

- Do you have insurance policies to protect your car?
- Do you have insurance policies to protect your home?
- Do you have insurance policies to protect your family?

Then, why don't you have an insurance policy to protect your income?

Did you know that California schoolteachers are not covered by California State Disability Insurance? That could be a good thing because CSDI is approximately 2-3 times more expensive than the Standard's Disability Insurance rates. Also, you receive 75% of your income with the Standard's disability protection as opposed to 67% with CSDI.

Most people live from paycheck to paycheck. If that is the case, how would you pay your monthly living expenses? Have you really ever given it any thought how you would pay your bills without your income? Or, you just expect that you will always have good health?

Take a few minutes to consider these questions. The cost of protecting your salary is minimal. Don't think you can't afford it. You really can't afford to NOT have this protection. **Coverage is for 75% of your daily salary, and the insurance dollars you receive from disability insurance are tax free.**

And, disability insurance can be used while out on pregnancy leave.

Standard will be holding an Open Enrollment for Disability Insurance from October 1st to October 31st. If 100 members sign up for disability insurance, Standard will waive the health questions and the physical for any MEA member that wants to sign up. That's right. You won't need a physical. No health questions. And, they accept all pre-existing conditions. You cannot be turned down. This protection is a valuable CTA benefit available only to our members.

And, if you currently have American Fidelity Disability Insurance, there is an easy transition process with no health questions or exam required even if MEA signs up less than 100 members.

Currently, American Fidelity is visiting schools to sign up members for their 125 plan. They will also try to sign you up for one of their many insurance plans, including disability insurance. However, the Standard is the company endorsed by CTA for its disability insurance program. As always look at the facts for yourself and come to your own conclusions.

- First of all, check out the rates for your income group.
- Pre-existing conditions are covered **WITHOUT** restrictions under the Standard Plan, including pregnancies(10-12 weeks). American Fidelity will **NOT** cover pre-existing conditions.
- Standard pays 75% of your income. American Fidelity pays 60%. Standard will supplement any Workers Comp claims to make sure you receive the maximum benefit under the Standard plan.
- On the job disabilities are covered with the Standard plan. American Fidelity does not cover on the job claims. Also, American Fidelity charges extra for claims during the summer months.
- Standard pays 75% of extra duty pay lost due to disability as long as the extra duty pay is covered in a separate contract with the school contract. American Fidelity does not.
- The CTA Program provides a panel of school teachers to review any dispute you might have with the Standard over a claim. The panel's decision is binding.
- The CTA plan covers substance abuse claims for up to 2 years after sick leave is exhausted. If confined in a hospital beyond 2 years, claims continue to be eligible for payment. American Fidelity covers for 30 days.
- The CTA plan covers mental nervous claims for up to 2 years after sick leave is exhausted. If confined in a hospital beyond 2 years, claims continue to be eligible for payment. American Fidelity covers for 1 year.
- Finally, American Fidelity will try to sell you riders, or extra policies to cover accidents, cancer, etc... **EVERYTHING** is covered in the Standard Plan.