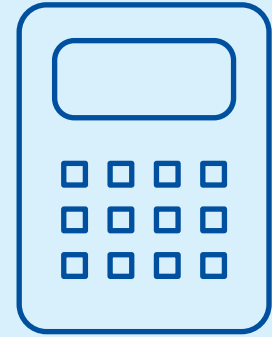




CALIFORNIA
TEACHERS
ASSOCIATION



CTA-endorsed Disability and Life Insurance

Premium Amounts

Disability Insurance Premium Rates (Effective 1/1/2026)

Annual Contract Salary Ranges	Monthly Premium ¹ (12x a year)	Eleventhly Premium ¹ (11x a year)	Tenthly Premium ¹ (10x a year)
\$0 – \$44,499	\$16.84	\$18.37	\$20.21
\$44,500 – \$53,249	\$20.26	\$22.10	\$24.31
\$53,250 – \$60,249	\$23.94	\$26.12	\$28.73
\$60,250 – \$67,249	\$27.06	\$29.52	\$32.47
\$67,250 – \$76,249	\$30.09	\$32.83	\$36.11
\$76,250 – \$85,249	\$33.76	\$36.83	\$40.51
\$85,250 – \$94,249	\$39.22	\$42.79	\$47.06
\$94,250 – \$103,249	\$43.16	\$47.08	\$51.79
\$103,250 – \$112,249	\$47.09	\$51.37	\$56.51
\$112,250 – \$121,249	\$51.02	\$55.66	\$61.22
\$121,250 – \$130,249	\$54.95	\$59.95	\$65.94
\$130,250 – \$139,249	\$58.89	\$64.24	\$70.67
\$139,250 – \$148,249	\$62.82	\$68.53	\$75.38
\$148,250 – \$157,249	\$66.76	\$72.83	\$80.11
\$157,250 – \$166,249	\$70.68	\$77.11	\$84.82
\$166,250 – \$175,249	\$77.86	\$84.94	\$93.43
\$175,250 – \$184,249	\$81.96	\$89.41	\$98.35
\$184,250 – \$193,249	\$86.06	\$93.88	\$103.27
\$193,250 and above	\$90.17	\$98.37	\$108.20

See next pages for **Life insurance** premium rates and coverage options. ➡

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York.

¹ How often premiums are deducted is determined by your employer.

Life Insurance Premium Rates and Coverage Options

To find your premium rate, select the chart with how often your district deducts premiums, select your age range and the coverage amount you'd like.

Monthly Premium Deductions (Deducted 12x a year) ¹	AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
	under 25	\$1.50	\$3.00	\$4.50	\$6.00	\$9.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
	25-29	\$1.75	\$3.50	\$5.25	\$7.00	\$10.50	\$14.00	\$16.50	\$19.00	\$21.50	\$24.00
	30-34	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00	\$19.00	\$22.00	\$25.00	\$28.00
	35-39	\$2.50	\$5.00	\$7.50	\$10.00	\$15.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00
	40-44	\$3.25	\$6.50	\$9.75	\$13.00	\$19.50	\$26.00	\$31.50	\$37.00	\$42.50	\$48.00
	45-49	\$4.50	\$9.00	\$13.50	\$18.00	\$27.00	\$36.00	\$44.00	\$52.00	\$60.00	\$68.00
	50-54	\$8.25	\$16.50	\$24.75	\$33.00	\$49.50	\$66.00	\$81.50	\$97.00	\$112.50	\$128.00
	55-59	\$10.25	\$20.50	\$30.75	\$41.00	\$61.50	\$82.00	\$101.50	\$121.00	\$140.50	\$160.00
	60-64	\$13.00	\$26.00	\$39.00	\$52.00	\$78.00	\$104.00	\$129.00	\$154.00	\$179.00	\$204.00
	65-70+ ²	\$25.50	\$51.00	\$76.50	\$102.00	\$153.00	\$204.00	\$254.00	\$304.00	\$354.00	\$404.00

Eleventhly Premium Deductions (Deducted 11x a year) ¹	AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
	under 25	\$1.64	\$3.27	\$4.91	\$6.55	\$9.82	\$13.09	\$15.27	\$17.45	\$19.64	\$21.82
	25-29	\$1.91	\$3.82	\$5.73	\$7.64	\$11.45	\$15.27	\$18.00	\$20.73	\$23.45	\$26.18
	30-34	\$2.18	\$4.36	\$6.55	\$8.73	\$13.09	\$17.45	\$20.73	\$24.00	\$27.27	\$30.55
	35-39	\$2.73	\$5.45	\$8.18	\$10.91	\$16.36	\$21.82	\$26.18	\$30.55	\$34.91	\$39.27
	40-44	\$3.55	\$7.09	\$10.64	\$14.18	\$21.27	\$28.36	\$34.36	\$40.36	\$46.36	\$52.36
	45-49	\$4.91	\$9.82	\$14.73	\$19.64	\$29.45	\$39.27	\$48.00	\$56.73	\$65.45	\$74.18
	50-54	\$9.00	\$18.00	\$27.00	\$36.00	\$54.00	\$72.00	\$88.91	\$105.82	\$122.73	\$139.64
	55-59	\$11.18	\$22.36	\$33.55	\$44.73	\$67.09	\$89.45	\$110.73	\$132.00	\$153.27	\$174.55
	60-64	\$14.18	\$28.36	\$42.55	\$56.73	\$85.09	\$113.45	\$140.73	\$168.00	\$195.27	\$222.55
	65-70+ ²	\$27.82	\$55.64	\$83.45	\$111.27	\$166.91	\$222.55	\$277.09	\$331.64	\$386.18	\$440.73

Tenthly Premium Deductions (Deducted 10x a year) ¹	AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000
	under 25	\$1.80	\$3.60	\$5.40	\$7.20	\$10.80	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
	25-29	\$2.10	\$4.20	\$6.30	\$8.40	\$12.60	\$16.80	\$19.80	\$22.80	\$25.80	\$28.80
	30-34	\$2.40	\$4.80	\$7.20	\$9.60	\$14.40	\$19.20	\$22.80	\$26.40	\$30.00	\$33.60
	35-39	\$3.00	\$6.00	\$9.00	\$12.00	\$18.00	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20
	40-44	\$3.90	\$7.80	\$11.70	\$15.60	\$23.40	\$31.20	\$37.80	\$44.40	\$51.00	\$57.60
	45-49	\$5.40	\$10.80	\$16.20	\$21.60	\$32.40	\$43.20	\$52.80	\$62.40	\$72.00	\$81.60
	50-54	\$9.90	\$19.80	\$29.70	\$39.60	\$59.40	\$79.20	\$97.80	\$116.40	\$135.00	\$153.60
	55-59	\$12.30	\$24.60	\$36.90	\$49.20	\$73.80	\$98.40	\$121.80	\$145.20	\$168.60	\$192.00
	60-64	\$15.60	\$31.20	\$46.80	\$62.40	\$93.60	\$124.80	\$154.80	\$184.80	\$214.80	\$244.80
	65-70+ ²	\$30.60	\$61.20	\$91.80	\$122.40	\$183.60	\$244.80	\$304.80	\$364.80	\$424.80	\$484.80

¹ How often premiums are deducted is determined by your employer.

² Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75, and 30% of the amount in force at age 80. Offer not available to retirees.

Family Coverage Options & Premium Rates



Spouse/Domestic Partner Coverage

- Elect up to \$100,000 of Life insurance for your spouse/domestic partner.^{1,2}
- Rates are based on your age (not your spouse's or domestic partner's age) and spouse/domestic partner coverage amount.

Please note: Satisfactory proof of good health is required for your spouse/domestic partner when applying more than 31 days after your own insurance becomes effective or outside of a special enrollment opportunity, and for amounts over \$50,000.



Dependent Coverage

- Add \$5,000 of Life insurance for your dependents,² including spouse/domestic partner and eligible children through age 25.
- All dependents are included in one single rate:
\$1.00 monthly, \$1.09 eleventhly, \$1.20 tenthly.

1 Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75, and 30% of the amount in force at age 80. Offer not available to retirees.

2 Each option of Life insurance for your spouse/domestic partner or dependents may not exceed 50% of your Life insurance coverage under the Group Policy.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406.