



# **WELCOME**

**Navigating Your  
First Years in  
Education**



**Yvonne Cheng: CTA Member Benefits, Consultant**

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# CTA History



## **Outspoken and Out to Make a Difference Since 1863**

When CTA was founded in 1863, only a few hundred students attended public schools and teachers were poorly prepared and seriously underpaid. Within three years, CTA persuaded the state legislature to establish free public schools for all children.





CALIFORNIA TEACHERS ASSOCIATION

## OUR MISSION

The California Teachers Association exists to protect and promote the well-being of its members; to improve the conditions of teaching and learning; to advance the cause of free, universal, and quality public education for all students; to ensure that the human dignity and civil rights of all children, youth and adults are protected; and to secure a more just, equitable, and democratic society.

[www.cta.org](http://www.cta.org)





# Executive Officers



**Executive Director: Jeff Good**



**President: David Goldberg**

**Vice President: Leslie Littman**

**Secretary-Treasurer: Erika Jones**





# Board of Directors



**CTA's Board of Directors oversees the implementation of all CTA policies from the State Council of Education. Board members serve on numerous committees and task forces within CTA and with state and local agencies. At the direction of the President, they represent members in the news media, before civic and community groups and with governmental agencies.**





## **Our Vision**

Our vision is a great public school for every student.

## **Our Mission**

Our mission is to advocate for education professionals and to unite our members and the nation to fulfill the promise of public education to prepare every student to succeed in a diverse and interdependent world.

## **Our Core Values**

Equal Opportunity

A Just Society

Democracy

Professionalism

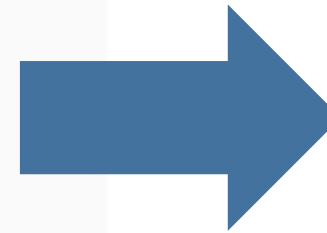
Partnerships

Collective Action

**NEA.org**



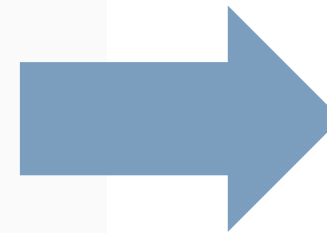
# Understanding your Union



## **NEA: National Education Association**

NEA brings the expertise, drive, and dedication of **3 million** educators and allies to advancing justice and excellence in public education.

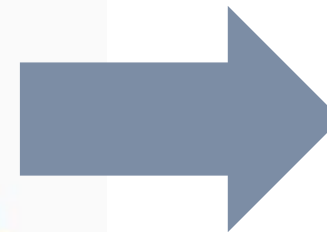
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## **CTA: California Teachers Association**

CTA is **310,000** educators across the state of California. We are powerful and passionate advocates for students and public education.

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## **Your Local Association**

You're part of a group of more than **1,100** local chapters throughout California.

Members include teachers, counselors, psychologists, librarians, Education Support Professionals and other non-supervisory certificated personnel in our public schools and colleges as well as retired and student chapters.





# 310,000 Members Strong





# FIRST YEARS

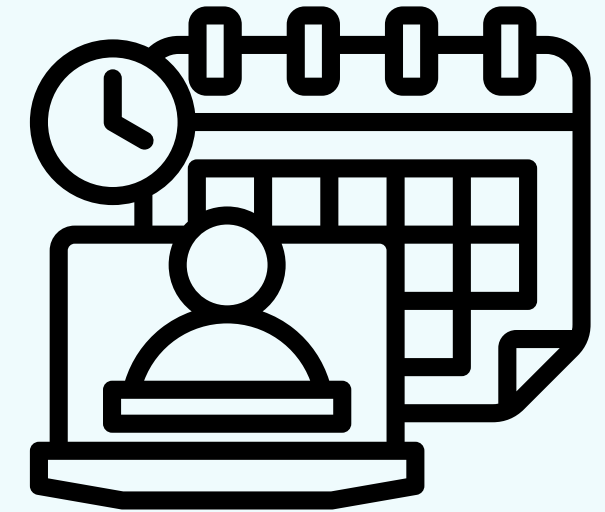
For your first five years as an educator, the experience can be both exciting and overwhelming. Focusing on key areas can help create a strong foundation for a successful teaching career. Here are the top five things to focus on:

## 1. Classroom Management

- **Why it matters:** Establishing routines and rules from the beginning helps create a structured learning environment, which is essential for both teacher and student success.
- **What to do:** Develop clear expectations for behavior, create a classroom management plan, and be consistent in enforcing rules. Build relationships with students to foster respect and cooperation.



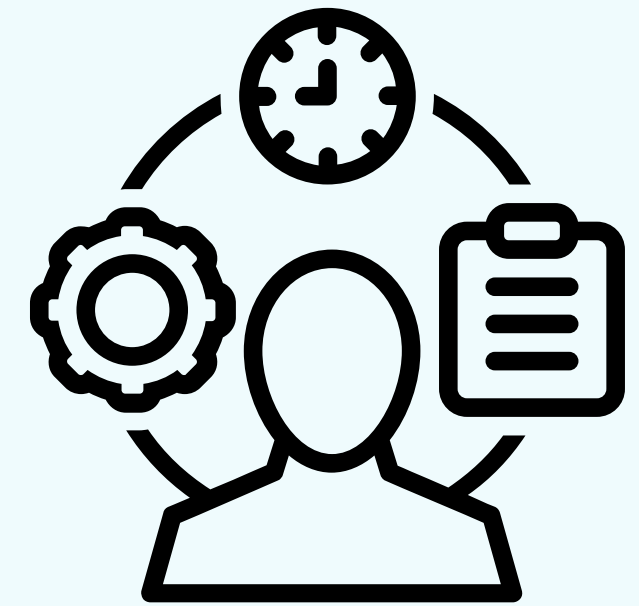
# FIRST YEARS



## 2. Curriculum Planning & Instruction

- **Why it matters:** Understanding what and how to teach is crucial for ensuring that your students meet learning objectives.
- **What to do:** Familiarize yourself with the curriculum, standards, and learning outcomes. Design engaging, differentiated lesson plans to cater to diverse learning needs. Be flexible and adjust lessons based on student understanding.

# FIRST YEARS



## 3. Time Management & Organization

- **Why it matters:** Teaching involves many moving parts—lesson planning, grading, meetings, and professional development—so effective time management is key to avoiding burnout.
- **What to do:** Use tools like planners, calendars, or apps to schedule tasks. Prioritize what's important, set realistic goals, and break down tasks into manageable steps. Don't be afraid to ask for help from colleagues when needed.

# FIRST YEARS

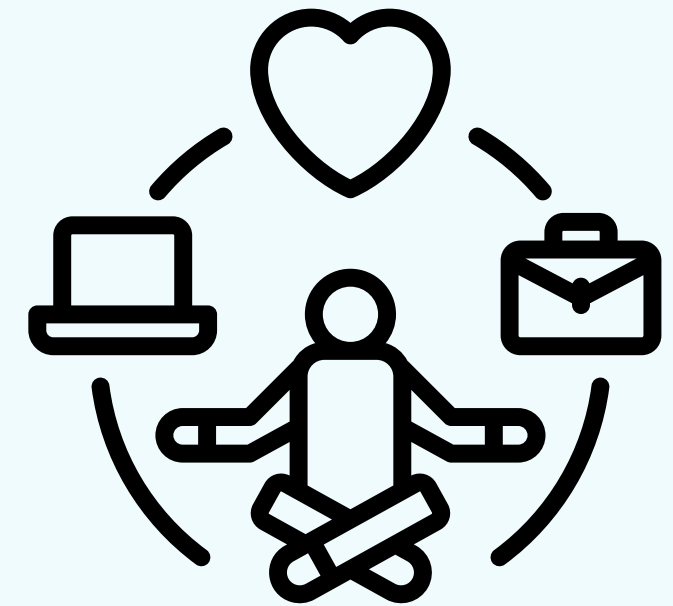


## 4. Building Relationships with Students & Colleagues

- **Why it matters:** Positive relationships foster a productive learning environment and provide support systems for teachers.
- **What to do:** Get to know your students as individuals. Make an effort to connect with colleagues, seek mentorship, and join professional networks. Relationships with experienced teachers can offer guidance and support as you navigate challenges



# FIRST YEARS



## 5. Self-Care & Maintaining Work-Life Balance

- **Why it matters:** Teaching can be emotionally and physically draining, especially for first-year educators. Maintaining balance is key to long-term success.
- **What to do:** Set boundaries between work and personal time. Practice self-care strategies like exercise, hobbies, and mindfulness. Don't be afraid to take breaks to recharge and seek support when feeling overwhelmed.

# PAY SCALES

K-12 Teacher (Fully Credentialed) Bachelors Degree and > 30 < 59 semester units										
Pay Scale Group : B7									Number of Service Days: 184	
CONTRACT TERM 2023-2025										
Pay Scale Area (Verifiable Years of Service)	07/01/2022 Base Salary	Total Annual Salary effective 07/01/2022	<u>Effective</u> 07/01/2023 Base Salary (\$9,000 per step)	Total Annual Salary effective 07/01/2023	<u>Effective</u> 08/01/2024 Base Salary (3%)	Total Annual Salary effective 08/01/2024	<u>Effective</u> 01/01/2025 Base Salary (2%)	Total Annual Salary effective 01/01/2025	QTEA Add-on (added to base salary)	FWEA Add-on (added to base salary)
1	\$ 61,947.46	\$ 70,184	\$ 70,947.46	\$ 79,184	\$ 73,075	\$ 81,312	\$ 74,537	\$ 82,774	\$ 4,303	\$ 3,934
2	\$ 62,748.82	\$ 71,194	\$ 71,748.82	\$ 80,194	\$ 73,901	\$ 82,346	\$ 75,379	\$ 83,824	\$ 4,461	\$ 3,984
3	\$ 63,557.60	\$ 72,209	\$ 72,557.60	\$ 81,209	\$ 74,735	\$ 83,386	\$ 76,230	\$ 84,881	\$ 4,615	\$ 4,036
4	\$ 64,360.02	\$ 73,219	\$ 73,360.02	\$ 82,219	\$ 75,561	\$ 84,420	\$ 77,072	\$ 85,931	\$ 4,772	\$ 4,087
5	\$ 65,161.38	\$ 74,229	\$ 74,161.38	\$ 83,229	\$ 76,386	\$ 85,454	\$ 77,914	\$ 86,982	\$ 4,930	\$ 4,138
6	\$ 65,969.10	\$ 75,244	\$ 74,969.10	\$ 84,244	\$ 77,218	\$ 86,493	\$ 78,763	\$ 88,038	\$ 5,086	\$ 4,189
7	\$ 67,002.60	\$ 76,082	\$ 76,002.60	\$ 85,082	\$ 78,283	\$ 87,362	\$ 79,848	\$ 88,927	\$ 4,824	\$ 4,255
8	\$ 69,666.38	\$ 77,449	\$ 78,666.38	\$ 86,449	\$ 81,026	\$ 88,809	\$ 82,647	\$ 90,430	\$ 3,359	\$ 4,424
9	\$ 72,326.98	\$ 79,065	\$ 81,326.98	\$ 88,065	\$ 83,767	\$ 90,505	\$ 85,442	\$ 92,180	\$ 2,145	\$ 4,593
10	\$ 74,991.82	\$ 80,933	\$ 83,991.82	\$ 89,933	\$ 86,512	\$ 92,453	\$ 88,242	\$ 94,183	\$ 1,179	\$ 4,762
11	\$ 77,653.48	\$ 83,300	\$ 86,653.48	\$ 92,300	\$ 89,253	\$ 94,900	\$ 91,038	\$ 96,685	\$ 716	\$ 4,931
12	\$ 80,318.32	\$ 86,169	\$ 89,318.32	\$ 95,169	\$ 91,998	\$ 97,849	\$ 93,838	\$ 99,689	\$ 751	\$ 5,100
13	\$ 80,318.32	\$ 86,169	\$ 89,318.32	\$ 95,169	\$ 91,998	\$ 97,849	\$ 93,838	\$ 99,689	\$ 751	\$ 5,100
14	\$ 80,318.32	\$ 86,169	\$ 89,318.32	\$ 95,169	\$ 91,998	\$ 97,849	\$ 93,838	\$ 99,689	\$ 751	\$ 5,100
15	\$ 80,318.32	\$ 86,169.32	\$ 89,318.32	\$ 95,169	\$ 91,998	\$ 97,849	\$ 93,838	\$ 99,689	\$ 751	\$ 5,100

EARLY CHILDHOOD EDUCATION PROGRAMS SALARY PLAN C170  
Effective July 1, 2023  
10 MONTH - 10 PAY 184 DAYS  
MONTHLY SALARY RATES

SALARY GRADES

010		011	012	013	014		
CD Permit		AA	AA+30 units	BA	BA+15 units		
		with Permit	with Permit	with Permit	w/CD Supervision		
		+ Adult	+ Adult	+ Adult	Permit + Adult		
		Supervision	Supervision	Supervision	Supervision		
Steps						Steps	
01	\$4,361.17	\$4,470.28	\$4,582.15	\$4,696.60	\$4,813.99	01	
02	4,470.28	4,582.15	4,696.60	4,813.99	4,934.33	02	
03	4,582.15	4,696.60	4,813.99	4,934.33	5,057.79	03	
04	4,696.60	4,813.99	4,934.33	5,057.79	5,184.20	04	
05	4,813.99	4,934.33	5,057.79	5,184.20	5,313.92	05	
06	4,934.33	5,057.79	5,184.20	5,313.92	5,446.77	06	
07	5,057.79	5,184.20	5,313.92	5,446.77	5,582.93	07	
08	5,184.20	5,313.92	5,446.77	5,582.93	5,722.40	08	
09	5,313.92	5,446.77	5,582.93	5,722.40	5,865.37	09	
10	5,313.92	5,582.93	5,722.40	5,865.37	6,012.02	10	
11	5,313.92	5,722.40	5,865.37	6,012.02	6,162.34	11	
12	5,313.92	5,722.40	6,012.02	6,162.34	6,316.54	12	
13	5,313.92	5,722.40	6,162.34	6,316.54	6,474.41	13	
14	5,313.92	5,722.40	6,316.54	6,474.41	6,636.33	14	
15	5,366.91	5,779.62	6,539.18	6,702.57	6,870.19	15	
16	5,501.05	5,924.06	6,702.57	6,870.19	7,041.86	16	
17	5,638.68	6,072.18	6,870.19	7,041.86	7,217.95	17	
71	5,740.06	6,173.57	6,971.58	7,143.43	7,319.34	71	
72	5,740.06	6,173.57	6,971.58	7,143.43	7,319.34	72	
73	5,740.06	6,173.57	6,971.58	7,143.43	7,319.34	73	
74	5,740.06	6,173.57	6,971.58	7,143.43	7,319.34	74	
75	5,740.06	6,173.57	6,971.58	7,143.43	7,319.34	75	
76	5,943.94	6,377.44	7,175.45	7,347.30	7,523.21	76	

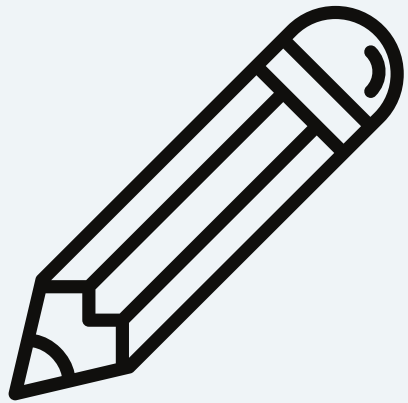
# WHY DID YOU JOIN CTA?

## Unions Protect Your Rights:

One of the primary benefits of joining a union is the protection it offers. Unions advocate for fair wages, benefits, job security, and proper working conditions. They can also provide legal assistance if you face unfair treatment, contract violations, or disputes with administration.



# The Value of Membership



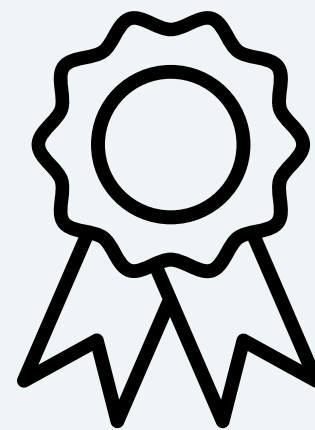
CTA and NEA Member Benefit programs are designed exclusively for educators.



Members are excited to discover how Member Benefits can help them save money and find solutions for many of their personal and financial needs.



CTA Members receives a variety of benefits and programs to enhance your life and career.



CTA and NEA Member Benefit programs are designed exclusively for educator.

# **PROTECTION**

**Professional Development**

**Workplace Protection: Collective Bargaining**

**Financial and Insurance**

**Retirement**

**Health and Wellness**

**Job Related Protection**

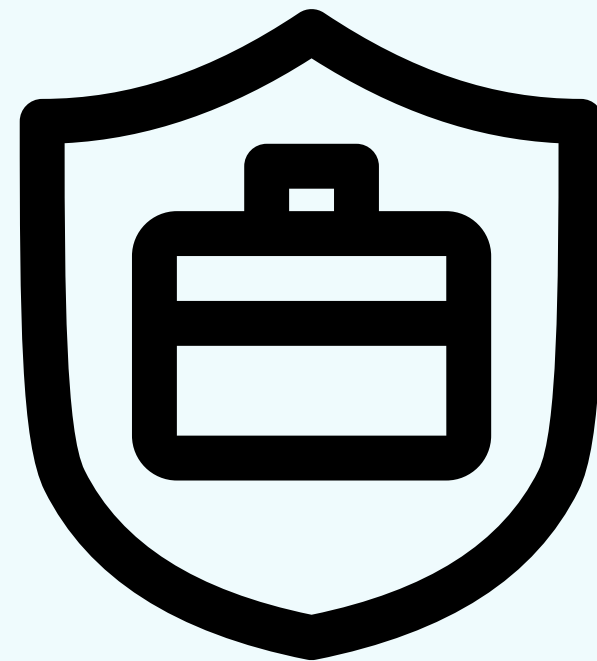
**Money Saving Discounts**



# PROTECTION

**Job Related Protection**

**Workplace Protection: Collective Bargaining**



# Collective Bargaining Agreement

## 1. Leaves of Absence

- Illness leave
- Jury Duty
- Pregnancy/Family leave
- Bereavement Leave

## 2. Hours of Employment

- Workday defined
- Prep time (if applicable)

## 3. Evaluations

- Timeline and process for being evaluated


## 4. Assignments/Transfers

- Transfer and reassignment processes (ie which school and what grade level/subject matter)
- Processes and timelines for assignments





# Primary Contact Staff (PCS)

 **CALIFORNIA  
TEACHERS  
ASSOCIATION**

MEMBER BENEFITS

Hi, Patricia

LOG OUT

My Profile

Account Settings

INSURANCE

LIFE EVENTS

FINANCIAL SERVICES

DISCOUNTS & TRAVEL

RETIREMENT

TOOLS & RESOURCES

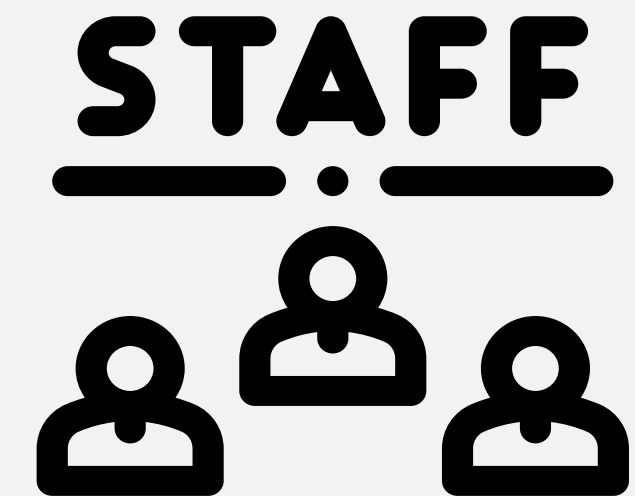
Home > Your Profile

## Your Profile

To make changes to your profile, edit fields below and click update at the bottom of the page. To change your password, click the change password link. You cannot change your username. If you need help, please call 650-552-5200

### My Chapter Information

Chapter	Staff Tchrs Assn
Chapter President	Lacey Banana Van
CTA Board Member	Happy Friday James "Jimmy" Hendrix
Primary Contact Staff	Daisy Summer



# LEGAL SERVICES (EEL)

## CTA/NEA Legal Services Educators Employment Liability (EEL)

### **The Highlights pg. 7**

- Civil Defense for eligible employment lawsuits
- Criminal Proceedings
- Bail Bond
- Assault-Related Personal Property Damage

## Extended Educators Employment Liability (EEEL) Coverage

### Rendering Services:

- Dental Hygienists
- Certified Athletic Trainers

### Teaching & Supervising:

- Physical Therapists
- Occupational Therapists
- Registered Nurses



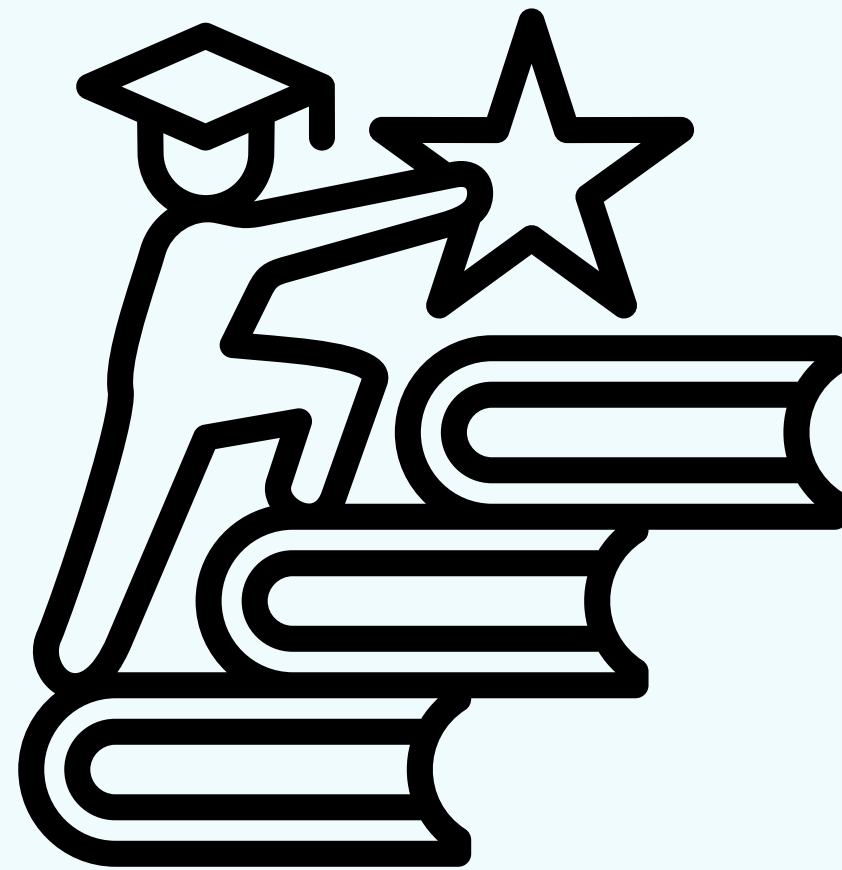
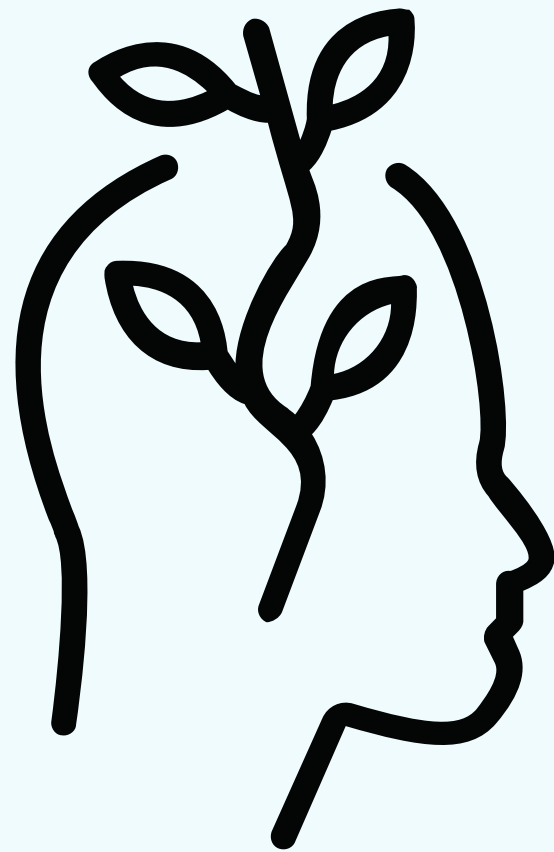
# GROUP LEGAL SERVICES

## Group Legal Services Program (GLS)

- Required referral from CTA staff: PCS (Primary Contact Staff)
- Must be a current active member at the time the underlying incident occurred; at the time the need for legal services arose; and throughout the time legal services are provided
- 30 minutes for personal matters

Highlights pg. 7  
[www.cta.org/legal](http://www.cta.org/legal)

# Professional Development





# Building Your Skills

**CTA offers top-notch professional development opportunities designed to improve the quality of teaching and learning. Whether it's attending one of our conferences, participating in a training or workshop, or applying for a scholarship or grant, CTA can help you be the best educator you can be!**

# CONFERENCES



**CTA statewide conferences offer members valuable knowledge and skills on topics like teaching, racial justice, LGBTQ+ issues, education advocacy, and more. Attendees gain insights from top experts, engage in interactive workshops, and network with fellow educators.**

**[www.CTA.org/conferences](http://www.CTA.org/conferences)**



# CONFERENCE GRANTS

2026 Issues Conference

2026 Good Teaching Conference North

2026 Good Teaching Conference South

2026 Equity & Human Rights Conference

2026 Women's Leadership Conference



BIPOC  
Grant

ESP Grant

New Member  
Grant

Small Chapter  
Grant

Emerging  
Leaders  
Grant

[www.CTA.org/grants](http://www.CTA.org/grants)

# UNIVERSITY CREDIT

The CTA 2025-2026 University Credit Program allows members to earn professional growth hours through in-person or virtual CTA conference sessions, qualifying for University Credits from CSU Chico. CTA will cover the cost of up to six of the nine available credits. Members can earn an additional six credits even if they've completed units in a prior term.

- CTA University Credit: [www.cta.org/credit](http://www.cta.org/credit)
- Questions: [VirtualPass@CTA.org](mailto:VirtualPass@CTA.org)
- The Highlights pg. 19

**\*Verify with your school district that they will grant credit and lane changes**



# PROFESSIONAL DEVELOPMENT

Instruction and Professional Development provides technical assistance to local chapters, CTA leadership and CTA departments in the areas of standards, assessment, curriculum, instruction, special education, accountability, and teacher evaluation.

**I'm interested in professional learning opportunities...**

National Board Certification



CTA/NEA Micro-Certifications



CTA Conferences



Instructional Leadership Corps



**[www.cta.org/ipd](http://www.cta.org/ipd)**

# Scholarships, Grants & Awards

Did you know that CTA offers financial support to CTA members and their dependents throughout the academic year? Some of the deadlines are quickly approaching. See the list of opportunities below and apply now!

[LGBTQ+ Safety in Schools Grant & Scholarship Program in Honor of Guy DeRosa](#)

Human Rights Awards

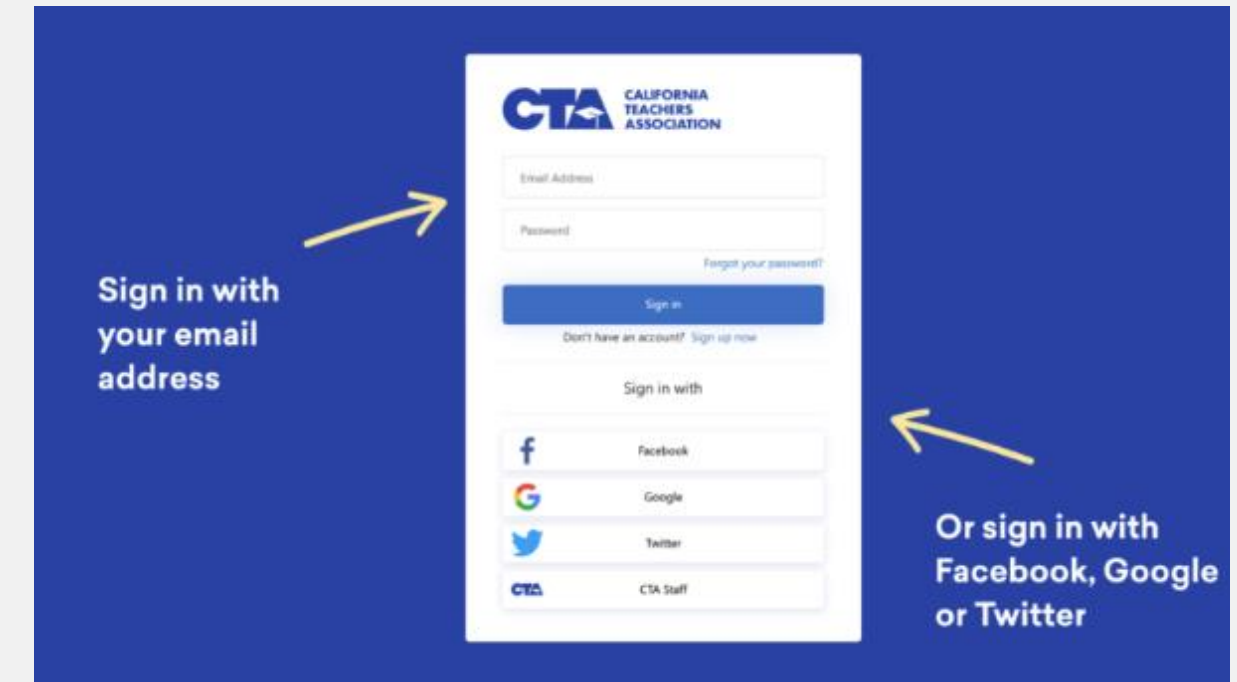
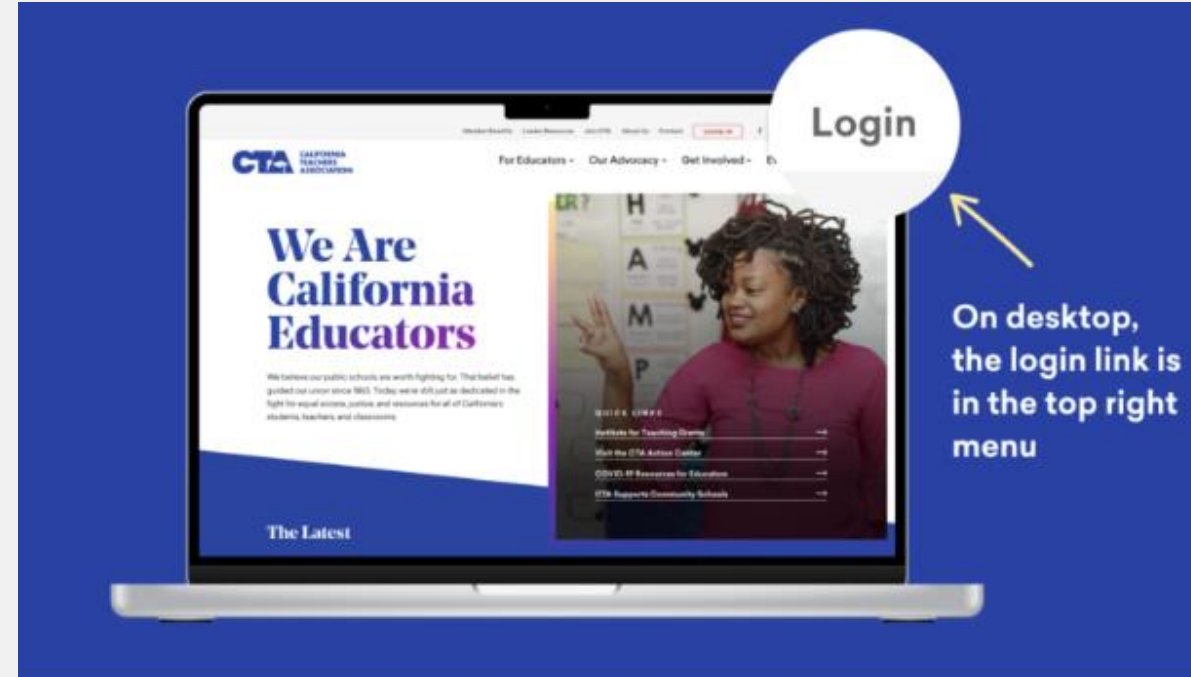
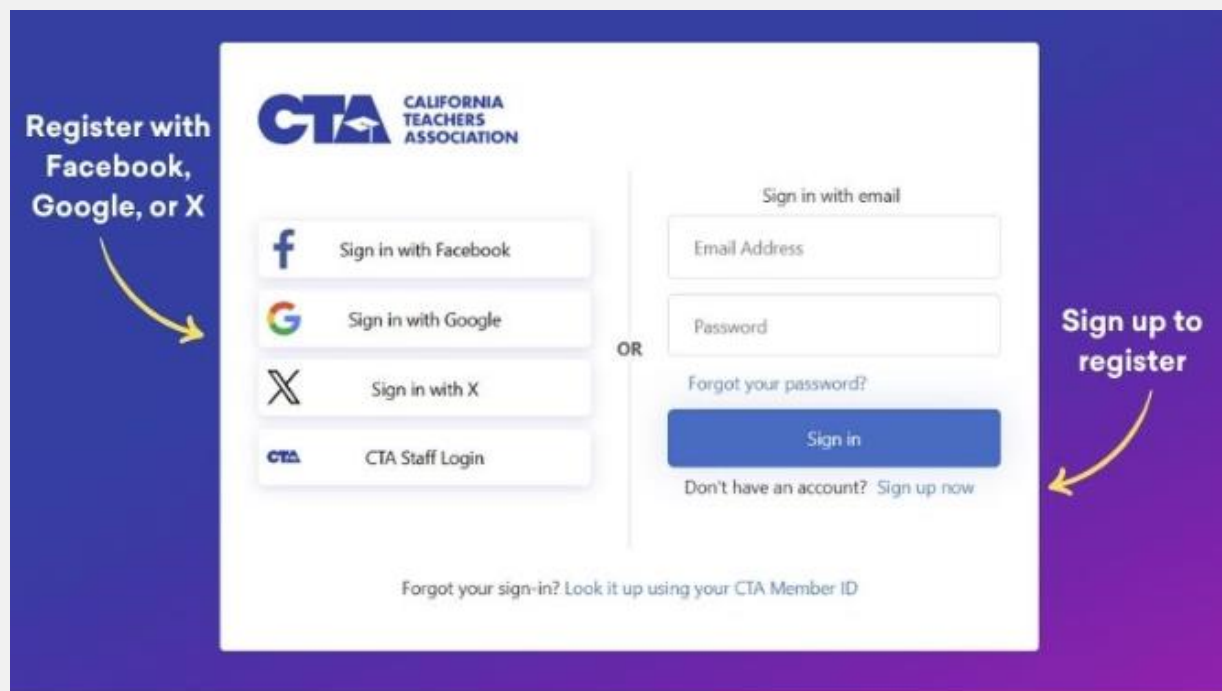
[CTA Scholarships](#)

[CTA Martin Luther King Jr. Memorial Scholarship](#)

[César E. Chávez and Dolores Huerta Education Awards Program](#)

[scholarships@cta.org](mailto:scholarships@cta.org) or [humanrightsdept@cta.org](mailto:humanrightsdept@cta.org)

# CTA.org



## How to Sign Up and Log In

1. Go to "[Login](#)" from the top right corner of the main navigation menu of the CTA.org homepage.
2. Click "Sign up now" to register.
3. Or register with Facebook, Google or X.


## Log in from your computer

1. Go to "Login" from the top right corner of the main navigation menu.
2. Click "Login."
3. Enter your email and password or sign in using your Facebook, Twitter or Google login.

4. If prompted, enter the six-digit verification code sent to your trusted device or phone number and complete sign in.
5. If your email address is not on file with CTA, your member profile will show that CTA could not identify you.



# CTAMemberBenefits.org

**CALIFORNIA  
TEACHERS  
ASSOCIATION**

MEMBER BENEFITS

LOG IN

INSURANCE

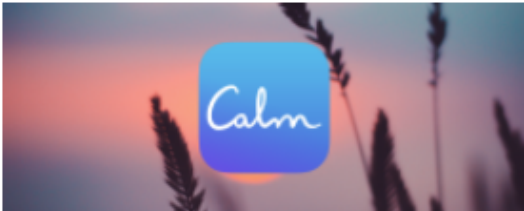
LIFE EVENTS

FINANCIAL SERVICES

DISCOUNTS & TRAVEL

RETIREMENT

TOOLS & RESOURCES



**Calm**

CTA has partnered with Calm to provide you with tools that can help you meditate, relax, focus and improve sleep. Find out more here.

Single Sign-On Login

First time users are required to select "LOG IN" and click on "Sign up now" to set up a new password.

[Find out more here](#)

ACCESS TO SAVINGS

THE STANDARD

CTA RETIREMENT SAVINGS PLAN

AUTO & HOME INSURANCE



BANK OF AMERICA

ACCESS TO SAVINGS

Easy and convenient savings.

Access to Savings

FALLING TRAVEL PRICES



Join CTA Member Benefits every first Tuesday of the month, 4 pm PST, to learn about your member benefits.

To register for MB4U sessions, click [here](#).

Date	MB4U Topic
August 6, 2024	The Standard
September 3, 2024	CTA Retirement Savings Plan
October 1, 2024	University Credit Program
November 5, 2024	California Casualty

Register with Facebook, Google, or X

Sign in with Facebook

Sign in with Google

Sign in with X

CTA Staff Login

Sign in with email

Email Address

Password

Forgot your password?

Sign in


Don't have an account? Sign up now

OR




Sign up to register


Forgot your sign-in? Look it up using your CTA Member ID

# NEAMB.com/start




Benefits & Discounts ▾Resources ▾

Search   Sean 

 NEA® Customized Cash Rewards Credit Card  
APPLY NOW

## Thank you for your interest!

Take the next step to make the most of your membership.





NEA® Auto & Home Insurance Program

### Auto Insurance. Member Discount.

NEA members could save an average of \$638\* on auto insurance from Travelers.

[Get a Quote](#)







NEA® Customized Cash Rewards Visa Signature® Credit Card with Bonus Offer

### Earn Cash Back. Maximize It.

LIMITED TIME ONLINE BONUS OFFER: \$250 Amazon.com Gift Card (students not eligible). Apply here for this offer. Offers vary elsewhere.

[Apply Now](#)







NEA Student Debt Navigator powered by Savi

### Find Student Loan Debt Relief.

Find information about any forgiveness or cancellation programs you may qualify for, along with how much you can save.

[Get Started](#)






NEA® Life Insurance

### Life Insurance

Eligible for a trust for the life of the member.

[Get Started](#)



## NEA Member Benefits Login

Sign in to access all the benefits and discounts available to you as an NEA member

Need a Member Benefits account? [Create an Account](#)

Not a NEA member? [Join Now](#)

Please enter your email.

Please enter your password.

[Forgot Password?](#) [Forgot Login Email?](#)

☐ Remember me

# PROTECTION

**Mental Health and Financial Wellness**







# Mental Health



Gentle Reminder:  
Life is hard enough.  
Please don't be hard on  
yourself too.

Calm

**The Highlights pg. 1-2**

[www.ctamemberbenefits.org/Calm](http://www.ctamemberbenefits.org/Calm)

MENTAL HEALTH & WELLNESS

## Mental Health Resources to Support You

### CATEGORIES

[For Members](#)

[For the Classroom](#)

[For Leaders](#)

[Social Emotional Learning \(SEL\)](#)

[Wellness Center: Recorded](#)

[Webinars](#)

[www.cta.org/for-educators/wellness-center](http://www.cta.org/for-educators/wellness-center)

# Automatic Benefits

## CTA Death & Dismemberment Plan

Death Benefit	Accidental Death & Accidental Dismemberment (AD&D) Benefit	Occupation/Association Leader AD&D Benefit
\$2,000	\$10,000	\$50,000

CTA/NEA members should designate (a) beneficiary(ies). If there is no named beneficiary(ies) or the beneficiary(ies) dies before the member, benefits will be paid in the following preference order:

- 1.Spouse/Domestic Partner
- 2.Children
- 3.Parents
- 4.Brothers and sisters
- 5.Executor or administrator

**The Highlights pg. 7**

## NEA Complimentary Life Insurance

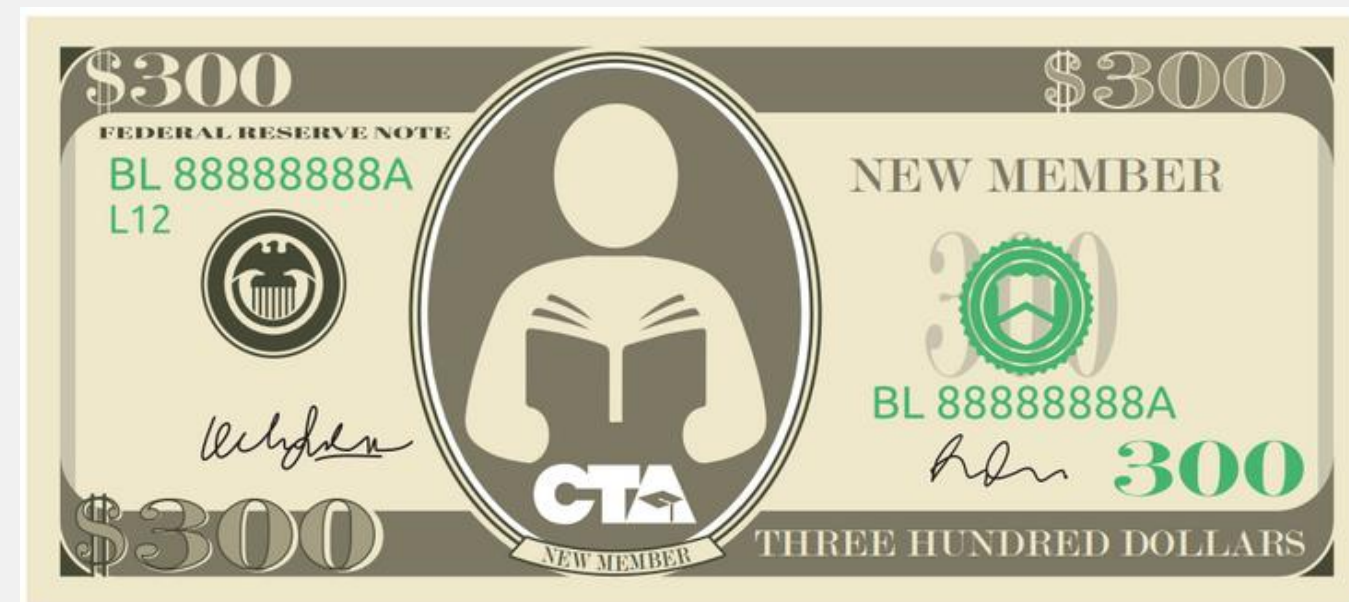
Years of Continuous Membership	Death Benefit	AD&D Benefit	Occupation/Association Leader AD&D Benefit	Unlawful homicide while at work
1 year	\$1,000	\$1,000	\$50,000	\$150,000
2 years	\$1,000	\$2,000	\$50,000	\$150,000
3 years	\$1,000	\$3,000	\$50,000	\$150,000
4 years	\$1,000	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000	\$5,000	\$50,000	\$150,000

# Brand New Educators

## CTA Classroom Set-Up Grant

### Highlights page 7

CTA Classroom Setup Grant is a special program for brand new TK-14 educators (within their first year of teaching) to provide \$300 financial assistance with setting up their classroom.





# The CTA 403(b) Retirement Savings Plan

## The California Teachers Association's own 403(b) Program

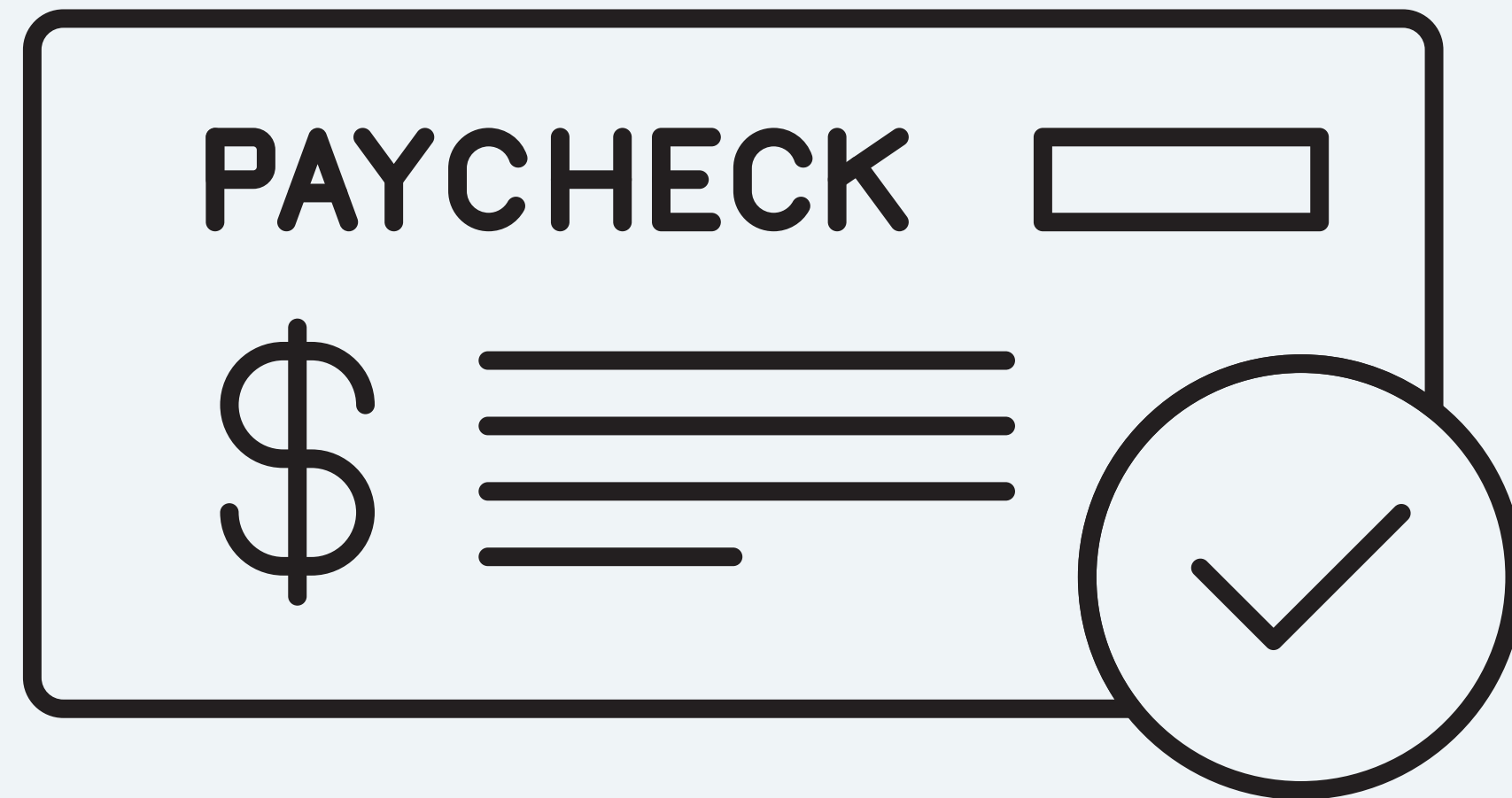
- Low Cost (fixed fee)
- World Class Investments
- No Commissions
- No Surrender Fees
- Fiduciary Advisors



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[www.ctamemberbenefits.org/rsp](http://www.ctamemberbenefits.org/rsp)

# PROTECT YOUR



# SAMPLE

## Earnings statement

Employee information	Social Security number	Reporting period	Pay date	Employee ID
Name: Yvonne Cheng Address: 1234 Golden St San Francisco Ca 94116	123-45-678	XX/XX/2025	XX/XX/2025	xxxxxx

Rate	Hours	Gross earnings	Taxes	Before tax Deductions	After Tax Deductions	Employer Paid Benefits	Year to Date
Regular Paid Holidays	49.5 xxx	1,898.33 xxx	Fed TX Withholding TX \$ Fed TX EE Medicare TX \$ CA TX withholding Tax \$ CA TX EE Disability \$ CA TX EE Vol Disab \$	403b Medical\$ DP \$	Union Dues \$	Medical EE \$ Dental EE \$ Vision EE \$	\$\$\$\$

Year to Date Gross	Year to Date deductions	Year to Date Net	Gross pay	Total current deductions	Net pay
39,799.37	5,655.74	26,172.20	2,304.01	xxxxxx	xxxxxx



# CAUTION

## **Be Prepared When Meeting with Representatives Selling Non-Endorsed Voluntary Insurance and Investment Products**

- **These products have not been vetted or endorsed by our associations**
- **Remember that their products are not your only choices, and you do not have to make a purchase decision during the meeting.**
- **These programs often include commission, cost more, and may not have the best plan design for you. Many of these programs are more beneficial to the sales representative and organization.**

# We Recommend

- **Restrict the conversation during this meeting to your employer benefits, such as health or dental insurance and your Section 125 elections.**
- **If you are considering one of their voluntary products, take the time to compare these products with others, including the CTA-endorsed products, to ensure that you make the best choice.**





# **The STANDARD**

## **CTA Endorsed Life and Disability**

**The Highlights pg. 15**  
**[www.ctamemberbenefits.org/rsp](http://www.ctamemberbenefits.org/rsp)**



New Hire  
Special  
Enrollment  
Opportunity



Newly hired members and district transfers can apply without answering health questions:

- Within **270 days** of starting work at a new district
- Disability insurance
- Up to \$400,000 of Life insurance<sup>1</sup>
- Family coverage options

Learn more and apply online at  
[standard.com/cta/newhire](https://standard.com/cta/newhire)



# New Hires

**Compare coverage and premium,  
and enroll in the CTA-endorsed  
plan.**

**New Hires:**

[standard.com/cta/newhire](https://standard.com/cta/newhire)

**Learn More:**

**CTAMemberBenefits.org/TheStandard**

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.

# CTA-endorsed Disability and Life Insurance



## Life Insurance:

- Member coverage options from \$25,000 to \$400,000<sup>1</sup>
- Matching Accidental Death and Dismemberment (AD&D) coverage is automatically included (up to \$200,000)
- Spouse/domestic partner and dependents coverage options

## Disability Insurance:

- Disability insurance helps protect your paycheck if you're unable to work due to illness, injury, pregnancy or childbirth.
- Replaces up to 80% of your regular daily contract salary, minus any deductible income.<sup>2</sup>
- Includes additional benefits at no extra cost.

### Top causes of disability claims for CTA members\*



Pregnancy



Mental Health  
Conditions



Muscle/Bone  
Disorders



Cancer



Reproductive/  
Urinary



Accidents/  
Fractures

\* Based on the claims decisions data developed by The Standard for period of 9/1/18 - 8/30/21.

<sup>1</sup> 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.

<sup>2</sup> Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.





# Extra Benefits at No Extra Cost

Participants on an approved Disability claim may qualify for additional benefits if they meet additional specific criteria:



**Student Loan Benefit:** A weekly benefit paid for up to six months if you have an active student loan while on an approved disability claim.



**Cancer Benefit:** A weekly benefit paid for up to six months if your approved disability claim is due to cancer.



**Summer Benefit:** a weekly benefit paid if you become or continue to be Disabled during the months of June and July.<sup>4</sup>

These benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or childcare.

1 Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria.  
footnote 4: Summer Benefit is offered by CTA to eligible members who meet additional specific criteria during the months of June and July. CTA provides this benefit at no extra cost, and The Standard acts as the claims administrator of this benefit. Summer Benefit is not provided under the Voluntary Disability insurance policy.



# NEA® Student Debt Navigator

## Members receive:

- ✓ One free year of this online tool to determine eligibility for federal programs to potentially reduce or more efficiently **manage student loan debt**
- ✓ Members who use this benefit **save an average of \$2,000** annually on their student loans

*Paid for by the Members Insurance Trust*



# STUDENT LOANS

**Step 1: GO TO: [neamb.com/start](https://neamb.com/start)**

Student Loan Forgiveness & Refinancing


## NEA Student Debt Navigator powered by Savi

Access this tool to find legitimate options to better manage your student loan debt.

[Get Started](#)

In partnership with

**savi**



**Step 2:**  
**Click “Get Started”**

Sign in to ensure you have access to all of the benefits, discounts and services available to you as an NEA member.

Need a Member Benefits account? [Create an Account](#)

Not a NEA member? [Join Now](#)

Email Address

Password

[Forgot Password?](#) [Forgot Login Email?](#)

☒ Remember me

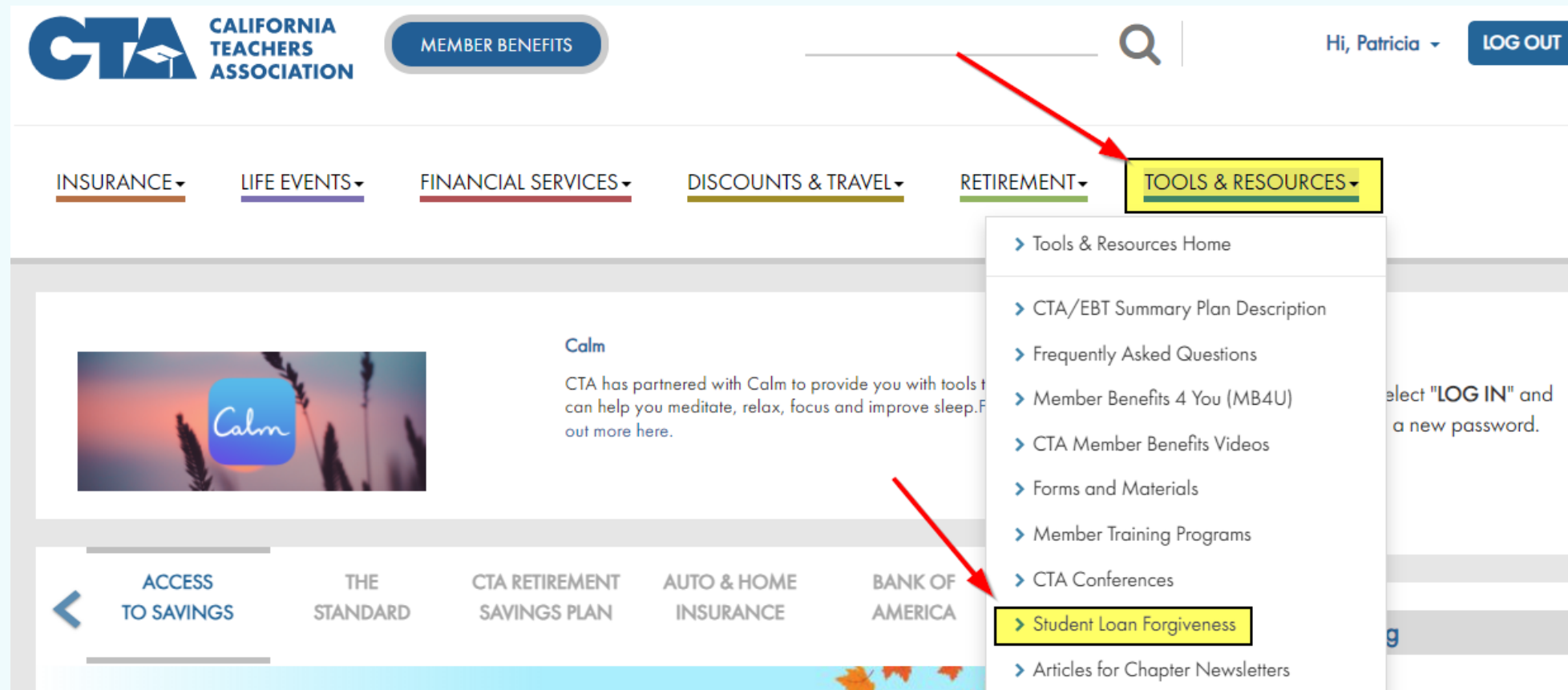
[Sign In](#)

**Step 3:**  
**Sign In or Create Account**

**Trouble signing in?**  
**Call the Member Advocacy Center**  
**800-637-4636**



# STUDENT LOANS



## Student Loan Forgiveness

### Student Loan Forgiveness

- 2025-2026 Student Loan Forgiveness PPT
- Student Loan Forgiveness - NEA Student Debt Navigator powered by Savi
- Teacher Loan Forgiveness Application
- Public Service Loan Forgiveness Application
- "Generation Debt" Webinar Schedule

Recently, the US Department of Education made changes to how the student loan forgiveness programs are administered. This session will explain the two loan forgiveness programs, the requirements, pitfalls to be cautious of, and ways to potentially lower monthly payments. Members will learn about the "NEA Student Debt Navigator" powered by Savi, which is a tool to help association members analyze their personal student loans. Members will leave with a better understanding of what steps they should take.

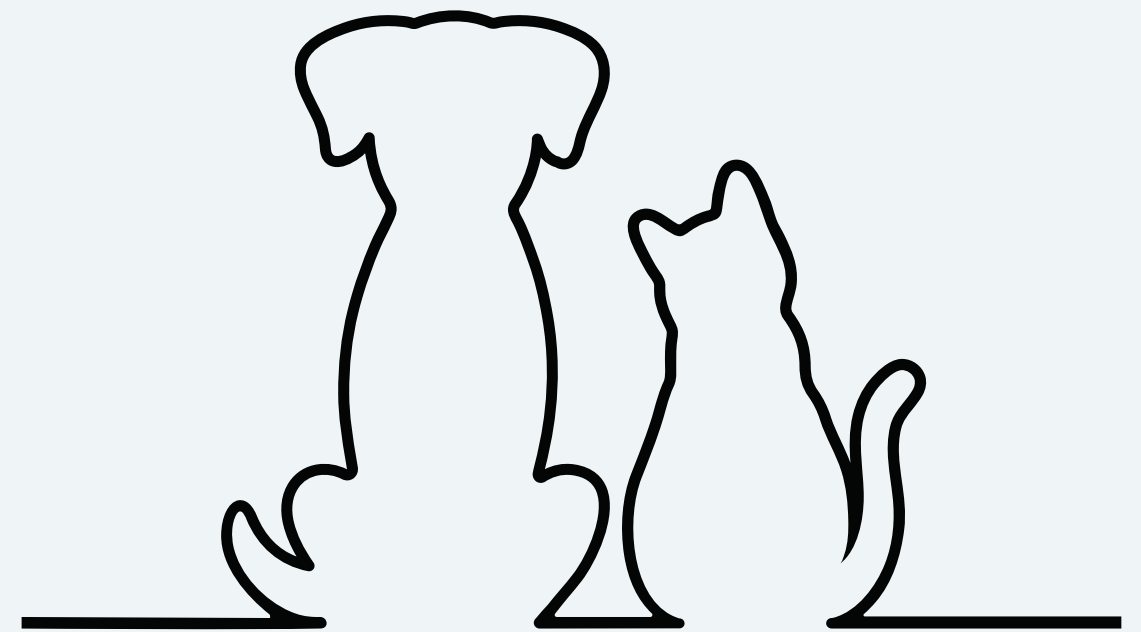
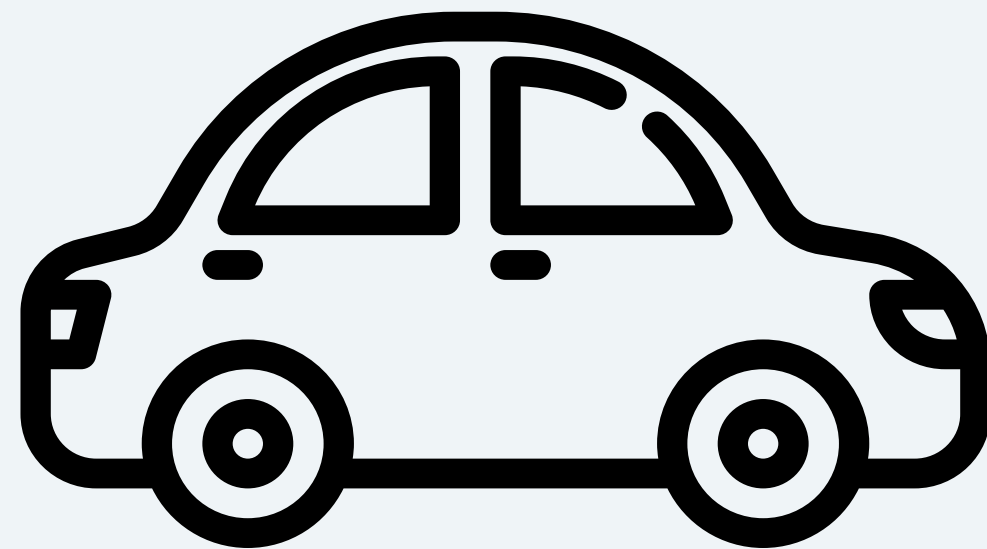
#### Dates:

Wednesday September 24, 2025 4:30-5:30 PM  
Wednesday October 22, 2025 4:30-5:30 PM  
Wednesday November 12, 2025 4:30-5:30 PM  
Thursday December 18, 2025 4:30-5:30 PM  
Thursday January 15, 2026 4:30-5:30 PM  
Tuesday February 17, 2026 4:30-5:30 PM  
Wednesday March 25, 2026 4:30-5:30 PM  
Thursday April 16, 2026 4:30-5:30 PM  
Wednesday May 6, 2026 4:30-5:30 PM

**RSVP to any of the above sessions [HERE!](#)**



# PROTECT YOUR





CTA Members, take advantage  
of Auto and Home/Renters  
Insurance that is simple, trusted,  
affordable, and right for you.





# CTA Auto and Home/Renters Insurance

## Convenient Services & Educator Benefits



24/7, USA-based, emergency claims service



Flexible payment plans, including EZ Pay with Summer & Holiday Skip payment options



Free ID Theft Resolution



Waived deductible for vandalism or collision while parked within 500 feet of school property, a school administrative office, or an education association office; or at a school-sponsored event.



\$1,000 coverage for personal property used for school or business while in your vehicle  
(limit includes \$500 for any non-electronic property)



\$1,000 coverage for fundraising money or goods



\$3,000 coverage for personal property used for teaching



Pet Injury protection



Various Discounts

**And!!**

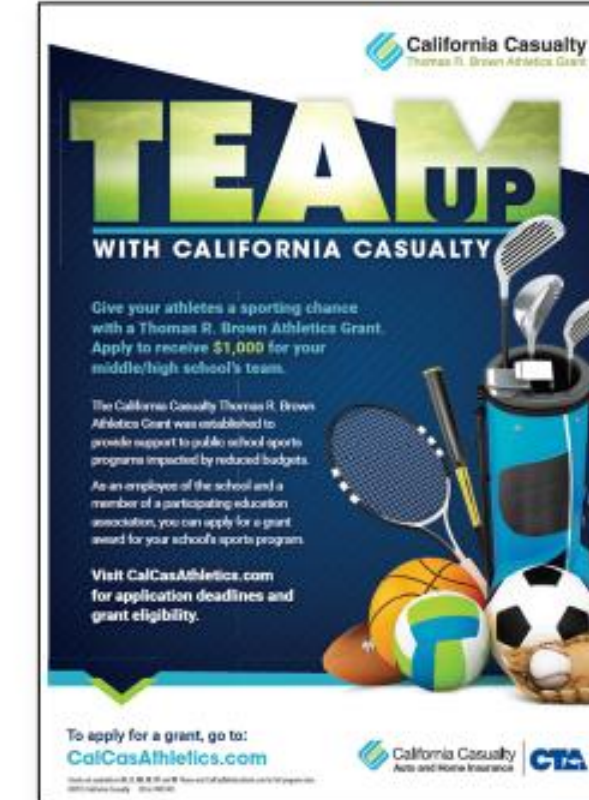
12-month Rate Guarantee





# Member Engagement Activities

- Music & Arts Grants
- Thomas R. Brown Athletic Grants
- Impact Teen Driver Program
- Convenient Online Quoting
- CTA Member Outreach (Back to School Events, Local Association Meetings, Statewide Conferences etc.)





# NEA® Pet Insurance Program

Get Reimbursed up to 90% on eligible veterinary bills\*

- ✓ Get a quote online
- ✓ Choose any licensed Vet emergency or specialist
- ✓ Choose from plans that cover accident, illness and/or routine care
  - ✓ Accident only plans start at \$6 monthly





# Disaster Relief Fund

## Grants Available:

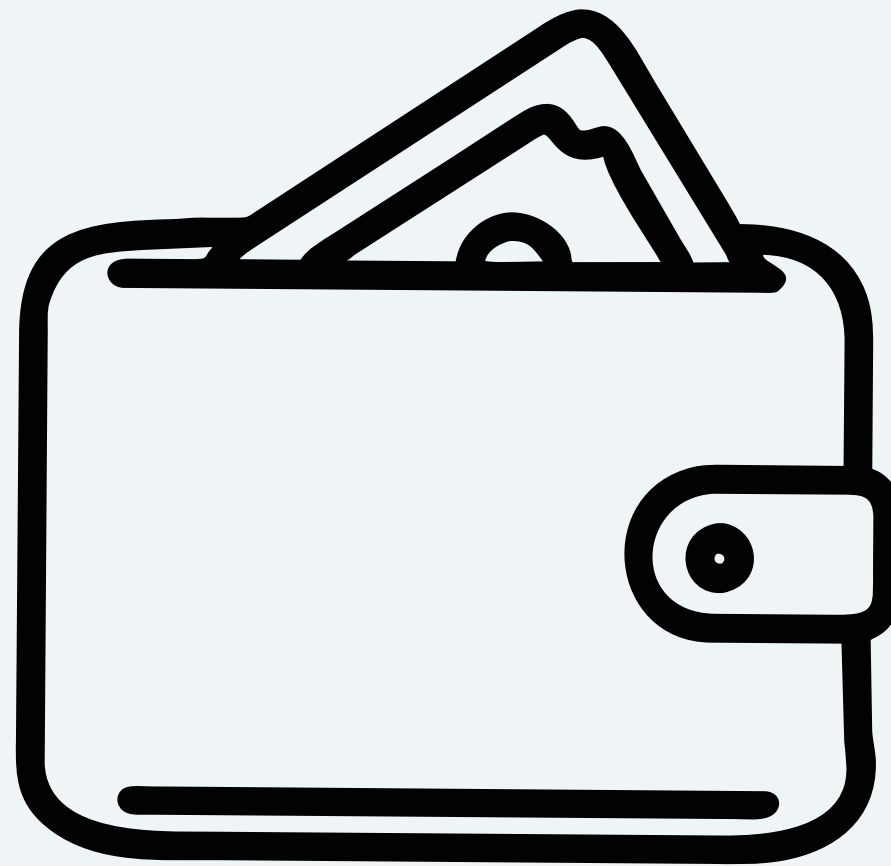
- Standard Grant: up to \$1,500
- Catastrophic Damage Grant: up to \$1,500
- Temporary Displacement Grant: up to \$500
- Short Term Displacement Grant: up to \$1,000
- School Site Grant: up to \$500



**The Highlights pg. 13-14**  
**[www.ctamemberbenefits.org/drf](http://www.ctamemberbenefits.org/drf)**



# PROTECT YOUR



# Provident Credit Union

## Who We Are

- Founded in 1950 to serve CTA
- Headquartered in the San Francisco Bay Area
- Currently the 20<sup>th</sup> largest credit union in CA
- Serve more than 135,000 members
- Savings insured up to \$250,000 per member by the NCUA
- Reputation for absolute safety and soundness: Over \$3.5 billion in assets





# Provident Credit Union

## \$475 New Account Bonus

To earn the **\$475 New Account Bonus\***, member must simply do these three things for two months, starting the month following of their account opening:



### 1. Deposit

Deposit a minimum of \$25 within the first 60 days of account opening.



### 2. Make purchases

Make purchases of \$400 or more using a Provident debit and/or credit card\*\*



### 3. Set-Up Direct Deposit

Have monthly direct deposits or automatic credits of at least \$500



### 4. Enroll

Enroll in online banking and e-Documents with a valid e-mail address

You must be a new member, 18 or older and reside in California. You are not eligible if you are a current owner or signer on a Provident Credit Union personal or business account or if you have been an owner or signer on a Provident Credit Union personal or business account within the last two years. One New Account Bonus per household/business. To be eligible, you must open one of the following checking accounts: Super Reward Checking, Provident Checking or Simply Free Checking; all other checking accounts are not eligible for the bonus. New Account Bonus offer may expire anytime. You must fund your Checking account within the first 60 days of account opening with a minimum deposit of \$25. If you fail to fund your Checking account within the first 60 days, you are no longer eligible for the New Account Bonus and your account(s) will be closed.



## Super Reward Checking



### Easy Earning

Earn 1.26% APY and pay no monthly fees.



### Easy Access to Funds

Surcharge-free ATM network of 30,000+ locations. No fees for checks or money orders



### Protected

All checking accounts have Zero Liability Fraud Protection Guarantee on debit card purchases.

### Account Features:

- Earn 1.26% APY
- High yield dividends on balances up to \$25,000
- No monthly fees
- No minimum balance
- Unlimited ATM use with no Provident surcharge
- Up to \$12 per month in rebates for third-party ATM surcharges

\* Annual Percentage Yield (APY) is effective as of 3/1/2021 and may change anytime. The minimum deposit required to open this Account is \$25. To qualify you must also be a member, 18 or older. Limit 1 (one) Super Reward Checking account per membership. These are the requirements to receive 1.01% APY on balances up to \$25,000, 0.08% APY on balances beyond the first \$25,000, and ATM rebates. 1) Make purchases of \$400 or more using Provident debit and/or credit card per month. 2) Have a monthly direct deposit or ACH transfer (automatic debit or credit) post to the account. 3) Maintain enrollment in e-Documents. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that month. IMPORTANT: All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday-Friday) and may take one or more business days from the purchase/transaction date.





[› Discounts & Travel Home](#)[› Rental Car Discounts](#)[› Product Discounts](#)[› Access Discounts](#)[› Theme Parks & Movie Discounts](#)[› Travel and Hotels](#)[› Vision Discount](#)[Home](#) > [Discounts & Travel](#) > [Access Discounts](#)

## Access Discounts



**CELEBRATE**  
ALL YOUR FAVORITE  
**HOLIDAYS**  
WITH SAVINGS!

**SAVE ON**

- COSTUMES
- DECOR
- EATS & TREATS
- GIFTS
- & BEYOND

[ACCESS DISCOUNTS](#)[Enter](#)

## Welcome, Patricia Testing to Your CTA Benefits

### CTA Death & Dismemberment - Free Benefit

#### Your Beneficiaries

[hide this](#)

Penny Holder

Jane Doe

[see all](#)[Update Beneficiaries](#)

#### Your Benefits:

Please contact the CTA Member Benefits Department by calling (650) 552-5200 or email [memberbenefits@cta.org](mailto:memberbenefits@cta.org).

### Benefit Provided by

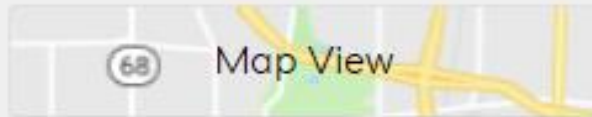


Showing 8722 deals

🔍 Search Deals

📍 San Francisco, 94116

Search



Category ▾

- ☐ Automotive (665)
- ☐ Business & Office (456)
- ☐ Condos & Resorts (8)
- ☐ Cruises & Tours (14)
- ☐ Dining & Food (1652)
- ☐ Entertainment & Recreation (352)
- ☐ Golf (25)
- ☐ Health & Beauty (1707)
- ☐ Home & Garden (1071)
- ☐ Movies (54)
- ☐ Services (1614)
- ☐ Shopping (2634)
- ☐ Ski & Snowboard (12)

Featured Deals



Valvoline Instant Oil Change

\$10 OFF Any Valvoline™ Full-Service Oil Change.



Active&Fit Direct™

Member Exclusive: \$28 a month for access to 12,700+ gyms nationwide + NO enrollment fee...



JCPenney

Free photo

Current Location San Francisco, 94116 ▾

Sort by: Distance ▾



Foot Print 0.3 mi

20%  
Avg Savings

View Deals



Spafinder 0.3 mi

15%  
Avg Savings

View Deals



Spa & Wellness Gift Card  
by Spa Week® 0.3 mi

17%  
Avg Savings

View Deals

• Movies • Automotive • Restaurants • Beauty • Cruises • And so many more





## AMC Theatres®

AMC Theatres is the ultimate movie experience. Enjoy a movie in the most immersive, fun and...

[Read more](#)

Offers valid at

13.1 mi Away 135 Fourth St,  
San Francisco, CA 94103

Members save up to 25% on AMC Yellow e-tickets when you print at home. (Not valid in... [More](#))

**\$9.00 + \$0.75 handling**  
[offer terms](#)

Select  
QTY

Members save up to 25% on AMC Black e-tickets when you print at home.

**\$10.50 + \$0.75 handling**  
[offer terms](#)

Select  
QTY



## Jiffy Lube

Taking care of your car's engine can be complicated. Luckily at Jiffy Lube, we're more...

[Read more](#)

Offers valid at

1.5 mi Away 1580 El Camino Real,  
San Bruno, CA 94066

**15% off your entire service order.**  
[offer terms](#)

Use  
Coupon

### Photos



## Auntie Anne's

Twisting things up since 1988. Get hot and handmade pretzel snacks with refreshing drink...

[Read more](#)

Offers valid at

3.3 mi Away 1150 El Camino Real,  
San Bruno, CA 94066

**Buy one pretzel, get one free.**  
[offer terms](#)

Use  
Coupon

### Photos



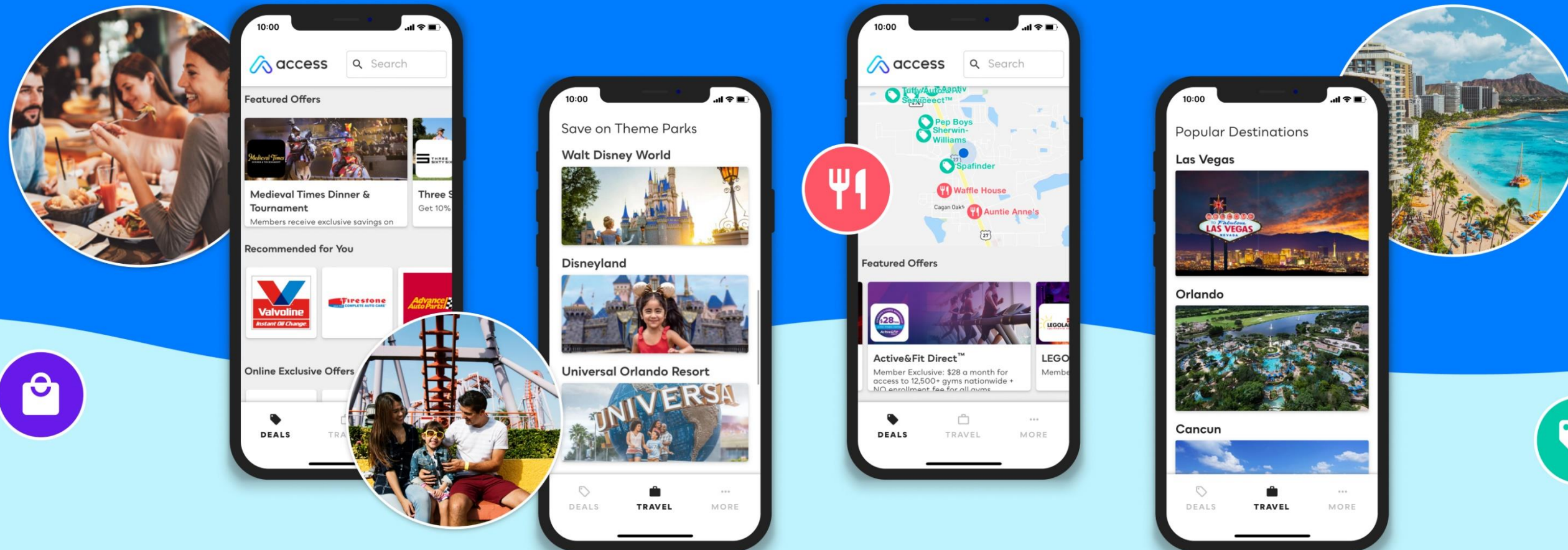
# So Many Everyday Savings!





• Movies • Automotive • Restaurants • Beauty • Cruises • And so many more



# Effortless Savings at Your Fingertips!

The My Deals Mobile app delivers the same fantastic savings from your desktop to your phone!



-  **GPS SEARCH:** Intuitive mapping tool that makes finding what you need fast and effortless.
-  **NEARBY DEAL ALERTS:** When you're in close proximity to a deal, you'll get a notification.
-  **TRAVEL DISCOUNTS:** Save up to 50% on hotels, car rentals, flights, and activities.
-  **LOCAL DEALS:** Up to half off delicious eats, shopping, oil changes, movie tickets and more!

Never miss a deal with notifications for nearby deals, discover local discounts in seconds, and access thousands of savings on the go.



*\*Offers vary by area and participation may be subject to change.*

## So Many Everyday Savings!

• Movies • Automotive • Restaurants • Beauty • Cruises • And so many more



BELLAGIO  
LAS VEGAS

# Select Room

Select Dates

Check In  
Jan 1, 2025


Check Out  
Jan 4, 2025

VS

CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits


Travel Parks & Tickets Eat Play Shop

Back to results Las Vegas, NV, US Wed 1/1 - Sat 1/4 1 room, 2 guests



**Bellagio**  
Las Vegas, Nevada

Rooms at Bellagio Las Vegas




**Spa Premier King**

510 sq. ft.  
1 King Bed  
Max Guests 3

\$258.45 Avg. Room Rate (Was \$292.33)  
+ \$50 Daily Resort Fee

**\$308.45 Avg./Night**  
Excludes Taxes | [Pricing Details](#)

[View Room Details](#) [Add to Cart](#)



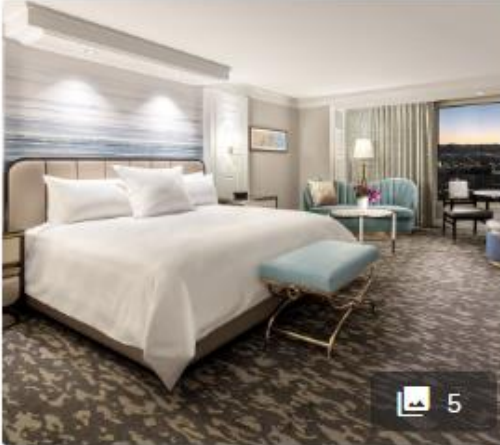
**Premier King**

510 sq. ft.  
King Bed  
Max Guests 3

\$258.45 Avg. Room Rate (Was \$292.33)  
+ \$50 Daily Resort Fee

**\$308.45 Avg./Night**  
Excludes Taxes | [Pricing Details](#)

[View Room Details](#) [Add to Cart](#)



**Spa Premier King**

✓ Free Cancellation

1 King Bed


[ROOM DETAILS](#)

You save \$26/night  
Only 9 left!

**\$231**

\$969 total for 3 nights  
Includes Taxes & Fees ⓘ

[Book Now](#)



**Premier King**

✓ Free Cancellation

1 King Bed

[ROOM DETAILS](#)

You save \$26/night  
Only 9 left!

**\$231**

\$969 total for 3 nights  
Includes Taxes & Fees ⓘ

[Book Now](#)



# No Code



# With Code

✓ RENTAL DETAILS [Edit](#)

Wed, Jan 01, 12:00 PM

Sat, Jan 04, 12:00 PM

→

✓ PICK-UP & RETURN [Edit](#)

Harry Reid International Airport

→

**Economy**

Mitsubishi Mirage or similar

Automatic

4 People

2 Bags

Features & Price Details

PAY LATER

\$56.<sup>54</sup>

\$81.<sup>69</sup>

Per Day

Total

Select

**Compact**

Nissan Versa or similar

Automatic

5 People

2 Bags

Features & Price Details

PAY LATER

\$56.<sup>54</sup>

\$81.<sup>69</sup>

Per Day

Total

Select

**Standard**

Volkswagen Jetta or similar

Automatic

5 People

3 Bags

Features & Price Details

PAY LATER

\$60.<sup>77</sup>

\$87.<sup>21</sup>

Per Day

Total

Select

**Compact**

Nissan Versa or similar

Automatic

5 People

2 Bags

Features & Price Details

PAY LATER

\$42.<sup>37</sup>

\$63.<sup>22</sup>

Per Day

Total

Select

Custom Rate

**Midsize**

Toyota Corolla or similar

Automatic

5 People

3 Bags

Features & Price Details

PAY LATER

\$42.<sup>37</sup>

\$63.<sup>22</sup>

Per Day

Total

Select

Custom Rate

**Standard**

Volkswagen Jetta or similar

Automatic

5 People

3 Bags

Features & Price Details

PAY LATER

\$43.<sup>77</sup>

\$65.<sup>05</sup>

Per Day

Total

Select

Custom Rate



# NEA Discount Marketplace

Members receive:

- ✓ Savings at **3,500+** top retailers and restaurants
- ✓ Exclusive **cash back deals**
- ✓ A **\$10 welcome bonus** when they spend \$25 at any store through Discount Marketplace





# NEA Discount Tickets

Members receive:

- ✓ Savings of up to **40%** on theme parks (including Disney & Universal Studios)
- ✓ Access to **high-demand** concerts, Broadway shows and sports events
- ✓ Discounts on local **movie tickets**





# NEA<sup>®</sup> Customized Cash Rewards Credit Card

## Members receive:

- ✓ **For a limited time:** A member-exclusive online bonus offer of a **\$250 Amazon.com Gift Card** after making at least \$500 in purchases within the first 90 days of account opening (Students not eligible)
- ✓ Option to customize cash rewards by choosing to **earn 3% cash back** in one of 6 popular categories, 2% at grocery stores and wholesale clubs and 1% on all other purchases
- ✓ **Earn 2% and 3% cash back** on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter, then earn 1% thereafter





# NEA® Personal Loan

Provider: First National Bank of Omaha

- Fixed For Life rates with no collateral required<sup>1</sup> Apply for amounts up to \$30,000
- Request loan terms between 36-72 months<sup>2</sup>
- Affordable monthly payments that can fit within your budget
  - No annual fee, application fee, processing fee or pre-payment penalties
- Learn about consolidating your debt with a free loan consultation





# NEA<sup>®</sup> Auto Buying Program

Members receive:

- ✓ Easily search Certified Dealers online for a **new or used car**
- ✓ A **fair market price** and **great service**
- ✓ **Up to \$2,000 in post-sale benefits** after reporting a purchase from a Certified Dealer





# NEA® Magazine Service

Members receive:

- ✓ **Two free magazine subscriptions**
- ✓ Savings of up to **85% on more than 800 magazine titles** for members' personal use or for their classroom
- ✓ [www.neamb.com/get2](http://www.neamb.com/get2)





# HOMework

- **Assign your Beneficiaries for CTA and NEA life benefits.**
- **Review your paycheck.**
- **Have a digital copy of your contact so you can easily search for articles.**
- **Find out who your CTA President and who is your Primary Contact Staff is.**
- **Start planning for you retirement!**
- **If you want to get more involved in your Union and become a leader, reach out to your President!**

**Highlights page 21**

## Resources



Now that you've learned about some of your CTA and NEA Member Benefits, you're probably wondering, "Where do I begin?" Below are two "TO DO LISTS" where there are action items you should consider. Take action today and put your CTA Member Benefits to work for you!

### "TO DO LIST" for new CTA members:

- ☐ Sign up for Life and Disability insurance through The Standard within your first 270 days.
- ☐ Take advantage of the New Saver Discount when you open a 403(b) through the CTA Retirement Savings Program.
- ☐ Apply for the CTA Classroom Set-up Grant.
- ☐ Get an auto, home, or renters quote from California Casualty.
- ☐ Utilize the NEA Student Debt Navigator to manage student loans.
- ☐ Starting your career is exciting (and stressful!), download the Calm App and explore ways to manage your stress.
- ☐ Download the MyDeals app by Access and look for ways to stretch your paycheck.
- ☐ Take professional development classes through CTA University Credit Program (and have CTA pay for the credit!).
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

Visit [www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org) to learn about eligibility requirements.

### "TO DO LIST" for all CTA members wherever you are in your career:

- ☐ Name your beneficiary for CTA Death and Dismemberment and NEA Complimentary Life Insurance.
- ☐ Review your retirement plans and open a 403(b) through the CTA Retirement Savings Program.
- ☐ Download the MyDeals app and save money when you shop, dine, travel and much more.
- ☐ Check out the Calm App and invite five of your dependents to use.
- ☐ Check out Provident Credit Union for all your banking needs.
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

Visit [www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org) to learn about eligibility requirements.

# Questions





Thank You

Thank you <sup>♥</sup>

**THANK  
YOU**

thank  
you!

THANK  
YOU 😊!

For all that you do!



**Thank You**