



29

TOP NEWS OF THE DAY

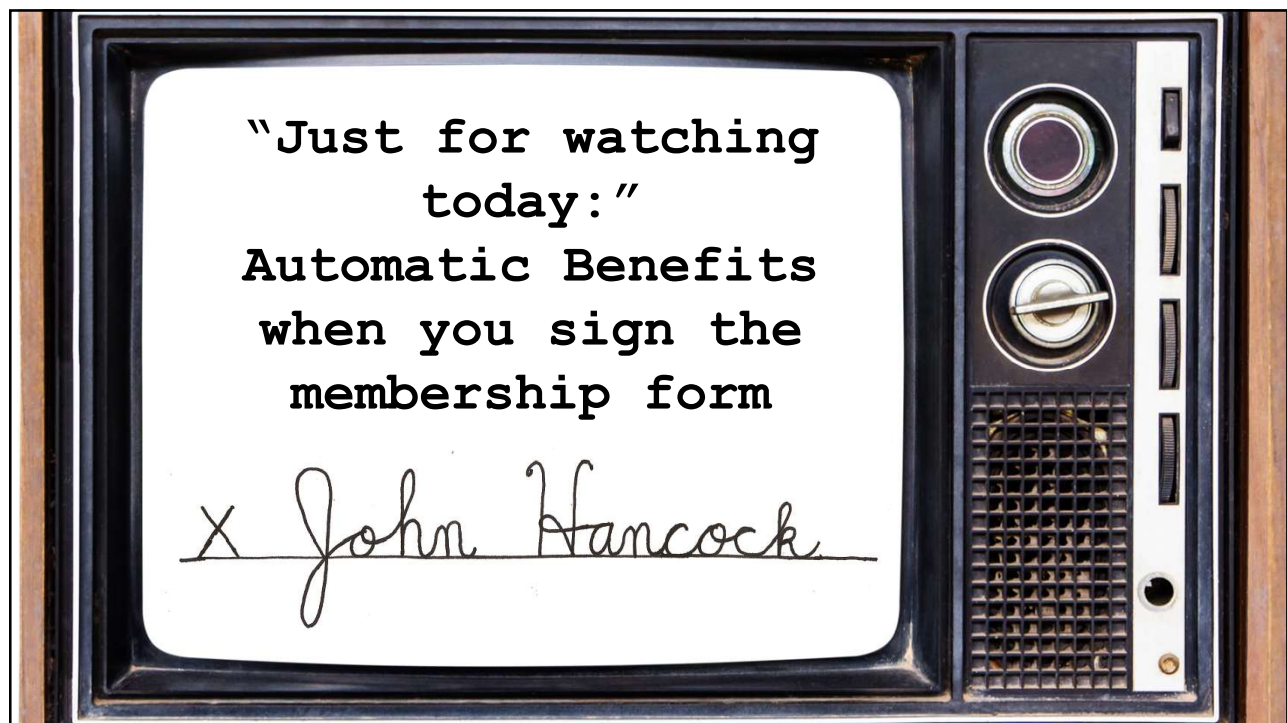
Breaking news overnight



30



31



32

**AUTOMATIC BENEFITS:
CTA DEATH & DISMEMBERMENT**



The Highlights pg. 6

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



33

**AUTOMATIC BENEFITS:
NEA COMPLIMENTARY LIFE**



The Highlights pg. 7

Death Benefit	Accidental Death & Dismemberment Benefit (AD&D)	Occupation / Association Leader AD&D Benefit	Unlawful homicide while at work
\$1,000	\$1,000-\$5,000	\$50,000	\$150,000



34

AUTOMATIC BENEFITS:
CTA DEATH & DISMEMBERMENT
NEA COMPLIMENTARY LIFE



TO DO LIST

Name Your Beneficiary

No Beneficiary named:

1. Spouse of domestic partner
2. Children
3. Parents
4. Siblings
5. Executor

BREAKING NEWS

nea Member Benefits

CTA CALIFORNIA
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ASSOCIATION
Member Benefits

35

Calm App

• **The Highlights pg. 1-2**

#1 Mental Health App

- Invite up to 5 dependents
- Sleep Stories
- Meditation
- Movements
- Soundscapes
- Daily Programs



BREAKING NEWS

nea Member Benefits

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36

Automatic Benefits: CTA Access to Savings

- The Highlights pg. 3-5
- Download the MyDeals App
- Enroll following the instruction on page 3 of The Highlights



BREAKING NEWS



37

Automatic Benefits: Legal Services

- The Highlights pg. 7
- CTA/NEA Legal Services Educators Employment Liability (EEL)
 - 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



BREAKING NEWS



38

Automatic Benefits: Legal Services



- The Highlights pg. 7
- 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
 - 2-3 hour for most employment matters
 - 30 minutes for personal matters

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39

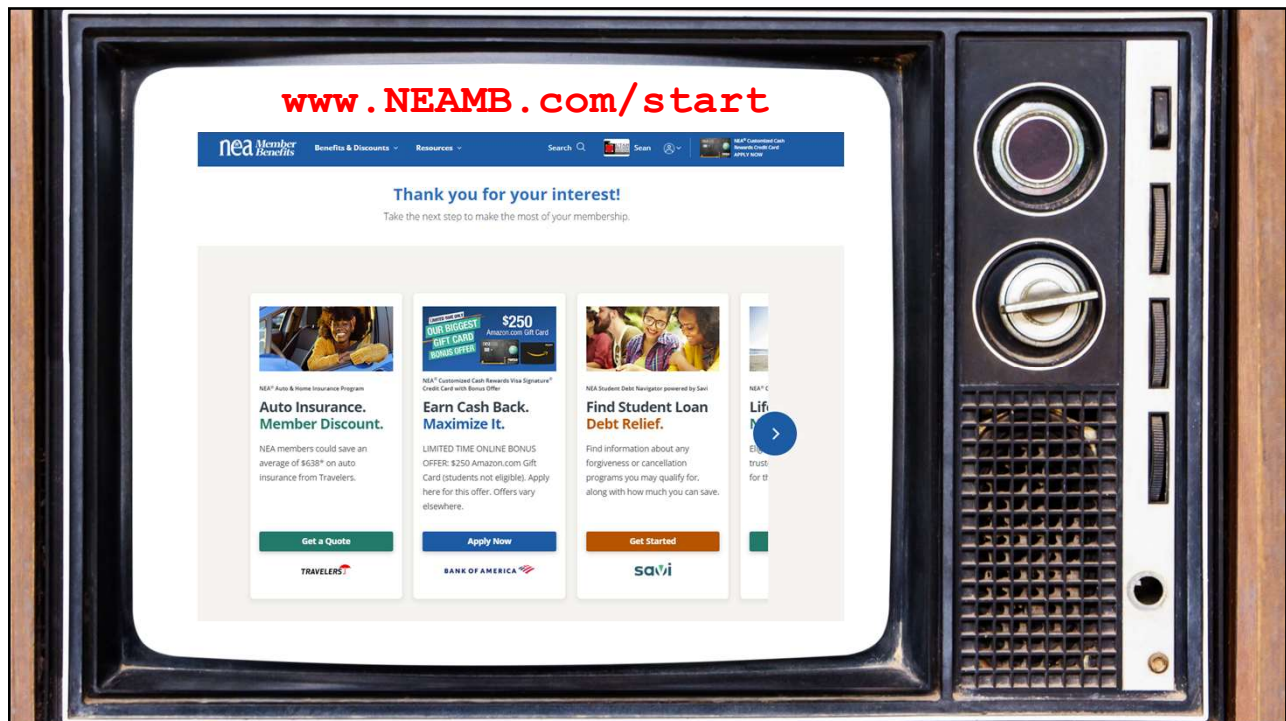
Change the Channel: Website Demonstration



40



41



42

Members Get More at neamb.com/start

nea Member Benefits

Benefits & Discounts Resources No-Cost Benefits

Search

Sign In

NEA Customized Cash Rewards Credit Card APPLY NOW

Thank you for your interest!

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

Sign In

Don't have an account? [Start Here](#)



NEA Auto & Home Insurance Program

Auto Insurance. Member Discount.

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



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



NEA Student Debt Navigator powered by Savi

Find Student Loan Debt Relief.

Find information about any forgiveness or cancellation programs you may qualify for.



NEA Life Insurance

Life Insurance

Find information about any trust for the



neamb.com/start

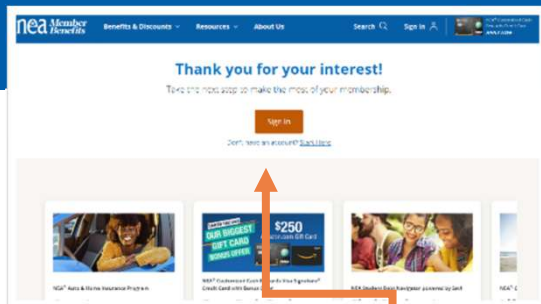
nea Member Benefits

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112923

43

Create Account



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

Step 1:
Click "Sign In"

Step 1 of 2

To get started, please fill out the information below.

Already have an account? [Sign In](#)

Name

First Name

Last Name

Login Information

Please enter your email address

Password

Confirm Password

Continue

Step 2:
Name & Login

Step 2 of 2

Please provide your address and birth date to confirm your NEA Membership and access your benefits.

Address

Address

City

State

ZIP Code

Birth Date

Month

Day

Year

Step 3:
Address & Birth Date

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44

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NEA[®] Auto & Home Insurance Program

Auto Insurance. Member Discount.

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



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.



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.



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

Apply Now

BANK OF AMERICA

Get Started

savi

nea Member Benefits

Step 1: Click "Get Started" neamb.com/start

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45

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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

savi



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](#)

First Address:
neusjaskoff@gmail.com

Password:

[Forgot Password?](#)

[Forgot Login Email?](#)

☒ Remember me

Sign In

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

**Step 2:
Click
"Get Started"**

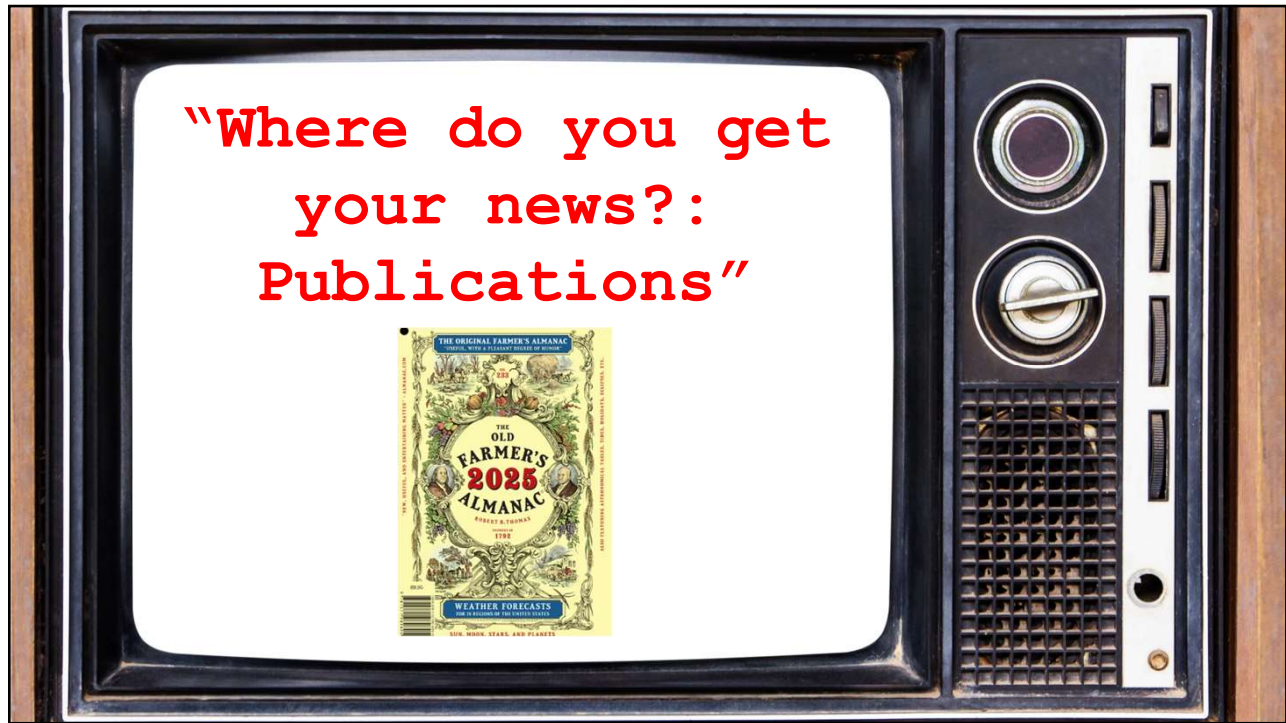
**Step 3:
Sign In or
Create Account**

nea Member Benefits

neamb.com/start

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46



47

WHERE DO YOU GET YOUR NEWS?
CTA MB PUBLICATIONS AND DOWNLOADS

CTA CALIFORNIA TEACHERS ASSOCIATION **MEMBER BENEFITS** **LOG OUT**

You are logged in as Staff. You have limited access to members-only content. For Access Discounts, please visit <https://cta.enjoymydeals.com/>.

INSURANCE **LIFE EVENTS** **FINANCIAL SERVICES** **DISCOUNTS & TRAVEL** **RETIREMENT** **TOOLS & RESOURCES**

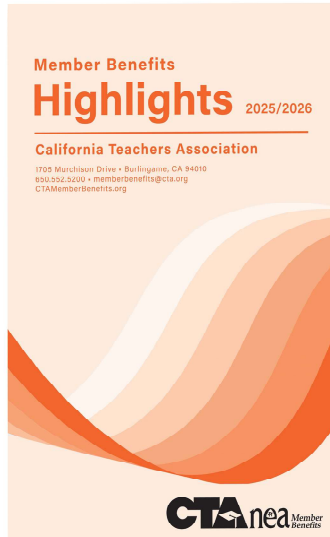
Tools & Resources
Forms and Materials

BREAKING NEWS

CTA CALIFORNIA TEACHERS ASSOCIATION **Member Benefits**

48

TO DO LIST



- ✓ Register on www.ctamemberbenefits.org
 - Need your 10 digit CTA ID Number
 - Call CTA MB 650.552.5200
 - E-mail memberbenefits@cta.org
- ✓ Register on www.neamb.com/start
 - Call NEA MB 800.637.4636
- ✓ Familiarize yourself with both CTA & NEA Member Benefits
- ✓ Start saving time & money

49

WHERE DO YOU GET YOUR NEWS? NEA MB PUBLICATIONS AND DOWNLOADS

- **Contact David Glenn**
- **2025-2026 Programs & Services Brochure**

50



51



52

MB Sports:



What would you do in the
event of an injury or
even death?

The Highlights pg. 8-10

53

**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 insurance¹
- Family coverage options

Learn more and apply online at standard.com/cta/newhire



Speak with Members early about their options

District Section 125 Cafeteria Plan Administrators may be insurance agents that may use required new hire open enrollment meetings (sometimes 1-on-1) to sell optional, sometimes high-cost, insurance products (cancer, life and disability insurance, annuity retirement accounts, and more).

Encourage members to visit to compare coverage, premium, and enroll in the CTA-endorsed plan.

Focused on New Hires:
standard.com/cta/newhire

The Standard's Leader Resource Center:
standard.com/cta/leader

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.

54

CTA-endorsed Disability and Life Insurance



Life Insurance:

- Member coverage options from \$25,000 to \$400,000¹
- 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.²
- Includes additional benefits at no extra cost.



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.

² 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.

55

Extra Benefits at No Extra Cost



Plan 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 if you become or continue to be Disabled during the months of June and/or July.¹

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 child care.

¹ 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.

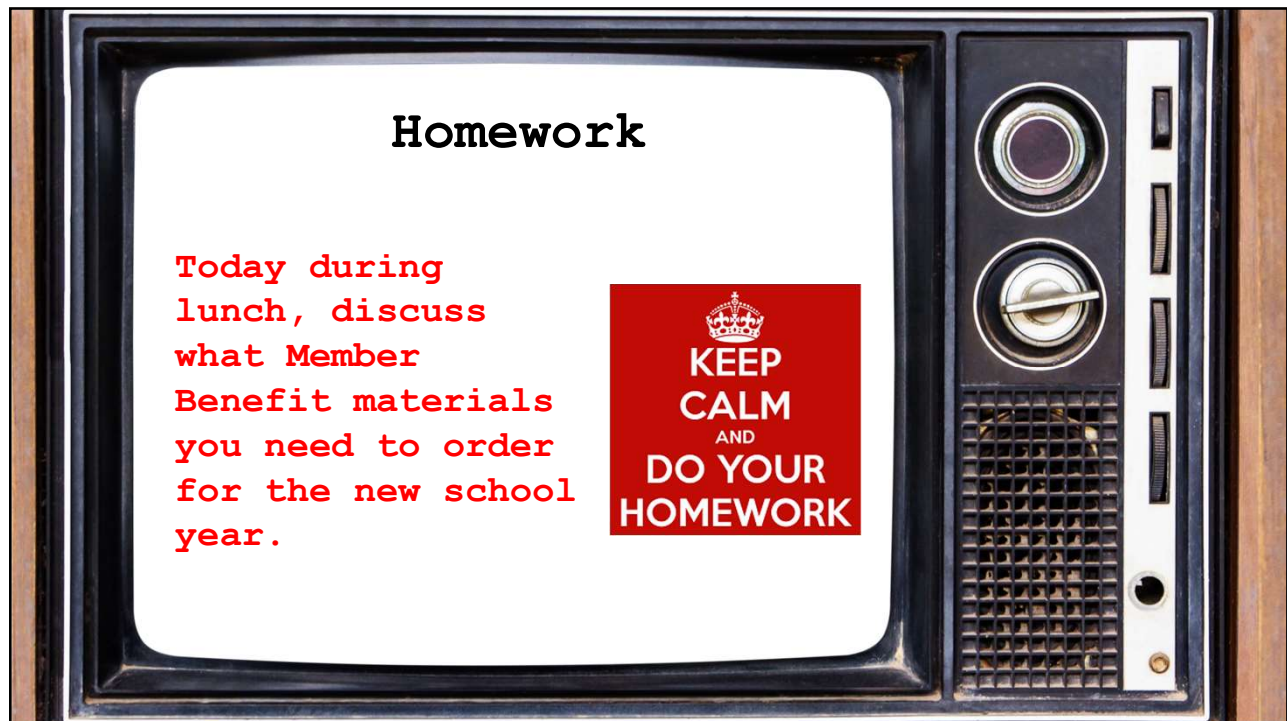
56

Leaders: Contact Your Benefits Consultant at The Standard

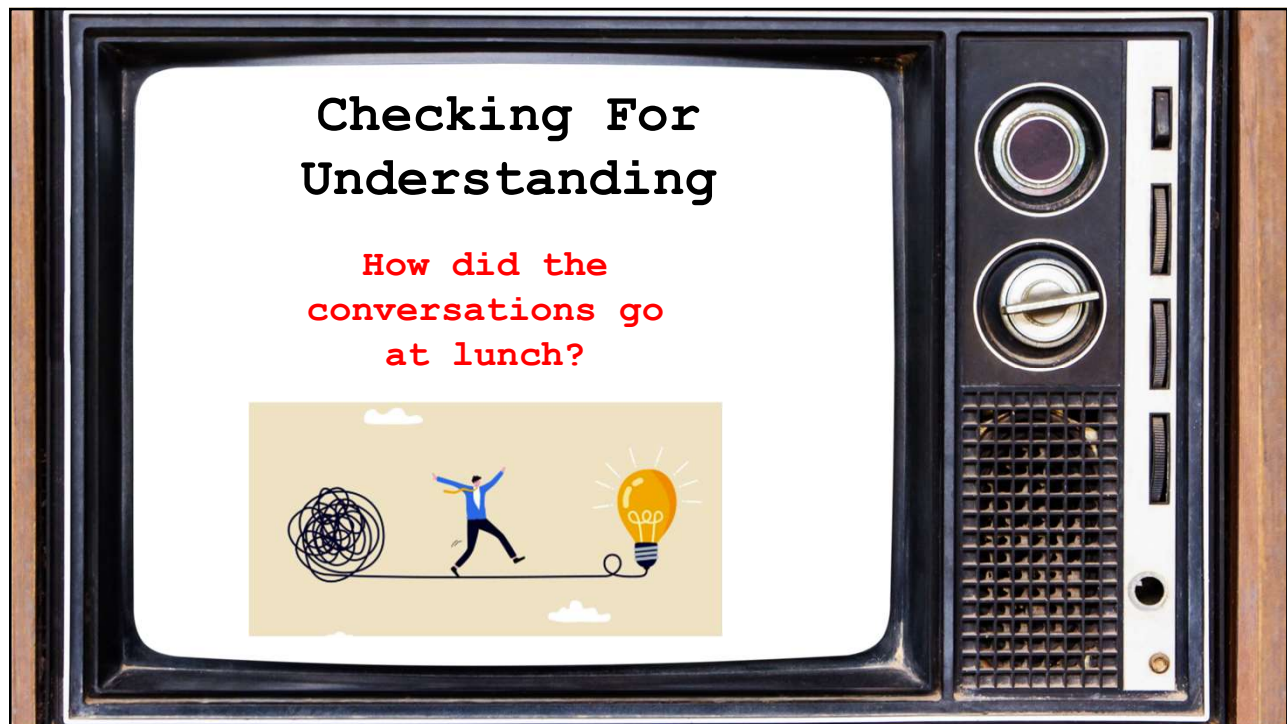


CTA Benefits Consultant	Contact	Service Center Councils
 Sophie Imbuelten	707.322.8477 sophie.imbuelten@standard.com	Alcosta, Golden Gate, Redwood, Santa Clara
 Suzanne Reilly	916.292.1595 suzanne.reilly@standard.com	Capital, Chico, Delta, Feather River, Merced/Mariposa, Shasta Cascade, Stanislaus
 Lizbeth Rodriguez	951.206.3584 lizbeth.rodriguez@standard.com	High Desert, San Geronio, Service Center One, Southeastern
 Theresa Vaughn	951.204.5419 theresa.vaughn@standard.com	Bay Valley, Imperial County, Orange, San Diego
 Yvette Steptoe	323.219.7572 yvette.steptoe@standard.com	Central Coast, Channel Islands, Fresno/Madera, Sierra, Tulare/Kings

57



58



59



60














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


61


CTA Auto and Home/Renters Insurance

Convenient Services & Educator Benefits

 24/7, USA-based, emergency claims service	 \$1,000 coverage for fundraising money
 Flexible payment plans, including EZ Pay with Summer & Holiday Skip payment options	 \$3,000 coverage for personal property used for teaching
 Free ID Theft Resolution	 Pet Injury protection
 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	 Various Discounts
 \$1,000 coverage for personal property used for school or business while in your vehicle (including up to \$500 for any non-electronic property)	And! 12-month Rate Guarantee

To Learn More
CalCas.com/CTA





Coverage benefit descriptions are an overview only. Complete descriptions are outlined in the actual policy

62

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.)



63

Account Development Managers

Territory by Service Center Council



Amanda Keidel
916.872.5662
Capital
Chico
Feather River
Shasta Cascade



Gabrielle Piña
909.257.5537
Central Coast
Channel Islands
Fresno/Madera
Merced/Mariposa
Sierra
Stanislaus
Tulare/Kings



Angie Rajczyk
925.695.4023
Alcosta
Delta
Golden Gate
Redwood
Santa Clara



Inez Morales
619.807.4479
High Desert
Imperial
San Diego
San Geronio

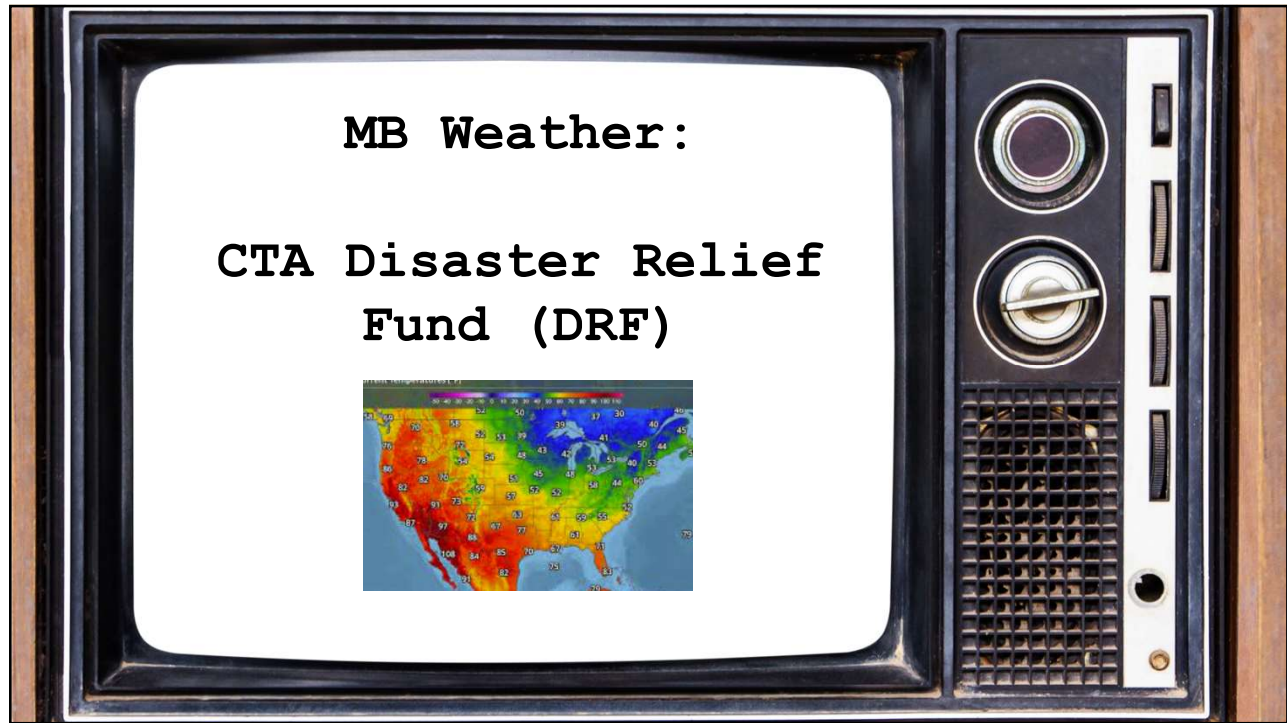


Jana Charles
714.679.8496
Bay Valley
Orange
Service Center One
Southeastern

Email address:

Initial of first name last name@calcas.com Example: jcharles@calcas.com

64



65



66

**MB WEATHER:
CTA DISASTER RELIEF FUND (DRF)**

The Highlights pg. 13-14

Five Grants

- 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 filing deadline is 12 months from the date of the incident. Must be a CTA member during the incident and current CTA member to qualify



BREAKING NEWS

CTA CALIFORNIA
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Member Benefits

67

**CTA Classroom Set-up
Grant**



68

69

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.

1. You must be a brand new Active Full-Time CTA Member in good standing who is a TK-14 classroom educator.
2. You must have joined CTA for the first time as a California educator.
3. You must submit an application within 12 months from the Employment Start Date.

BREAKING NEWS

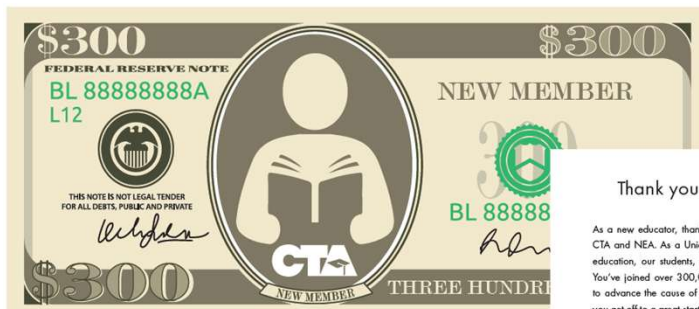
nea Member Benefits

CTA CALIFORNIA
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ASSOCIATION
Member Benefits

69

70

CTA Classroom Set-up Grant



- Can be ordered
- Used as a "Thank You" card to new members
- Include Chapter President's business card and signature

Thank you for joining CTA!

As a new educator, thank you for joining your local chapter, CTA and NEA. As a Union, we advocate on behalf of public education, our students, working conditions and much more. You've joined over 300,000 of your colleagues in California to advance the cause of public education. CTA wants to help you get off to a great start by providing a \$300 CTA Classroom Setup Grant. If I can do anything to help, please let me know.

Chapter President

Classroom Setup GRANT REQUIREMENTS

- ☐ You must be a brand new (no prior employment by CA school district) Active Full-Time CTA Member in good standing who is a TK-14 classroom educator, including but not limited to virtual educators, special education educators, speech pathologists, physical education, etc.
- ☐ You must have joined CTA for the first time as a California educator and apply for this grant within 12 months from your Employment Start Date*
- ☐ This \$300 grant is for the purchase of materials, resources, supplies, tools, and/or other educational instruments to create and promote a positive learning environment in a classroom/ designated learning space.

*This program is effective for Employment Start Dates beginning June 1, 2023.



Visit www.CTAMemberBenefits.org/classroom for eligibility criteria, exclusions, and application.

BREAKING NEWS

nea Member Benefits

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70

Navigating What's New in 2025-2026



71

Importance of New Employee Orientations (NEO)

- SB 191: Ability to have time to share information re: the Association
- AB 119: Ability to get new hire information
- Opportunities to codify in the Coordinated Bargaining Agreement ("The Contract") language re: when and how the chapter will receive the information.



73

AB 119:

The bill requires applicable public employers to provide the exclusive representative with...



- ...mandatory access to its new employee orientations
- ...not less than **10 days' notice in advance** of an orientation, except as specified. The structure, time, and manner of exclusive representative access shall be determined through mutual agreement between the employer and the exclusive representative
- ...the **name, job title, department, work location, work, home, and personal cellular telephone numbers, personal email addresses** on file with the employer, and **home address** of newly hired employees **within 30 days** of hire **or by the first pay period** of the month following hire
- ...for all employees in the bargaining unit at least **every 120 days**, except as specified.

[Assembly Bill No. 119, CHAPTER 21, Approved by Governor June 27, 2017.
Filed with Secretary of State June 27, 2017.]

74

Summary of the NEO portion of SB 191:

Until June 31, 2025, the NEO portion of SB 191 entitles a labor union to schedule an in-person meeting at the worksite during employment hours, if a public employer has not conducted an in-person new employee orientation within 30 days.

Newly hired employees are relieved of other duties in order to attend the meeting, during which the labor union is authorized to communicate with newly hired employees in the applicable bargaining unit for up to 30 minutes on paid time.

The NEO portion of SB 191 requires employers to provide appropriate onsite meeting space within seven calendar days of receiving a request from the labor union, and authorizes a labor union to schedule multiple meetings or schedule a meeting or meetings once the order is lifted or modified, if the state or a local public health agency issues an order limiting the size of gatherings or prohibiting gatherings.

The NEO portion of SB 191 authorizes the employer and the exclusive representative, through mutual agreement, to waive or modify these requirements.

75

Great Ideas for New Employee Orientations

- **Contact Plan before the day of the event. “Hi, New Employee, I’m Association Representative for the Fabulous Wonderful Association (FWA) and I teach 3rd Grade. Have you met your team?”**
- **Meet Your Association Colleagues**
- **“Deep Dive into the Contract.” (aka, “Can my Principal do...?”)**
- **Welcome Wagon.**
- **Provide Anchors.**
- **“Buddy System” for building 10 minute meetings.**

76

Great Ideas for New Employee Orientations

- **How to read your paystub (explain how to ensure their Association dues are being deducted. 😊)**
- **“Retirement 101: What your CalSTRS means.”**
- **How to prepare for a successful Parent Teacher Conference**
- **Virtual Escape Room / e-Scavenger Hunt**
- **20 minute mini-sessions**
 - **Collective Bargaining Agreement (Contract)**
 - **District Policies & Procedures**
 - **Educators Employment Liability insurance and Group Legal Services (GLS)**

77

Toolkit for Recruiting and Working with New Hires

Full document: www.cta.org/leader-resources/member-recruitment-and-engagement



1: Prepare and Plan for Orientation

- Become familiar with CTA's *Member Recruitment and Engagement* website & resources
- Send a "Welcome" letter that includes an inspirational vision of the union
- Establish a "Buddy" or mentor system to help new hires feel supported
- Train leaders to initiate 1:1 conversations and build a membership ask
- Chart, Chart, Chart: Track involvement in union activities to allow your chapter to assess its strength
- Ask them to sign up! (Some non-members say they just weren't asked to join)

2: Engage New Hires Before, During, and After Orientation

- Host a "Meet Your Association" event for new hires (*contract and district policy highlights, federal/state funding, local organizing priorities, and/or Member Benefits topics*)

3: Acquire Employee Lists (AB 119) to Connect with New Hires Before their First Day

- Request the data routinely (not just beginning of year)
- Review school board meeting agendas for new hires so you can reach out even before the first day of work

78

Third Party Administrators (TPA) Section 125 Cafeteria Plans

Joint Advisory Dated 7/2/18
CTAMemberBenefits.org/leader

What's the Problem?

Insurance companies or brokers may use their "administrator" role to gain access to school employees to sell optional individual or group life/disability plans, cancer insurance, 403(b) retirement plans, & other products.

The district may help facilitate a "**dependent verification audit**" where employees are asked to meet 1:1 with the vendor.

What Can Be Done?

There is **no legal requirement** that a cafeteria plan or dependent verification audit requires an individual meeting with any vendor, including the "administrator."

Annual enrollment or dependent verification can be facilitated **on-line, via mail or website**, thereby eliminating interaction with vendors' sales agents.

These methods of compliance described above may be bargained as alternatives to any individual meetings.

79



80

Now a word from our sponsors...

"Calm in the Classroom"



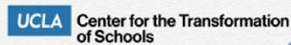
81



Voices from the Classroom: Developing a Strategy for Teacher Retention and Recruitment

Key findings from a survey of TK-12 teachers in California
and in-depth interviews with aspiring and former teachers
in California

Conducted by Hart Research Associates on behalf of the
California Teachers Association and UCLA Center for the
Transformation of Schools



82

Students are a key factor in both teachers' satisfaction and dissatisfaction with their current position.

What are some of the things you like the most about your current position as a teacher? What aspects of your current teaching job are the most satisfying?

	%
Helping students grow, develop, mature, learn new things	43
The students, love my students, connecting with students	42
The staff, supportive colleagues, teaching team	21
The subject matter, opportunity to teach an interesting subject	20
Not being micromanaged, having input, freedom to adjust curriculum	11
Good administration, principal	10
Supportive parents, building a relationship with their families	10

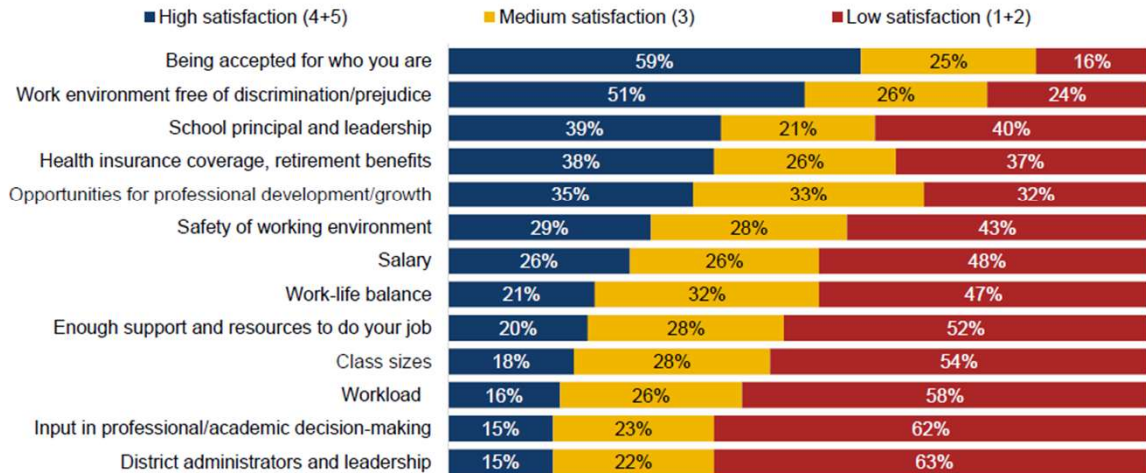
What are some of the things you like the least about your current position as a teacher? What aspects of your current teaching job are you most dissatisfied with?

	%
Student attitude, apathy, discipline, behavioral problems, truancy	32
Workload, too many responsibilities, long hours	27
No support, recognition from administration, principal	23
Low pay, salary, not keeping up with inflation	18
Lack of parental support, uncooperative, demanding parents	18
Lack of mental health support, services for students	14
Poor district leadership, no support	12

83

Satisfaction with specific aspects of teaching vary notably.

Satisfaction with aspects of teacher position % (on a 1-5 scale)



HART RESEARCH

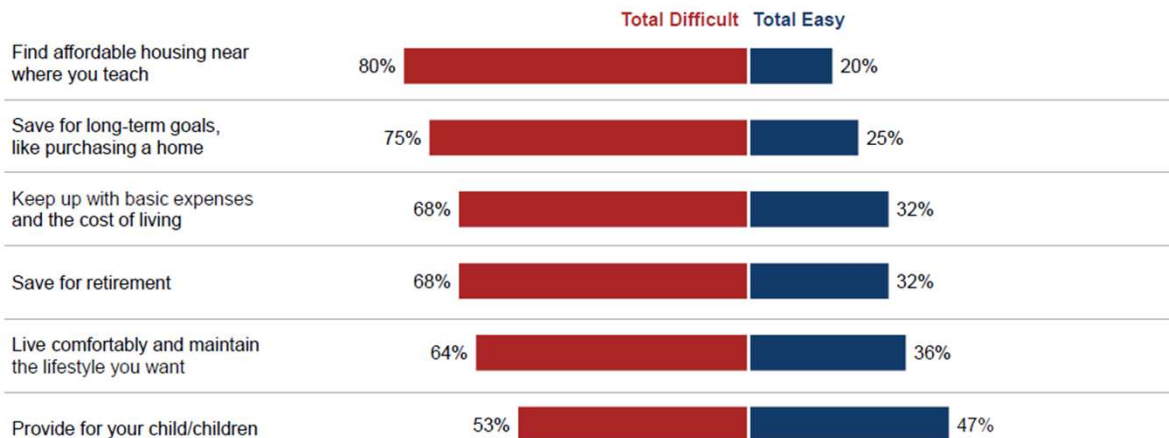
UCLA Center for the Transformation of Schools **CTA** CALIFORNIA TEACHERS ASSOCIATION

8

84

Teachers indicate that they are experiencing financial stress.

Is it easy or difficult for you to do each of the following?



HART RESEARCH

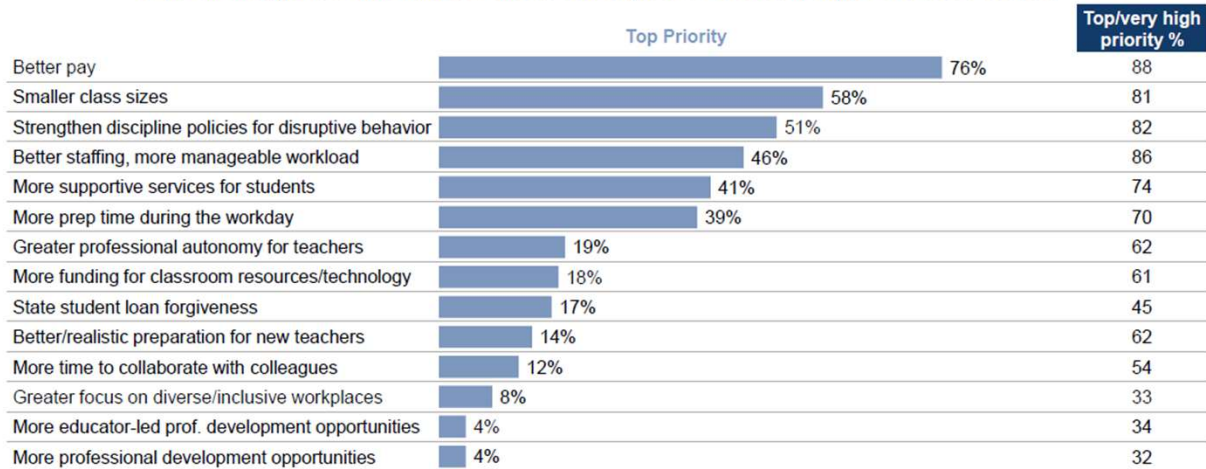
UCLA Center for the Transformation of Schools **CTA** CALIFORNIA TEACHERS ASSOCIATION

9

85

Better pay, smaller class sizes, and enhanced discipline are the top changes teachers say would improve retention.

Top four changes that state and local officials should prioritize in order to improve teacher retention.



HART RESEARCH

Addressing pay and class sizes are top across tenure and race/ethnicity.

UCLA Center for the Transformation of Schools

CTA CALIFORNIA TEACHERS ASSOCIATION

15

86

Qualitative Findings: Former teachers indicate that easing the financial stress on teachers will be critical to improving retention.

Compensation

- Increasing salaries
- Creating affordable housing
- Instituting student loan forgiveness programs
- Providing financial literacy programs
- Providing better benefits



"A significant raise of at least 25%. The work is hell, but there is a financial tipping point that helps deal with the organizational trauma." (Female, 49, Hispanic, TK-5)

"Like I said, more training opportunities and higher pay. Even for like different resources, where it can be, like, housing resources or resources for teachers to sign up for extra classes for professional development. Maybe some budgeting for, like, financial literacy classes. Things like that. And also, incentives." (Female, 38, Black, TK-5)

"If teachers are important, it's a matter of putting our money where our mouth is, to be frank. We have to get back to the basics of making sure that education is important and that we're putting more funding into that. You know teachers are having to take up second jobs, having to work summer school, having to do a lot of things that they shouldn't have to and they're finding money and other places to support their families, but if they can really lock in and stay within one school and that school helps them, or the school district helps them to pay their bills in a big way, I think that will help keep teachers where they are at because it would be a lucrative choice for them." (Female, 37, Black, TK-8)

HART RESEARCH

UCLA Center for the Transformation of Schools

CTA CALIFORNIA TEACHERS ASSOCIATION

17

87

Evaluation

- **Break down what you thought of the day:**

- Emmy Winner: Best thing I heard today?
- Director's Cut: Don't know why we talked about this (be brutal!).
- Rebroadcast: This is something I want my members to know.
- Script: Other feedback that's on your mind.

