

Overview of your CTA/NEA Member Benefits for Retirees

CTA/NEA Member Benefits For You and Your Family

2023-2024











CTA/NEA Resources

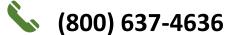


NEAMB.com/start

MemberBenefits@cta.org

Sean Mabey: smabey@neamb.com

(650) 552-5200



Member ID/CTA Membership Department: Membership@cta.org

CTA Member Benefits Website Issues: Websupport@cta.org



The Value of Membership

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

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

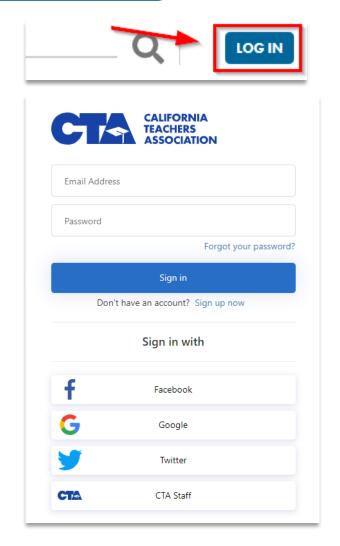
Membership will deliver rewards throughout your lifetime.



CTAMemberBenefits.org

Logging in with the new Single Sign-On is as easy as 1-2-3!

- 1. Click the *LOG IN* button at the top right corner.
- 2. Decide if you want to sign in with your e-mail or a Facebook, Google, or Twitter account.
- Be sure to login with a personal e-mail, not a work e-mail.
- To validate you in the system, your e-mail must match one that you provided to CTA.
- Not to worry if your e-mail isn't recognized, to validate all you have to do is provide your <u>10-digit CTA ID number</u> and <u>zip code</u> when prompted.
- 3. Once you are logged in, you will be able to designate a beneficiary, access the discounts and savings, and more!

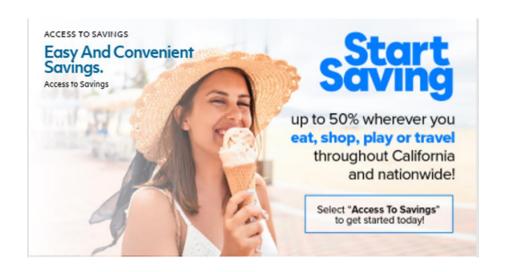


Questions: CTA Member Benefits-www.ctamemberbenefits.org

Phone: (650) 552-5200 | Email: memberbenefits@cta.org

Enjoy CTA & NEA Member Benefits!





Automatic Member Benefits:

- Group Legal Services Program (GLSP)
- Educators Employment Liability (EEL)
- CTA Disaster Relief Fund
- NEA Complimentary Life Insurance

Visit **CTAMemberBenefits.org** & **neamb.com** to view all programs and learn more!

Access to Savings

Discounts on travel, entertainment, dining, home & garden, and more! CTA-endorsed Auto and Home/Renters Insurance

CTA Calm Subscription

CTA-endorsed
Credit Union
Discounts on Mortgage &
Auto loans and more

CTA/NEA Credit Card program

A variety of additional programs through CTA and NEA Member Benefits

Passport to Savings: NEA Member Benefits

("What are my NEA Member Benefits as a CTA/NEA Retired Member?")

Sean L. Mabey smabey@neamb.com





Pop Quiz

I would grade retirement as:

- A
- B
- C
- D
- F
- (If anyone says F...I'm trading places with you!)





How do I access NEA Member Benefits...in Retirement?

• Visit www.neamb.com/start

Click

Register Now



- Register or Log-in (Please use a **PERSONAL** e-mail address and not a school e-mail...might be a good idea to check / change your e-mail)
- Member Service Center 1.800.637.4636
- Sean L. Mabey smabey@neamb.com





Why join CTA / NEA Retired?

- NEA Member Benefits refers the retired individual to their local chapter or CTA to join.
- NEA Member Benefits helps retired chapters in membership recruitment.





Resources

- Scroll to the bottom of the page
- Resources
- "Living in Retirement"
- Helpful Articles



How to Find Senior Travel Deals for Affordable Vacations

Once you turn 55, you can find lots of senior travel discounts that work well across the



Can Pensioned Educators Collect Social Security?

Find out if you can collect Social Security benefits along with your pension.



Why Educators May Find It Works to Work in Retirement

A retirement that includes a fulfilling job can keep you challenged and on top of your



Tips to Avoid Scams That Target Seniors

Here's what you need to know to protect yourself and your loved ones from the most prevalent



Stay Strong and Healthy with These 4 Types of

Learn how to set exercise goals and stay active at any age.



10 Things You Must Know **About Social Security**

Here are ten essentials you need to know to ensure you receive all your benefits.



The Importance of Life Insurance: Ages 50 and

No matter your age, financially protecting your loved ones can



Ways to Limit Your Tax Hit in Retirement

Tax laws have always been complicated, but tax planning in retirement is made even more



Family & Wellness

Life Insurance Protection

Living in Retirement

Paying for College

Personal Finance

Retirement Planning

Shopping Discounts

Student Loan Debt

Travel & Vacations

Your Car

Your Home



Living in Retirement: Kiplinger's Retirement Report

- Scroll to the bottom of the page
- Resources
- "Living in Retirement"
- FREE PDF of Kiplinger's Retirement Report each month



Read this month's Kiplinger's Retirement Report

Find practical information and advice to help you better prepare for and enjoy your retirement. This monthly resource, valued at \$40/year, is FREE to registered NEA members.

Read the Report

Kiplinger's Retirement Report - January 2022



Read Report









Automatic CTA/NEA Legal Services

CTA/NEA Legal Services Educators Employment Liability (EEL)

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

Group Legal Services Program (GLSP)

- Required referral from CTA Legal Services
- 1 hour for most retirement matters
- 30 minutes for personal matters
- Approval through CTA Legal Services

Questions: CTA Legal Services Department – www.cta.org/legal

Phone: (650) 552-5425 | Fax: (650) 552-5019



Automatic Insurance



NEA Complimentary Life Insurance

Association Leader AD&D Benefit

\$50,000

Disaster Relief Fund (DRF)

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
- Apply online
- 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.





Questions: CTA Member Benefits- www.ctamemberbenefits.org/drf

Phone: (650) 552-5200 | Email: memberbenefits@cta.org





CTA & NEA Financial Services

CTAMemberBenefits.org neamb.com











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.



\$500 personal property coverage for select personal belongings stolen from your vehicle — whether it's locked or not.



\$500 coverage for fundraising money



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



Pet Injury protection



Generous Discounts



12-month Rate Guarantee





To Learn More readyforquote.com/cta



CTA and California Casualty

Who plays a key role in honoring educators who inspire students to succeed?

We Do.

Who truly appreciates all that you do for our community, both at and away from school?

We Do.

Who develops exclusive programs, rates and customtailored benefits to address the unique needs of California educators?

We Do.

Serving Members for 70 Years!

Unique Educator Benefits

Outstanding Customer Service

Members ONLY Program

Competitive Rates



To Learn More readyforquote.com/cta



Member Engagement Initiatives











- \$10,000 Giveaway
- Music & Arts Grants
- Impact Teen Drivers
- Thomas R. Brown Athletics Grants
- Distinguished Schools Presenting
 Sponsor
- California Teachers of the Year
- Member Appreciation Events
- Virtual Consumer Workshops









CTA-endorsed Life Insurance Conversion

Current participants who become a CTA/NEA Lifetime member may be eligible to continue a portion of their coverage after retirement.

Eligibility and timeline requirements apply. For more information, contact The Standard.



Learn more at:

www.standard.com/cta/member/retiree



CTA Credit Union Services



Provident Credit Union was established in 1950 to serve the California Teachers Association.

- Exclusive mortgage rate discounts
- Exclusive auto loan discounts
- Member-owned

- Summer or Skip-A-Payment programs
- Term-share certificates
- Competitive rates
- Accumulator Savings plan perfect for that 12th paycheck



CTA Credit Union Services



\$300 New Account Bonus

 Open a New Membership with checking & receive \$300!¹

Super Reward Checking

- Earns high dividends & ATM Rebates
- Access to 30,000+ free ATM's nationwide
- No minimum balance or monthly fee

Low-Rate Auto Loans

- Includes a 0.125% rate discount for CTA members
- Up to 100% financing of purchase price
- First payment deferred up to 90 days

Discount Mortgage Rates

- Includes a 0.125% rate discount for CTA members
- Applicable on Fixed and ARM products
- Applies to both purchases and refinances
- Save thousands over the life of the loan

CTA® Customized Cash Rewards Visa Signature® Credit Card

- Provided by Bank of America
- ► CTA card features include:
 - > 3% cash back in the category of your choice: gas, online shopping, drug stores, home improvement & furnishings, dining, or travel.
 - ▶ 2% cash back at grocery stores and wholesale clubs
 - ▶ 1% cash back unlimited on all other purchases
 - Earn 3% and 2% cash back on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter, then earn an unlimited 1%.
 - No limit to the amount of cash rewards that can be earned and they don't expire

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.







CTA® Customized Cash Rewards Visa Signature® Credit Card— Cont.

- ► Additional CTA card features include:
 - Unique classroom card design that reflects pride in your profession
 - ► Low Introductory APR offer
 - Competitive rates
 - Zero liability fraud protection
 - Digital wallet compatible to enable securely shopping without having to share your credit card account number with most merchants
 - Free general admission with Museums on Us® to more than 225 museums on the first Saturday and Sunday of every month

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.







NEA Retiree Health Program

- Provides coverage for the roughly 20% of expenses not covered by Medicare.
- Nationwide coverage that keeps pace with Medicare's annual charges.
- You're covered for pre-existing conditions if you're replacing an existing plan.
- Open Enrollment period each year.



NEA[®] Retiree Health Program

Get help paying for costs not covered by Medicare —plus discounts on dental, vision care and more

Print an Enrollment Kit



Print an Enrollment Kit - MN residents

To apply by phone, please call the NEA Retiree Health Program hotline at **1-844-213-1556**. (Monday-Friday 8 a.m. to 5 p.m. CT)

In partnership with





NEA Dental & Vision Insurance Program

- Members 55+ can opt for the special retiree plan option with a \$1,200 annual maximum.
- Dedicated customer service representatives and online plan management tool
- Covered services include dental procedures such as crowns and implants.

NEA[®] Dental and Vision Insurance Program

Dental and vision coverage that's affordable, comprehensive and easy to use



In partnership with





NEA Guaranteed Issue Life Plan

- Guaranteed acceptance for NEA members age 45 and older.
- No medical exam, no health questions
- For members and their spouses ages 45 and older
- Spouses can participate (includes domestic partner)
- Choose one of two plans:
 - Up to \$10,000 or \$20,000 worth of decreasing term life insurance, regardless of your health, depending on your age.

NEA[®] Guaranteed Issue Life Insurance Plan

Enroll to help protect your family from future financial hardship. If you are a member 45 or older, you are guaranteed coverage.

- Member-only rates for you and your spouse
- Income tax-free benefit for your loved ones
- Coverage without medical exams or health questions
- Fast and easy activation
- A money-back guarantee



Learn More



Pop Quiz

In the chat, tell the group where your dream vacation is.









CTA & NEA Discounts & Travel

CTAMemberBenefits.org neamb.com



CTA ACCESS® TO SAVINGS...

HOW TO GET STARTED

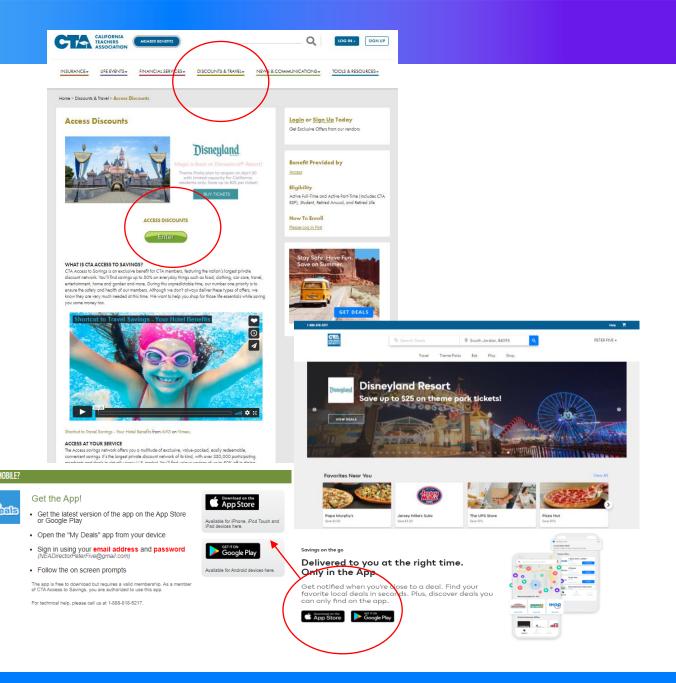
REAL Savings At Your Fingertips...

- 1. Visit: CTAMemberBenefits.org
- 2. SIGN UP or LOG IN
- Select "ACCESS TO SAVINGS"

ONCE REGISTERED, DOWNLOAD THE APP! 'MyDeals'

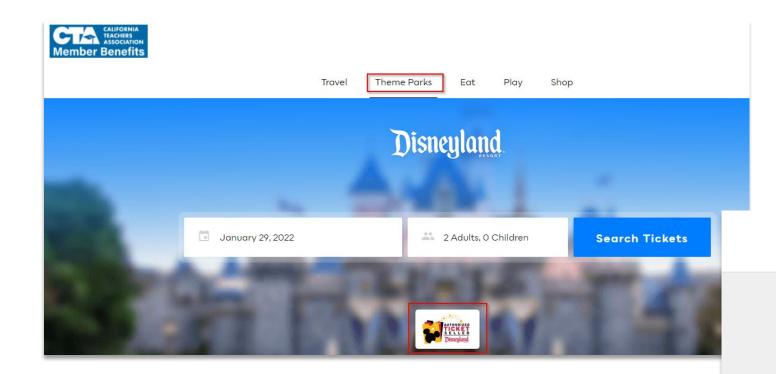
ORGANIZATION NAME: CTA ACCESS TO SAVINGS

& your 10-digit CTA Member Number.





Access Travel Discounts





Travel

Theme Parks

Eat

, el

Shop

Here's how it works







1. Check Availability

View the Disneyland Park Pass Availability Calendar to see if your desired theme park reservation date is available.

View Calendar

2. Purchase Tickets

Choose your desired tickets below.
Purchase with us to get the best
discounts available.

Tickets↓

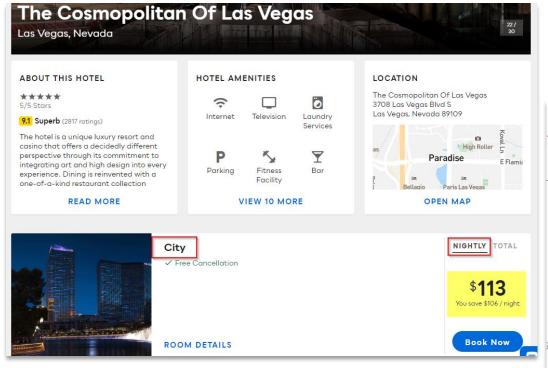
3. Make Reservation

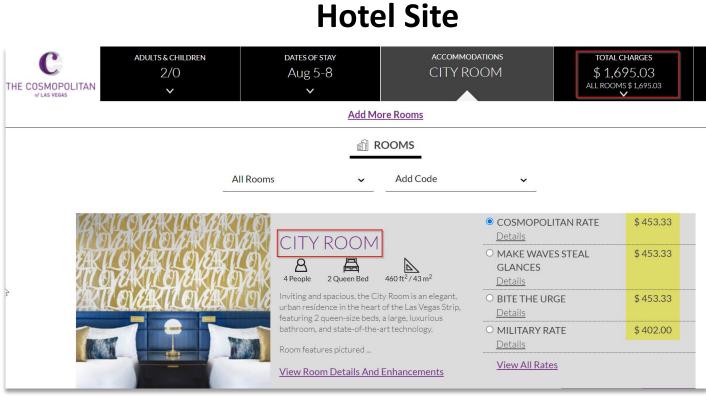
Link your admission ticket. Create your party, select a date & theme park, review & confirm your visit.

Select Dates

Comparison of Hotel Prices

Access Site





Popular & Familiar Merchants

Theme Park Direct Ticketing Brands







































Airlines













Car Rental Brands













Cruise Brands







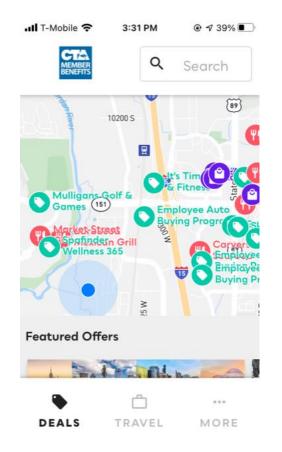


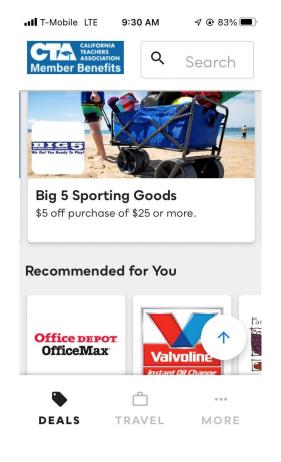


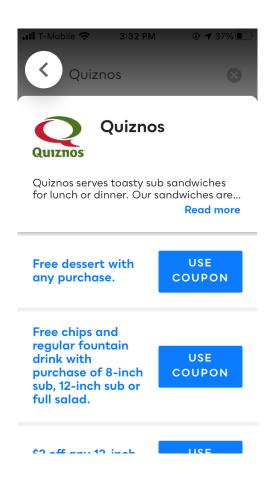


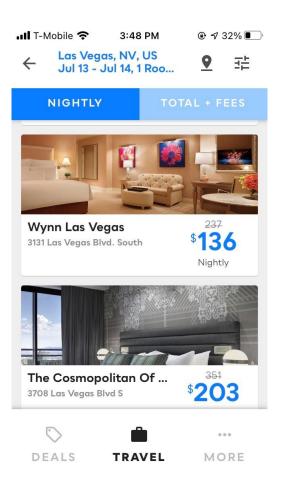
MY DEALS MOBILE APP

SHOW YOUR PHONE AND SAVE...









Popular & Familiar Merchants

Quick-serve, Pizza, Casual Dining Brands





































Shopping and Movie Brands





































Automotive Brands

















Access Mobile App: MyDeals

CTA Access to Savings Smartphone App - My Deals Mobile



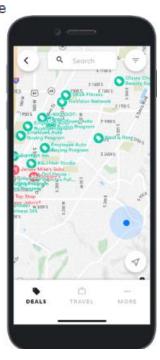


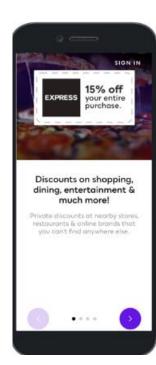


Ready. Set. Save!

New User? Enter "CTA Access to Savings" as your organization name to continue. After, please verify eligibility with your email address and if prompted your 10-digit CTA Individual ID Number. Please contact the CTA Membership Department at (650) 552-5278 if you do not know your 10-digit CTA Individual ID Number.

Already have an account? Enter your Access email and password to log in.



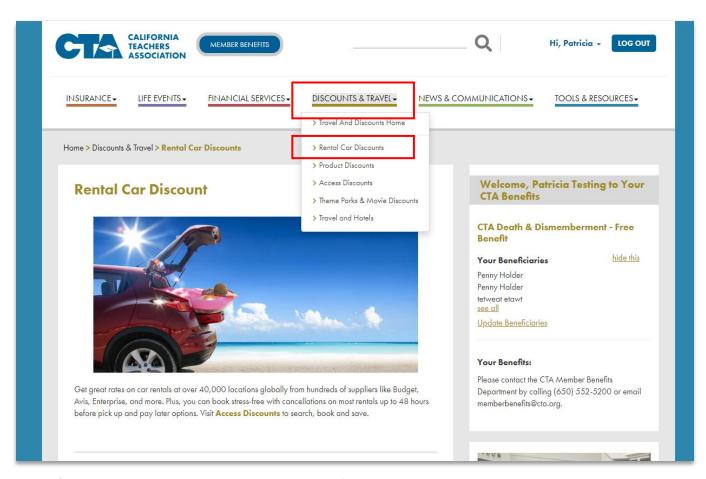




CTA Car Rental Program

To find the Rental Car Program for you:

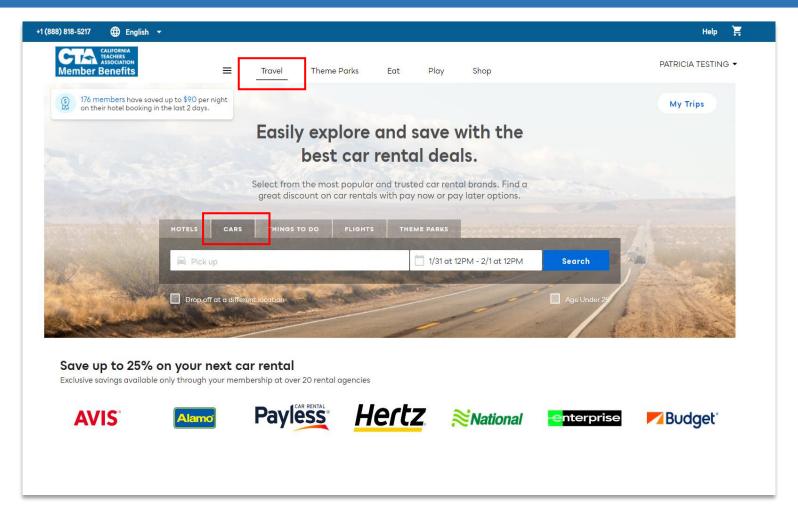
- Visit www.CTAMemberBenefits.com
- Go to Discounts & Travel
- Then select Rental Car Discount



Questions: CTA Member Benefits-www.ctamemberbenefits.org

Phone: (650) 552-5200 | Email: memberbenefits@cta.org

CTA Car Rental Program



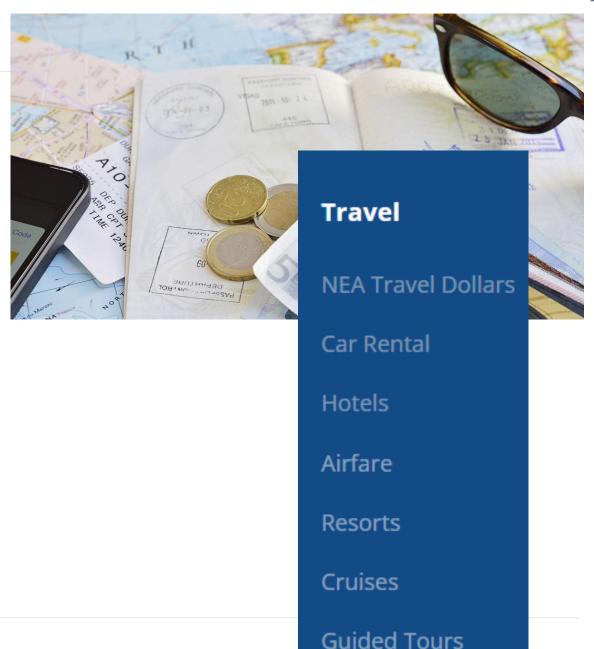
Questions: CTA Member Benefits-www.ctamemberbenefits.org

Phone: (650) 552-5200 | Email: memberbenefits@cta.org

NEA Travel Program



- \$500 Travel Dollars every anniversary date of registering
- Earn \$100 Travel Dollars for all airfare reservations
- Earn \$150 Travel Dollars for subscribing to our Travel Newsletter
- Earn up to \$500 annually as surprise gifts





NEA Travel Program



- Car Rentals
 - Destination
 - Dates
 - Times
- Budget
- Hertz
- Alamo
- Enterprise
- Thrifty
- Dollar
- National

- Airfare
 - Destination
 - Dates
 - Times
- All airlines
- US and International flights

- Cruises
 - Destination
 - Dates
- All cruise lines
- 21,000 cruise departures



NEA Travel Program



- Hotels
 - Destination
 - Dates
 - Amenities
 - Price Range
 - 300,000 hotels



Hutton Hotel ★★★★

Nashville / Tennessee / United States (1.1 miles from Nashville, TN, USA)

> Market Rate \$695 Travel Dollars \$329

\$122 AVG / NIGHT

SELECT



SpringHill Suites by Marriott Nashville Downtown/Convention Center ***

Nashville / Tennessee / United States (0.6 miles from Nashville, TN, USA)

Market Rate \$1,116

\$205 AVG / NIGHT

Travel Dollars \$500

SELECT



Grand Hyatt Nashville

Nashville / Tennessee / United States (0.4 miles from Nashville, TN, USA)

Market Rate \$1,027
Travel Dollars \$318

\$236 AVG / NIGHT

SELECT







Free Calm Subscription

The world's #1 app for mental health

Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.



To activate your subscription, scan the QR code or visit:

www.ctamemberbenefits.org/calm

This must be done on a web or mobile browser (not in the app itself).

Once you are logged into the CTA Member Benefits Calm page:

- Follow the instructions to register your free account
- Your 10-digit CTA member ID is required. If you don't know your CTA member ID,
 please call the CTA Member Benefits Department at (650) 552-5200
- Once you've signed up, you can add up to 5 dependents (age 16 years or older) via the "Manage Subscription" page inside your Calm account at www.calm.com

VSP Vision Savings Pass[™]



Frequency	Exam every calendar year Materials unlimited
Copay	Exam covered after \$50 patient payment* Retinal screening not to exceed \$39
Prescription Glasses	Lenses are covered using schedule of patient payments Frames 25% off retail frame cost with purchase of complete pair of glasses 20% off unlimited non-prescription sunglasses**
Contact Lens Exam	15% off contact lens exam**

^{*}Cost only available with the purchase of a complete pair of glasses; otherwise, member will receive 20% off U&C

^{**}Based on applicable laws, benefit may vary by doctor location





The discount program available from Vision Service Plan (VSP) participating providers only*

The VSP Savings Pass discount program includes:

- Eye Exam: \$50 with purchase of complete prescription glasses, 20% discount without purchase
- Eyeglasses: Fixed pricing on lenses with the purchase of a complete pair of prescription glasses. 25% discount on cosmetic lens options, and 20% discount on sunglasses
- Contact Lenses: 15% off VSP network doctors' contact lens exam fees
- •TruHearing Plan: Exclusive savings offered to VSP members, dependents and extended family through TruHearing. Visit vsp.truhearing.com or call 877-396-7194 for more information.

^{*}Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months and a NEA/CTA-Retired membership number must be presented at the time of visit. Join NEA/CTA-Retired at www.cta.org/retired.

CTA Member Benefits Videos



The CTA Member Benefits video can be found at CTAMemberbenefits.org



Member Benefits Publications

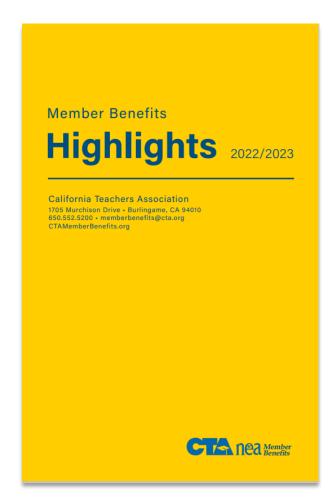


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The Added Value of CTA/NEA Retired Membership

























