CALIFORNIA TEACHERS ASSOCIATION

CTA MEMBER BENEFITS

Highlights

CTA nea

CTA MEMBER BENEFITS DEPARTMENT
1705 Murchison Drive, Burlingame, CA 94010
(650) 552-5200 • www.cta.org • member_benefits@cta.org

Benefits Quality
SAVINGS
Advocacy
Automatic
EXCLUSIVE

FROM THE PRESIDENT

Dear Colleague:

More than ever we appreciate the value of CTA and NEA membership and the power of our combined efforts and support during these challenging times. Alone our voices can get lost in the crowd and our choices may be limited. However, together with thousands of CTA and millions of NEA members we have the strength and power to afford us more options.

One of the areas our great size can be used to your advantage is in our purchasing power. CTA and NEA Member Benefits staff work continuously on your behalf to provide a wide array of attractive programs and services to improve your life. Always keeping value uppermost in their minds, they strive for competitive rates, quality programs and products, and great customer service support including expert CTA and NEA Member Benefits assistance if you should have unresolved complaints with the endorsed vendors.

As an added bonus for members, the savings you enjoy from participation in these programs can offset the cost of your association dues. We continue to hear how members are enjoying substantial savings from their participation in CTA and NEA quality products.

This Highlights brochure gives an overview of all CTA programs and many of the NEA Member Benefits programs and services. To learn more, attend one of several Member Benefit presentations scheduled at CTA conferences this year. CTA Member Benefits representatives are also available to visit your sites for large group presentations and trainings. For more information, contact CTA Member Benefits at 650-552-5200. You can also learn more by visiting our websites at: www.cta.org and www.neamb.com for additional resources and benefits.

Sincerely,

Dean E. Vogel
CTA President

CTA Death & Dismemberment Plan

CTA Member Benefits Department
(650) 552-5200 – www.cta.org

- 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 the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader
- A life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached after ten (10) years.

A member may name anyone as their designated beneficiary. A member may verify if they have a beneficiary on file, designate, or make changes to a beneficiary, by simply clicking on **My Profile** upon sign-in at **www.cta.org**. By doing so, they will ensure that their designated beneficiary is registered.

CTA/NEA Educators Employment Liability (EEL)

CTA Legal Services Department
(650) 552-5425 – www.cta.org

Coverage A – Educators Liability
- $1,000,000 per member per **occurrence** not to include any civil rights issues or civil rights **claims**
- $300,000 per member per **occurrence** for civil rights issues or civil rights claims and not to include any other **claims**
- $3,000,000 per **occurrence** aggregate for all **claims**, including civil rights and civil rights **claims**

Coverage B – Reimbursement of Attorney Fees for Defense of a Criminal Proceeding
- $35,000 per **criminal proceeding**

Coverage C – Bail Bond
- $1,000 per bond

Coverage D – Assault-Related Personal Property Damage
- $500 per **assault**

To download an EEL Certificate of Insurance, sign in at **www.cta.org**, go to **Member Services**, then click on **Legal Services**.

NEA Complimentary Life Insurance

NEA Member Benefits
(800) 637-4636 – www.neamb.com

The following coverage is provided at no cost to eligible NEA members:

- Up to $1,000 group term life insurance
- Up to $5,000 accidental death and dismemberment insurance
- $50,000 accidental death & dismemberment insurance for any covered accident that occurs while on the job or serving as an Association leader
- $150,000 life insurance for unlawful homicide while on the job

CTA Disaster Relief Fund Administered by the FACT Foundation

FACT Office
(818) 729-8105 - www.cta.org

The Fund is endowed to provide financial assistance to CTA members who have experienced significant losses due to natural disasters in California. The four grants are:

- **Standard Grant:** CTA members may receive up to $1,500 for significant economic hardship related to damage to their primary residence, displacement or disruption in required utilities
- **Catastrophic Damage Grant:** Recipients of the Standard Grant may be eligible for up to another $1,500 if damages exceed $50,000
- **Temporary Displacement Grant:** A grant of up to $500 may be available for members who are displaced from their primary residence as the result of a disaster, but do not meet all the requirements for a Standard Grant
- **School Site Grant:** Members may receive up to $500 for damage to their classroom

Vision Discount Program for CTA/NEA-Retired

VSP
(800) 877-7195 - www.vsp.com

- Discount program available from Vision Service Plan (VSP) preferred providers only*
- VSP Access Plan discount program includes:
  - **Eye exam:** 20% discount on VSP network doctors' fees
  - **Eyeglasses:** 20% discount on complete pairs of prescription and nonprescription glasses, lens options, and sunglasses
  - **Contact lenses:** 15% off VSP network doctors' contact lens exam fees
  - **Laser vision correction:** discounts averaging 15% off contracted laser centers' prices for laser vision correction surgery or an additional 5% off the center's promotional price

**** Discounts are available through the VSP preferred provider who provided an eye exam within the last 12 months and a CTA-Retired membership number must be presented at the time of visit.***

CTA Group Voluntary Life Insurance Plan

Standard Insurance Company
(800) 522-0406 – www.cta.org/thestandard

Online enrollment is available at www.cta.org/thestandard (login required).

Plan features and benefits include:

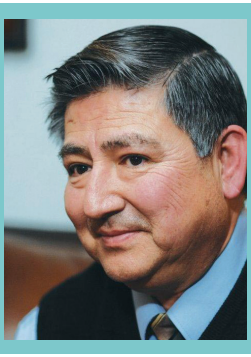
- Level term coverage options ranging from $25,000 to $400,000[1]
- Optional spouse or domestic partner and dependent coverage
- Retiree Term Life Insurance coverage available to CTA-NEA lifetime retired members upon retirement. Coverage election as an active participant predetermines the amount of coverage when you retire. Coverage will be reduced to one-fifth (1/5) of the amount in force on the day of your retirement[2]
- Continuation of coverage during total disability
- Individual policy conversion options
- Access to The CTA Advisory Panel on Endorsed Services
- Portability of insurance
- Convenient payroll deductions
- Beneficiary financial counseling
- MEDEX® Travel Assist
- Accidental Death and Dismemberment (AD&D) coverage includes:
  - Occupation assault benefit
  - Child care benefit
  - Higher education benefit
  - Seat belt and air bag benefits
  - Coma benefit

[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.

[2] Retiree's Dependent Life Insurance amount is based on the amount of Life Insurance in force as a retired member.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY).

"Knowing that I have Standard Life and Disability Insurance, I feel secure for myself and family should anything happen to me."



RICHARD S. LUEVANO
Victor Elementary TA

CTA Group Voluntary Disability Insurance Plan

Standard Insurance Company
(800) 522-0406 – www.cta.org/thestandard

Online enrollment is available at www.cta.org/thestandard (login required).

Plan features and benefits include:

For Educators:

- $25 per regular day of required attendance, subject to any benefit waiting period, during fully paid sick leave or restored sick leave.
- Up to 75% of regular daily contract salary if you become disabled, subject to any benefit waiting period and reduced by deductible income.[1]
- Up to 75% of extra duty pay lost due to disability (such as summer school, coaching, and other forms of stipends or per diems) subject to any benefit waiting period and reduced by deductible income.[1]
- Additional $35 per calendar day if you are hospitalized with no benefit waiting period (60-day maximum). This is paid in addition to any disability benefits that may be payable.
- Disability benefits up to 50% of regular monthly contract salary to at least age 65 for educators with less than 5 years credited service with CalSTRS, reduced by deductible income.[1]

For CTA Education Support Professionals (CTA ESP):

- Up to 66 2/3% of regular daily contract salary if you become disabled, subject to any benefit waiting period and reduced by deductible income.[1]

Additional Disability Plan Features for Educators and ESPs:

- Covers disabilities occurring on or off the job
- $10,000 Accidental Death and Dismemberment coverage
- Survivorship benefit
- Rehabilitation plan incentives
- Access to The CTA Advisory Panel on Endorsed Services
- Partial disability benefits
- Reasonable accommodation expense benefit (up to $25,000)
- Family care and dependent education benefits
- Convenient payroll deductions

[1] Examples of Deductible Income for Disability coverage (see your Certificate of Insurance for a full listing and exceptions): Personal Leave Pay, Severance Pay, Substitute Differential Pay, Catastrophic/Extraordinary Leave Bank, Salary Continuation, Workers' Compensation, Work Earnings, Social Security, State Disability, and CalPERS/CalSTRS Benefits.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY).

Enrollment Opportunities for Voluntary Life and Disability Insurance Plans:

Active CTA members can easily apply for coverage at any time with satisfactory proof of good health. In addition, there are a number of special enrollment opportunities when members can enroll without answering health questions.

These opportunities include:

- Newly hired CTA members have an opportunity to enroll in CTA-endorsed Disability and/or Life Insurance up to $200,000 during their first 120 days of new employment.
- Family status change provision allows members to enroll or increase their Life insurance up to $200,000 and their dependent Life insurance up to $17,500 (each dependent), or enroll in Disability insurance. Members must apply within 31 days of the date of a qualifying family status change (examples include: marriage, domestic partnership, birth or adoption of a child, divorce and loss of spousal employment).
- Transfer enrollment periods when members who are enrolled in competing plans can switch their coverage to the CTA-endorsed Disability and/or Life insurance. Transfer enrollment periods are **October 1 through November 30, 2011 and April 1 through May 31, 2012**.
- Members with CTA Decreasing Term Life insurance can move to the CTA-endorsed Level Term Life insurance plan from **August 1-31, 2011**.
- Select chapters may participate in chapter campaigns throughout the school year.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY).

To learn more about coverage options, call The Standard's dedicated CTA Customer Service Department at (800) 522-0406.

"The Standard Disability has been a lifesaver for my teachers. It helps them through difficult times. I appreciate how well they take care of my members."

COLLEEN BRINER-SCHMIDT
Unified Assn. Conejo Teachers

Chapter Leaders, take note:

We know that Chapter Leaders frequently receive questions about the benefit options available to CTA members. The information below is designed to help you answer some of the questions that members may have about the CTA-endorsed Disability and Life Insurance Plans.

Why do I need Disability and Life Insurance?

Disability and Life Insurance are critical components of any financial plan. Disability Insurance helps to protect against the loss of income that could occur if you are disabled and unable to work due to illness or injury. Life Insurance provides protection for loved ones who might experience financial difficulties if you were to pass away. Though members may get some coverage through their district or spouse/domestic partner, many do not have the coverage they need. CTA offers this coverage to give members the opportunity to fill in any coverage gaps.

What is special about these plans?

The CTA-endorsed Disability and Life Insurance plans were designed by CTA and The Standard to meet the specific needs of CTA members. The plans have a number of great features, including coverage for disabilities that occur on or off the job and the protection of the CTA Advisory Panel on Endorsed Services.

Who is The Standard?

The Standard is the only CTA-endorsed provider of Disability and Life Insurance. They've been protecting their customers for more than 100 years and they insure more than 8.7 million people nationwide*. Each year more than 5,100** CTA members turn to The Standard for help during a time of need. In addition to offering Voluntary Disability and Life Insurance, The Standard also offers employer-paid plans endorsed by CTA. If you are interested in learning how The Standard could help your district with Disability or Life Insurance, or if you have any questions about their Voluntary insurance plans, simply call their dedicated CTA Customer Service Department at (800) 522-0406.

**As of 6/20/10, based on data developed by Standard Insurance Company*

***From9/1/09-8/31/10, based on data developed by Standard Insurance Company*

CTA Well-Baby Program

Mayo Clinic Pregnancy Advisor
(800) 906-1064 - www.cta.org

Members need access to reliable information to help them make informed decisions. When time and resources are limited, where do you turn for trusted information about having a healthy baby?

The CTA Economic Benefits Trust provides The CTA Well-Baby Program to eligible CTA members or to a spouse/domestic partner of eligible CTA members at no additional cost. An eligible CTA member is one who participates in the CTA Voluntary Group Life or Disability Insurance Plan. The participant must also be within the first twenty weeks of their pregnancy.

"As a first time mom it was so comforting to know that my wonderful Mayo Clinic Advisor, Patty, was there to answer my questions, prepare me for my next OB appointment, and comfort my nerves. Without my Advisor and informational packets, I would have faced many surprises. Instead I was confident, prepared, and well informed. My pregnancy was significantly less stressful because I belonged to this program. I am so grateful for The Well-Baby Program and Patty. We created such a bond that she was one of the first to receive a picture of my daughter, Channing. She just had to see the little girl that she helped bring into the world!"

SHANNON KRACKER
Glendale Unified School District

CTA Well-Baby Program
(continued)

Understanding how your body is changing and what your baby needs can help you make good decisions during your pregnancy. The CTA Well-Baby Program offers the following resources to help guide you through your pregnancy:

- Access to a Mayo Clinic Pregnancy Advisor nurse via phone, to assist you throughout your pregnancy and up to three months postpartum
- Access to an *Ask Mayo Clinic* 24-hour toll-free nurse line, staffed with registered nurses available for all of your questions or concerns throughout your pregnancy and up to three months postpartum
- The Mayo Clinic Guide to a Healthy Pregnancy, a comprehensive 500-page reference book, as well as additional educational material
- Growth Chart and Pregnancy Calculator to help get your pregnancy off to a healthy start

To enroll in The CTA Well-Baby Program, contact the Mayo Clinic Pregnancy Advisor nurse line: (800) 906-1064 and follow the prompts. All information you share with your Pregnancy Advisor will be kept confidential.

To remain eligible for this program, CTA membership and insured status in the CTA-endorsed voluntary Life or Disability plan must be maintained. In order to maximize your benefits under the program, we encourage you or your spouse/domestic partner to enroll within the first trimester. Please note, enrollment is only acceptable through the 20th week of pregnancy. However, if you are a CTA member or the spouse/domestic partner of a CTA member who is past 20 weeks of pregnancy, a one-time late enrollment opportunity will be accepted as long as the CTA member is within the first 120 days of new employment.

CTA Auto and Home Insurance Program

California Casualty
(800) 800-9410 – www.calcas.com/cta

CTA Auto Insurance

- Competitive rates reduced by 11.7% in 2010.
- 26% estimated rate differential between CTA member and nonmember rates
- Additional discount of 17% off your auto insurance rate if you also insure your home
- Deductible waived entirely for vandalism and collision to your auto parked on school property, or while away attending a school-sponsored event
- Summer and Holiday Skip payment options
- Identity Theft Resolution Service - Free

CTA Home Insurance

- 24% estimated rate differential between CTA member and nonmember rates
- Additional discount up to 10% off your home insurance rate if you also insure your auto
- Personal property, including computers, used in teaching while on or away from premises is covered to $3,000, with $0 deductible
- Fundraising money or goods lost or stolen while in a teacher's possession are covered to $500, with $0 deductible
- Identity Theft Resolution Service – Free

"I wasn't looking to change my automobile insurance carrier when a California Casualty representative visited my school and offered to prepare a quote for me. She explained that they had recently reduced their auto insurance rates and that it would only take a few minutes of my time. I figured why not – it wouldn't hurt to look. I was very surprised to see that I could switch both my auto and home policies to California Casualty and save about $1,000 in annual premiums. I'm so glad that I took the time to talk to her and look at the quotes. It's great that CTA provides benefits and savings like this to their members. My savings on the California Casualty products alone exceed the cost of my annual association dues."

MARTHA SEAMAN
Southwest Teachers Association

CTA Financial Services

First Financial Credit Union
(800) 537-8491 - www.ffcu.org/cta

If you're tired of rising costs at the big banks, switch your account to First Financial and save money! First Financial Credit Union has been saving CTA members money for over 75 years! Discover the First Financial Difference Today!

- Save money with budget-friendly auto loans and unique auto buying service
- Save money and enjoy "Free Checks for Life" with any First Financial checking account
- 14 conveniently-located FFCU branch locations throughout Southern California
- Make over-the-counter transactions at over 350 Credit Union Service Centers (CUSC) locations in California and 3,500 nationwide – just like at a First Financial branch
- Enjoy access to over 5,000 no-surcharge CO-OP automatic teller machines (ATMs) throughout California and 28,000+ nationwide—your FFCU accounts are always accessible
- Enjoy and experience industry-leading service levels
- And much more

Provident Credit Union (available in Northern California only)
(650) 508-0300 - (800) 632-4600 outside 650 - www.providentcu.org/?seg=59

Provident Credit Union is the credit union that was created for educators by educators to serve CTA members. Ask about Super Reward Checking, summer skip-a-pay loans, and CTA member loans. They've got you covered!

- Competitive rates on loans
- Competitive rates on savings accounts and term-share certificates
- Interest-free strike loans
- Convenient locations throughout Northern California and over 350 California Service Centers as well as 3,500 Service Center Network branches nationwide
- Over 5,000 no-surcharge co-op ATMs throughout California and 28,000 no-surcharge co-op ATMs nationwide
- Convenient 24/7 online banking with bill payment features, mobile banking, and mobile bill pay

CTA Travel, Entertainment and Purchasing Discounts

TSA Special Member and Insurance Services, Inc. - (800) 537-8491 &
TSA Travel - (800) 570-7877 - www.tsaspecialservices.com

- Discounts on amusement park entrance fees, movie tickets, dinner shows, and retail shops
- Discounts on vacations, cruises, train travel, hotels, rental cars and tours

CTA Credit Card Services

Bank of America - (866) 438-6262
www.applyonlinenow.com/us/CTA/ - Priority Code: VAARK4

CTA Platinum Plus® Visa® Credit Card With WorldPoints® Rewards
Truly rewarding: with a choice of valuable rewards, great rates and lots of benefits. No wonder it's the most popular card among CTA members.

- Choice of cash, travel or merchandise rewards
- Choice of major U.S. airlines
- No blackout dates on reward travel
- Redeem for merchandise rewards with as few as 2,500 points
- No limit to the number of WorldPoints rewards you can earn

For information on the rates, fees, other costs or benefits of this credit card, please call the phone number listed above.

This credit card program is issued and administered by FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Organization and is used by the issuer pursuant to license from Visa U.S.A., Inc. Platinum Plus is a registered trademark of FIA Card Services, N.A.

CTA Rental Car Program

Enterprise Rent-A-Car
(800) 736-8227 – www.enterprise.com – Account Number: NACA068
Company Name: CTA

It is fast and easy to make arrangements for your car rental needs nationwide with Enterprise Rent-A-Car!

Online:
- Visit www.enterprise.com
- Enter your Account Number: **NACA068**
- Enter **CTA** as the Company Name

By Phone:
- Call **(800) RENT-A-CAR** for the nearest branch
- Provide your Account Number: **NACA068**
- Make your reservations with the rental branch

NEA Rental Car Program

(800) 637-4636

- **Hertz Rent a Car**: www.neamb.com/home/1211_907.htm – CDP#: 50655
  Company Name: NEA – Promo Code: 6738
- **Alamo Rent a Car:** www.neamb.com/home/1211_906.htm
  NEA member discount ID: 613575
- **Enterprise Rent-A-Car**: www.neamb.com/home/1211_2838.htm
  Code: NEAMBHP

NEA Home Appliance Discount

Whirlpool Corporation VIPLINK Program
(800) 637-4636 - www.neamb.com/home/1207_4464.htm

NEA members, have the opportunity to receive substantial savings along with special promotions using the VIPLINK™ Program from Whirlpool Corporation. Choice of hundreds of popular consumer home products from recognized brands such as KitchenAid®, Maytag®, Amana®, Whirlpool®, Gladiator® GarageWorks and more.

Members and their immediate family members can purchase up to 12 products every year. Savings on appliances, accessories and other products, all from the most popular brand names in the appliance industry.

Log in to your VIPLINK account to take advantage of these offers.

Ordering is easy!

1. Sign in www.neamb.com/home/1207_4464.htm to get your NEA GROUP CODE
2. Go to the website: http://partners.whirlpool.com/
3. Select the "Create An Account" option
4. Enter the NEA GROUP CODE
5. Complete required fields
6. Select "Submit" and begin shopping!

For questions or to place an order by phone, please have your NEA Group Code and call Whirlpool VIPLINK customer service at 1-866-808-9274. Mon-Fri 8:00 a.m. - 4:30 p.m. (ET).

NEA Click & Save

(800) 637-4636 - www.neamb.com/home/1199_2678.htm

Save online at hundreds of your favorite stores! Select personalized email reminders from your favorite merchants, and receive advance notice of upcoming sales and special events in your area.

This exclusive shopping service offers savings on brand name merchandise from hundreds of top retailers, online stores, and local merchants. Save on clothing, electronics, restaurants, jewelry, movie tickets, and more!

NEA Click & Save members can invite four friends to join. Just register or sign in and click on the "Invite a Friend" button.

NEA Click & Save
(continued)

Check out the Overwhelming Offers and use your WOWPoints for a big discount. These deep, limited discounts change every day. Members never know what they'll find!

What are Overwhelming Offers and WOWPoints:
- Overwhelming Offers are deep discounted deals that have a limited time availability!
- WOWPoints can be earned by shopping through WOWPoint Offers and by reserving Overwhelming Offers. They're flexible and valuable on the NEA Click & Save site and can be used for making purchases with select merchants from the "Redeem WowPoints" section under the "My Account" section of the site.

NEA Academy
(800) 637-4636 - www.neaacademy.org
Online Learning for Life

For the best in online continuing education and degree programs that fit your budget, your schedule, and your life, turn to your own NEA Academy.

Peer-reviewed courses, featuring quality content, hands-on skills, and real-world issues:
- Understand Autism and intervention
- Spanish for Educators
- Teaching in a Mix Ability Classroom
- Professional Development for Pre-Algebra
- Stopping Disruptive Behavior
- And many more…

All available online 24/7 – no course schedules
NEA members receive lowest prices anywhere
Master's degree programs, NEA member-only scholarships, and tuition discounts available through NEA Academy's partner universities
- Western Governors University
- UMASS Online (University of Massachusetts)
- Walden University

To learn more about the NEA Academy visit www.neaacademy.org

NEA Long Term Care Program

(877) 632-5827 – www.neamb.com/ltc

NEA Member Benefits is raising awareness of the growing need for long term care by offering members a special seminar entitled, "A Look at Family Preparedness: Creating a Long Term Care Plan."

This 60 minute seminar offers valuable information on the different ways for members to plan for their future long term care needs by addressing:

- Common misconceptions of long term care
- Advice on choosing the right long term care plan
- Answers to your questions about long term care insurance
- Premium discounts available to NEA members and their families

Each member who attends will receive educational guides, resources and discounts such as:

- Dignity for Life: "5 Things You Need To Know Before Purchasing Long Term Care"
- Care Support Network: 1 year complimentary access to online tools, resources and information on long term care services
- Interim Health Discount Care: In-home evaluation from the nation's largest provider of home healthcare services and a 5% discount on all Interim Healthcare services

To request a free long term care seminar at your school or local association meeting, please call (877) 632-5827. For additional information on long term care visit www.neamb.com/ltc.

NEA Member Benefit Programs

(800) 637-4636 – www.neamb.com

- NEA Medicare Supplement Program: Coverage for hospital and medical expenses not covered by Medicare.
- NEA Smart Option Student Loan by Sallie Mae: Get the money you need and use the funds for tuition, fees, room and board, and other school certified expenses.
- NEA Sponsored Money Market Account: For competitive yields, the safety of FDIC insurance up to the maximum amount allowed by law and easy access to your funds. Offered by Bank of America.

NEA Member Benefit Programs
(continued)

- NEA Sponsored CD: Offered by Bank of America, features competitive yields and the safety of FDIC insurance up to the maximum allowed by law.
- NEA National Board Certification Loan: A special revolving line of credit designed to help cover the assessment fee for National Board Certification.
- NEA Home Financing Program: New mortgages, refinances, and home equity loans. Members enjoy competitive rates and exceptional service. Plus you'll get $200 in gift cards after closing on a new purchase mortgage or refinance loan from this program. To learn more, call (866) 209-1820
- NEA Dental and Vision Insurance Program: Provides you with substantial coverage for a majority of your dental care expenses and optional vision insurance to cover your eyeware needs.
- NEA Pet Insurance: With this plan you can visit any licensed veterinarian and Pets Best will reimburse you 80% of the vet's bill for covered services after a deductible.
- NEA Hearing Aid Savings Plan: Special discounts for members and their families.
- NEA Vision and Prescription Savings Plan: Discounts on vision and prescriptions for a $10 annual membership fee.
- NEA Auto Purchase Advantage Program: Provides members with low, no haggle prices on new and used cars from 4,500 certified dealers across the country.
- NEA ID Theft Protection Program: Choose from among five comprehensive protection plans from $19.95.
- NEA Magazine Service: Save up to 85% off the cover price of over 900 popular magazines with a choice of seven payment options.
- Costco Membership Discount: Receive coupons for free products and other savings valued at more than $50 with your membership.
- Red Roof Inn: Enjoy 20% discount rate at any of 350 locations nationwide in 36 states.
- Collette Vacations: Travel the world and save with Collette Vacations, a leading provider of over 120 tours, family cruises, and weekend getaways.
- Smithsonian Journeys: NEA Members save $100 per person on Smithsonian Journeys Worldwide Tours.
- World Wide Country Tours: Save $150 on an unforgettable vacation!

CTA Business Initiatives & Development Department

California Educators Investment and Retirement Guide
(650) 552-5200 - www.CTAinvest.org

- 2-3 minute videos on 403(b) & 457 Plans, Social Security and more
- Personalized financial calculators
- Articles on investing, retirement planning, 403(b) plans, fees, how to get started
- CalSTRS and CalPERS information
- Ask the Advisor - a question and answer forum

Educational Resources

- Selecting a 403(b)/457 Advisor and Understanding Plan Fees
- Closing the Gap - Supplement Your Pension Benefits With a 403(b) or 457 Plan

Training

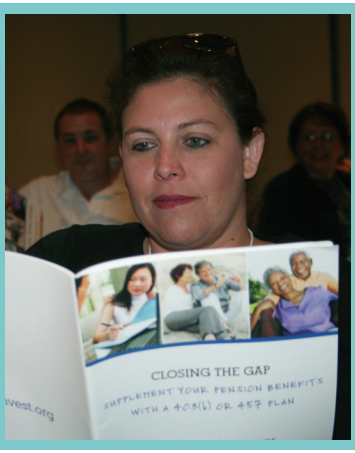
- 403(b) & 457 conference & trainings

Third-Party Administrator (TPA) to Provide 403(b) Compliance

CTA has endorsed the CalSTRS 403bComply program to provide quality third-party administrative services for districts seeking to outsource 403(b) compliance work. For more information, contact 403bcomply@calstrs.com or John Schiffler, CalSTRS 403bComply, (888) 426-2684 or jschiffler@calstrs.com.

CTAinvest.org

"I think it is important that young faculty start saving for their retirements early. I'm so thankful that a friend persuaded me when I was hired 11 years ago to make small contributions to the 403(b) plan which I have increased steadily over the years. Without any basic investment knowledge in the beginning, I've taken every opportunity to educate myself including attending CTA workshops and studying CTA's helpful guides and website at www.CTAinvest.org. I'd like to encourage members to attend these informative CTA workshops and to utilize their numerous quality resources so that members can make educated decisions about their financial futures."



MAYA ALVAREZ-GALVÁN
Mount San Antonio College FA

This is a brief description of the CTA and NEA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates and Summary Plan Description. The benefits described herein may be modified or terminated by CTA and NEA Member Benefits at any time.

Member Benefits Contact List

CTA nea

Program	Provider	Telephone	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/NEA EEL Insurance	CTA Legal Services Department	(650) 552-5425	www.cta.org
CTA Disaster Relief Fund	FACT Foundation	(818) 729-8105	www.cta.org
Vision Discount Program for CTA/NEA-Retired	VSP	(800) 877-7195	www.vsp.com
CTA Group Life and Disability Insurance	Standard Insurance Company	(800) 522-0406	www.cta.org/the standard
CTA Auto and Home Insurance Program	California Casualty	(800) 800-9410	www.calcas.com/cta
CTA Well-Baby Program	Mayo Clinic Pregnancy Advisor	(800) 906-1064	www.cta.org
CTA Financial Services	First Financial Credit Union	(800) 537-8491	www.ffcu.org/cta
	Provident Credit Union *(available in Northern California only)*	(650) 508-0300 (800) 632-4600 outside 650	www.providentcu.org/?seg=59
CTA Credit Card Services	Bank of America	(866) 438-6262 Priority Code: VAARK4	www.applyonlinenow.com/us/CTA/
CTA Entertainment and Purchasing Discounts	TSA Special Member and Insurance Services, Inc.	(800) 537-8491	www.tsaspecialservices.com
CTA Travel	TSA Travel (provided by Corniche Travel)	(800) 570-7877	www.tsaspecialservices.com
NEA Member Benefit Programs	NEA Member Benefits	(800) 637-4636	www.neamb.com
CTA Rental Car Program	Enterprise Rent-A-Car	(800) 736-8227	www.enterprise.com
TPA Services for 403(b) Compliance	CalSTRS 403bComply *(available for Districts)*	(888) 426-2684	www.calstrs403bcomply.com

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Member Benefits Eligibility Chart

CTA nea

To determine your eligibility to participate in CTA's Member Benefit Programs, refer to the chart below. The chart illustrates the various membership categories provided by CTA. A "Yes" means that the particular membership category is eligible to participate in the specific CTA Member Benefits Program, an "S" means that the particular category is eligible to participate but with special applicable rules, and "No" means that the particular membership category is not eligible to participate in the specific CTA Member Benefits Program.

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CTA Member Benefit Program	Active Full-Time (Includes CTA ESP)	Active Part-Time (Includes CTA ESP)	Student CTA	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
NEA Complimentary Life Insurance	Yes	Yes	Yes	S	S
Educators Employment Liability (EEL)	Yes	Yes	Yes	Yes	Yes
CTA Disaster Relief Fund	Yes	Yes	Yes	Yes	Yes
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Group Disability Insurance Plan	S	S	No	No	No
CTA Well-Baby Program*	S	S	No	No	S
CTA Auto Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Home Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Financial Services	Yes	Yes	Yes	Yes	Yes
CTA Travel, Entertainment and Purchasing Discounts	Yes	Yes	Yes	Yes	Yes
Vision Discount Program for CTA/NEA-Retired	No	No	No	Yes	Yes
CTA Rental Car Program	Yes	Yes	Yes	Yes	Yes

* Eligible members must maintain CTA membership and insured status in the CTA-endorsed voluntary Life or Disability plan. In order to maximize your benefits under the program, we encourage you or your spouse/domestic partner to enroll within the first trimester. Please note, enrollment is only acceptable through the 20th week of pregnancy. However, if you are a CTA member or the spouse/domestic partner of a CTA member who is past 20 weeks of pregnancy, a one-time late enrollment opportunity will be accepted as long as the CTA member is within the first 120 days of new employment.

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