismemberment Benefit	Occupation Accidental Death/Accidental Dismemberment & Association Leader Accidental Death/Accidental Dismemberment Benefit	Unlawful Homicide While at Work
1	\$200	\$1,000	\$50,000	\$150,000
2	\$400	\$2,000	\$50,000	\$150,000
3	\$600	\$3,000	\$50,000	\$150,000
4	\$800	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000 (Maximum Benefit)	\$5,000 (Maximum Benefit)	\$50,000 (Maximum Benefit)	\$150,000 (Maximum Benefit)

These benefits are in lieu of any other benefit paid by this Program.

To request a beneficiary form or to file a claim, call NEA Member Benefits at (800) 637-4636.

CTA Voluntary Life and Disability Insurance Plans

For the past 50 years, CTA has helped its members protect themselves and those who depend on them by offering group voluntary Life and Disability insurance for CTA members. Thousands of CTA members participating in the CTA voluntary Life and Disability insurance plans gain peace of mind knowing they and their named beneficiaries are protected if the unthinkable happens.

Members can protect themselves with a voluntary Life insurance plan of up to \$400,000. Accidental Death and Dismemberment (AD&D) insurance for both Life and Disability insurance is automatically available (up to \$200,000) and comes with additional Seat Belt Benefit, Higher Education Benefit and Child Care Benefit. Other features for both Life and Disability insurance plans include Family Status Change and Beneficiary Financial Counseling and Support.

Benefits with an * began September 1, 2007, when CTA's endorsed provider for voluntary Life and Disability insurance became Standard Insurance Company (The Standard).

Family Status Change*

Effective September 1, 2007 CTA members may, subject to policy terms, add or change their member or dependent coverage within 31 days of a family status change (including marriage/domestic partnership, divorce/dissolution, birth/adoption of a child).

Beneficiary Financial Counseling and Support*

This service is designed to help beneficiaries understand their current financial situation and provide guidance in completing a financial plan in case of death. The service is also available to CTA members receiving an accelerated benefit or qualified Disability benefit.

Accidental Death and Dismemberment (AD&D) Coverage

AD&D coverage is automatically included with the CTA voluntary Life and Disability insurance plans. The policy and option selected by the member for Life insurance will automatically determine the amount of the principal sum provided for the AD&D benefit. AD&D with Disability insurance is \$10,000.

Seat Belt Benefit

If the Participant or dependent suffers a covered loss as a result of an automobile accident while wearing a seat belt, an additional AD&D Benefit of the lesser of (1) 10% of the principal sum, not to exceed \$10,000 or (2) the AD&D insurance benefit payable for the Loss will be paid.

Higher Education/Career Adjustment Benefit

A Higher Education Benefit will be paid to each child and/or a Career Adjustment Benefit will be paid for a spouse or domestic partner for expenses incurred within 48 months after the date of a covered accidental loss of your life. This benefit is not to exceed \$5,000, per year, per child or spouse/domestic partner to a cumulative total of \$20,000 or 40% of the Life AD&D insurance benefit and \$1,000 per year, per child or spouse/domestic partner for the Disability AD&D insurance benefit.

Child Care Benefit*

The Child Care Benefit assists with total child care expenses incurred by a Guardian within 36 months after the date of a covered accidental loss of your life for all Children under age 13 and which are necessary for the Guardian to work or obtain training for work. This benefit is not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the Life AD&D insurance benefit, and \$1,000 per year for the Disability AD&D insurance.

Additional *Voluntary Life* insurance benefits include:

Living Benefits

A member may receive an Accelerated Death Benefit of up to 80%* of the Life insurance coverage during his/her lifetime if diagnosed as terminally ill (life expectancy of less than 12 months) or a Qualified Disability Benefit of 60% for a critical illness (unable to perform two more activities of daily living).

MedEx Travel Assistance*

MEDEX provides insured members and their families access to a comprehensive range of professional, 24-hour medical, legal and travel assistance information, referral and coordination services when traveling 100 miles or more from home.

Occupational Assault Benefit*

The Occupational Assault Benefit provides an additional \$25,000 benefit if while at work an insured CTA member suffers an AD&D loss due to an act of physical violence punishable by law.

Other *Voluntary Disability* insurance benefits include:

Survivorship Benefit

The Survivorship Benefit pays up to three months of unreduced* Disability benefits to your beneficiary if you die while receiving Disability benefits under the plan.

To file a claim or verify eligibility before September 1, 2007 call UnumProvident at (800) 282-4049.
Effective September 1, 2007, call The Standard at (800) 522-0406.

California State Teachers' Retirement System (CalSTRS)

Under the CalSTRS Defined Benefit Program, benefits are payable to survivors of members who die before or after retirement. These benefits are determined based on whether the member had Coverage A, Family Allowance, or Coverage B, Survivor Benefit. The member's annual statement of account will verify the survivor coverage in effect.

To file a claim or to request more information, call CalSTRS at (800) 228-5453.

California Public Employees' Retirement System (CalPERS)

CalPERS provides benefits to the beneficiaries or survivors of active and retired members upon their death. CalPERS members include state agency or California state university employees, public agency employees, some school employees and other public employees. Benefits and eligible recipients vary based on whether the member was still working at the time of death or was retired by the member's employer, occupation, and the specific provisions in the contract between CalPERS and the employer.

To file a claim or to request more information, call CalPERS at (888) 225-7377.

District-Paid Life Insurance Plans

Most school districts provide an employer-paid life insurance plan. To determine whether the member's school district provides this benefit, contact the Benefits Administration Department at the school district office for assistance. In addition, many employer-provided life insurance plans provide "Supplemental Coverage" which allows participants to buy additional coverage. Be sure to inquire about this option.

Tax-Deferred Annuity (TDA) Plans

A tax-deferred annuity or 403(b) plan may also provide a death benefit to the surviving spouse or beneficiary. The benefit is determined by either the member's contribution to the plan or the account value.

For more information or to file a claim, the beneficiary should contact the annuity provider. The member's school district may be able to confirm the name and phone number of the annuity provider.

Social Security Survivor Benefits

If the member was covered by Social Security, a lump sum death benefit may be payable to the spouse. In addition, surviving children and the spouse may be eligible for survivor benefits if the member is currently insured or fully insured by Social Security.

For more information call the Social Security Administration at (800) 772-1213 or visit its website at www.ssa.gov.

Important Contact Information

Below is a chart with important telephone numbers and contact information that you may provide to the surviving spouse or beneficiary.

Plan	Administrator	Phone	Website
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	www.cta.org
NEA Complimentary Life Insurance	NEA Member Benefits	(800) 637-4636	www.neamb.com
CTA Voluntary Life and Disability Insurance Plan	UnumProvident (Prior to September 1, 2007)	(800) 282-4049	NA
CTA Voluntary Life and Disability Insurance Plan	The Standard (starting September 1, 2007)	(800) 522-0406	www.cta.org
CalSTRS	CalSTRS	(800) 228-5453	www.calstrs.ca.gov
CalPERS	CalPERS	(888) 225-7377	www.calpers.ca.gov
Social Security Administration	Social Security Administration	(800) 772-1213	www.ssa.gov
District-Paid Life	School District Administration	School District	NA