

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) continuous 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.* For more details, see the back of this brochure.

Coverage under this Plan and eligibility for benefits ends on the September 1st following the date you cease to be an Eligible Member* of CTA, unless you renew your membership prior to that September 1st.

If you have a break in membership and rejoin CTA as an active member, you will once again be eligible for the CTA Death & Dismemberment Plan. In this situation, your benefit will be calculated based upon the date you rejoin CTA.

We recommend that you keep a copy of this brochure with your important papers and documents. 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 eligible CTA members. You can also obtain a copy by visiting our website at www.CTAMemberBenefits.org. The Summary Plan Description shall prevail in case of any conflict between this brochure and the Summary Plan Description.

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 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.*

You may designate anyone as your beneficiary by following these easy steps:

- 1) **Go to www.CTAMemberBenefits.org**
- 2) **Sign in (registration required for first-time user, please have your membership card available)**
- 3) **Click on the "Update Beneficiaries" in the CTA Death & Dismemberment Free Benefits section.**

If you do not have a beneficiary registered, or if your designated beneficiary dies before you, the Plan pays in the following order: 1) spouse, or, effective for deaths occurring after December 31, 2009, a domestic partner pursuant to a Certificate of Registered Domestic Partnership issued in accordance with California state law, 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 designating a beneficiary you are expediting the claims process and ensuring a prompt payment to your loved one(s).

To make a claim, request a paper version of the beneficiary designation form or if you have any other questions, please contact:

California Teachers Association (CTA)
Member Benefits Department
1705 Murchison Drive
Burlingame, CA 94010
Phone: 650.552.5200
E-mail: member_benefits@cta.org
Web: www.CTAMemberBenefits.org

What is the CTA Death and Dismemberment Plan?

- ✓ An automatic benefit for all eligible members provided by the CTA Economic Benefits Trust
- ✓ 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 you die or suffer a dismemberment due to an accident or assault while at work or acting in the capacity of Association Leader

Years of continuous service will be credited based upon the CTA membership records as of each September 1 of each membership year. The chart below details the benefit levels reached with each year of CTA membership.

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+ years	\$2,000 Max Benefit	\$10,000 Max Benefit	\$50,000



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CTA MEMBER BENEFITS

Adding Value to Your CTA Membership

CTA Death & Dismemberment Plan



Underwritten by:

The CTA Economics Benefits Trust

Administered by:

The CTA Member Benefits Department

