

Voluntary Benefit Program for CTA members

These supplemental benefits are available to you as a new member starting in October 21st 2024.



Accident Insurance: helps pay for out of pocket costs that arise from covered accidents.

• Initial treatment, hospitalization, Accident follow-up treatment, therapy, Accidental death, Life Changing Events and more



Critical Illness Insurance: helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness.

• Lump-sum benefits for: Internal/Invasive Cancer, Heart Attack, Stroke, Renal Failure (End-Stage), Coronary Artery Bypass Surgery, Major Organ Transplant, coma and more



Hospital Indemnity Insurance: helps pay for out of pocket costs associated with covered hospital stay.

Hospital Admissions and Confinement, Hospital Intensive Care, and Health Screening Benefit



BenExtend: features commonly-used benefits from accident, hospital indemnity and critical illness plans to help better protect employees against out-of-pocket costs due to injuries and illnesses.



Disability Insurance: Protect your way of life by providing a benefit for a covered disability.

Total and Partial Disability Benefit Options



MassMutual Whole Life: Permanent whole life coverage on a guaranteed issue basis up to \$150,000 that includes long-term care coverage



Elective & Cosmetic Benefits: Reduced rates of up to 20% services that medical coverage often excludes or restricts such as

• Acupuncture, fertility, Med Spa, dermatology, IV therapy, weight loss RX, acupuncture, fertility, massages and more



Legal and Identity Theft protection:

• Tools to save on expensive attorney fees and protect your identity, money and reputation



Pet Insurance: help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with optional Preventive Care Coverage.

• Choose the deductible option and benefit level that best fits your need



Affac. ... MassMutual







■ Use the landing page to learn more, find pricing, find call center info and schedule a consult