

CTA DEATH AND DISMEMBERMENT (D&D) PLAN

The CTA Death and Dismemberment (D&D) Plan is an automatic benefit available to eligible [CTA members](#) at no additional cost. If an eligible CTA member dies or suffers a dismemberment (i.e., suffers a loss of limb or other qualifying injury), her/his beneficiary(ies) will receive a lump-sum cash payment.

D&D Plan Highlights

- No cost to CTA members.
 - Coverage provided up to:
 - \$2,000 in the event of a death arising from any cause
 - \$10,000 in the event of an accidental death or dismemberment
 - \$50,000 in the event of an accidental death or dismemberment that occurs while on the job or acting in the capacity of Association Leader
- Benefit increases with each year of continuous membership until the maximum benefit is reached after 10 years.

Coverage begins September 1 following the date an individual becomes an eligible [CTA member](#) and ends on the September 1st following the date a person ceases to be an eligible CTA member, unless such person renews his or her CTA membership prior to that September 1st. When coverage ends, all previous years of continuous membership will be forfeited.

As summarized in the following table, benefits under the CTA D&D Plan are based on the:

- CTA member's years of continuous CTA membership
- Cause of death or extent of dismemberment

Years of Continuous Membership	Death Benefit	Accidental Death & Accidental Dismemberment (AD&D) 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 (Maximum Benefit)

Although no enrollment is required for eligible members to receive coverage under the CTA D&D Plan, eligible [CTA members](#) should designate (a) beneficiary(ies). If there is no named beneficiary(ies) or the beneficiary(ies) dies before the member, benefits will be paid in the following preference order:

- Spouse/Domestic Partner*
- Children
- Parents
- Brothers and sisters
- Executor or administrator

*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.

To register your beneficiary:  [CTA Death & Dismemberment Beneficiary Registration](#).

For more information on the CTA D&D Plan or to file a claim, please contact the CTA Member Benefits Department as soon as possible. There are important filing deadlines that may apply.

CTA Member Benefits Department
(650) 552-5200
member_benefits@cta.org

Below is a chart with important telephone numbers and contact information that should be provided 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 Insurance	The Standard	(800) 522-0406	 The Standard
CTA Voluntary Disability Insurance	The Standard	(800) 522-0406	 The Standard
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
Tax-Deferred Annuity Plans	School District Administration	School District	NA

This is not a complete description of the Plan. For a complete description, please refer to the booklet entitled "[CTA Death & Dismemberment and Summary Plan Description](#)," a copy of which is provided to all eligible CTA members. You can also obtain a copy by contacting the CTA Member Benefits Department.

Review [disclaimer](#) regarding Member Benefits information on the CTA website.