

## AUTOMATIC BENEFITS

### CTA Death and Dismemberment Plan

CTA Member Benefits Department - (650) 552-5200 - [www.cta.org](http://www.cta.org)

- 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

*Designate a beneficiary by clicking on My Profile upon sign-in at [www.cta.org](http://www.cta.org)*

### NEA Complimentary Life Insurance

NEA Member Benefits - (800) 637- 4636 - [www.neamb.com](http://www.neamb.com)

The following coverage is provided at no cost to 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](http://www.cta.org)

*Financial assistance for CTA members who have experienced significant loss due to a natural disaster in California*

- **Standard Grant:** Up to \$1,500 for significant economic hardship related to damage to member's primary residence, displacement or disruption in required utilities
- **Catastrophic Damage Grant:** Up to another \$1,500 if damages exceed \$50,000
- **Temporary Displacement Grant:** 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

### CTA Vision Discount Program for CTA/NEA-Retired

VSP - (800) 877-7195 - [www.vsp.com](http://www.vsp.com)

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.*

## VOLUNTARY BENEFITS

### CTA Group Voluntary Life Insurance Plan

Standard Insurance Company - (800) 522-0406 - [www.cta.org/thestandard](http://www.cta.org/thestandard)

*Online enrollment is available at [www.cta.org/thestandard](http://www.cta.org/thestandard) (login required).*

Plan features and benefits include:

- Level term coverage options ranging from \$25,000 to \$400,000
- Optional spouse or domestic partner and dependent coverage
- Continuation of coverage during total disability
- Access to The CTA Advisory Panel on Endorsed Services
- Convenient payroll deductions
- Beneficiary financial counseling
- Accidental Death and Dismemberment (AD&D) coverage

### CTA Group Voluntary Disability Insurance Plan

Standard Insurance Company - (800) 522-0406 - [www.cta.org/thestandard](http://www.cta.org/thestandard)

Plan features and benefits include:

For Educators:

- \$25 per regular days of required attendance\*
- Up to 75% of regular daily contract salary (reduced by deductible income) if you become disabled\*
- Up to 75% of extra duty pay lost due to disability and reduced by deductible income (such as summer school, coaching, and other forms of stipends or per diems)\*
- Additional \$35 per calendar day if you are hospitalized (no waiting period, 60-day maximum)
- 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
- Access to The CTA Advisory Panel on Endorsed Services
- Convenient payroll deductions

*\* Subject to any benefit waiting period, during fully paid sick leave or restored sick leave.*

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)

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

## VOLUNTARY BENEFITS

### CTA Well-Baby Program

Mayo Clinic Pregnancy Advisor - (800) 906-1064 - [www.cta.org](http://www.cta.org)

- 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 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. 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](http://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 vehicle while 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

#### CTA Financial Services

First Financial Credit Union - (800) 537-8491 - [www.ffcuc.org/cta](http://www.ffcuc.org/cta)

- 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 in 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

Provident Credit Union (available in Northern California only)

(650) 508-0300 - (800) 632-4600 outside 650 -

[www.providentcu.org/?seg=59](http://www.providentcu.org/?seg=59)

- Competitive rates on loans, savings accounts and term-share certificates
- Interest-free strike loans
- Convenient locations throughout Northern California and over 350 CUSC 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 Credit Card Services

Bank of America - (866) 438-6262 -

[www.applyonlinenow.com/us/CTA/](http://www.applyonlinenow.com/us/CTA/) - Priority Code: VAARK4

CTA Platinum Plus® Visa® Credit Card With WorldPoints® Rewards

- Choice of cash, travel or merchandise rewards
- 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](http://www.enterprise.com)

Account Number: NACA068 - Company Name: CTA

- Call (800) RENT-A-CAR for the nearest branch or visit [www.enterprise.com](http://www.enterprise.com)
- Provide your Account Number: NACA068
- Enter CTA as the Company Name for online reservations

#### CTA Travel, Entertainment and Purchasing Discounts

TSA Special Member and Insurance Services, Inc. - (800) 537-8491 &

TSA Travel - (800) 570-7877 - [www.tsaspecialservices.com](http://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

#### NEA Member Benefit Programs

NEA Member Benefits - (800) 637- 4636 - [www.neamb.com](http://www.neamb.com)

- Whirlpool Corporation VIPLINK® Program: Save on popular consumer brands from Whirlpool Corporation
- NEA Click & Save®: 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 - you may also invite up to four family members to open their own account and begin saving
- NEA Car Rental Program®: Get preferred member rates and other special benefits when you reserve your rental car in advance from Hertz, Alamo, or Enterprise

#### CTA Business Initiatives & Development Department

California Educators Investment and Retirement Guide

(650) 552-5200 - [www.CTAinvest.org](http://www.CTAinvest.org)

- 2-3 minute videos on 403(b) & 457 Plans, Social Security and more
- Personalized financial calculators
- 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) and 457 conference and trainings

#### Third-Party Administrator to Provide 403(b) Compliance to Districts

- CTA has endorsed the CalSTRS 403bComply program
- [403bcomply@calstrs.com](mailto:403bcomply@calstrs.com), (888) 426-2684 or [jschiffler@calstrs.com](mailto:jschiffler@calstrs.com)

*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.*

## CTA MEMBER BENEFITS

# Tips & Facts

CALIFORNIA TEACHERS ASSOCIATION

650.552.5200  
[member\\_benefits@cta.org](mailto:member_benefits@cta.org)  
[www.cta.org](http://www.cta.org)

CTA Member Benefits Department  
*Benefit options for all your needs*



nea  
MBTIP0611