

Special offer for new MTA members

As a new member for the 2023-24 school year, you have a chance to obtain short- and long-term disability insurance through the MTA. Disability income insurance **insures your paycheck by replacing** a portion of your salary when you're out of work due to an illness or injury. It could be the difference between paying your bills or falling behind.

A FEW THINGS YOU SHOULD KNOW

- Get coverage **now** or you'll have to wait until **April 2024** for your last opportunity to enroll — and coverage won't be effective until **July 1, 2024**.
- If you *think* you'll need maternity coverage, don't wait until you *know* you need it. By then, it's too late to get coverage for that pregnancy.
- Consider how few sick days you have as a new member; short-term disability can fill the income gap when you can't work because of an illness or injury.
- You may think you'll never be sick or injured enough to need disability coverage — think again.

GET HELP MAKING YOUR DECISION

Calculate your [cost](#)

Watch this short [video](#)

Read the coverage and benefits [highlights](#)

NEED MORE INFO?

Get all your questions answered by calling our disability insurance partner Tom Colbert directly at 774.551.0013, ext. 101.

HOW TO ENROLL

Because it's so important to fully understand disability insurance, you need to speak to an enrollment counselor to apply. Online enrollment is not an option.

Visit myenrollmentschedule.com/mta or scan the QR code to book your call.

