

NEA Member Benefits

Discover the
Benefits of
Belonging



Your membership connects you to benefits designed for you...

...and to a nationwide network of support for our members.



MONEY



SHOPPING & DISCOUNTS



LIFE, AD&D AND ACCIDENT INSURANCE

TRAVEL



AUTO & HOME INSURANCE



HEALTH & WELLNESS



RETIREMENT

Access to no-cost benefits

- Offering a portfolio of benefits designed to support you through every stage and phase of life
- Belonging to a network that is here to support and advocate for you

[Learn more neamb.com/nocost](https://neamb.com/nocost)



Register to Access Your Benefits

neamb.com/register

Access products and resources

created to help members reach their financial goals



CREDIT CARDS

NEA® Customized Cash Rewards Credit Card⁵

- Customize your cash rewards by choosing to earn 3% cash back in one of six popular categories
- Earn 2% back at grocery stores and wholesale clubs
- Unlimited 1% cash back on all other purchases
- Earn 3% and 2% cash back on the first \$2,500 in combined purchases each quarter in the choice category and at grocery stores and wholesale clubs, then earn unlimited 1% thereafter

NEA RateSmart® Card⁵

- Save on interest charges with our lowest interest rate card
- Get a low intro APR offer and then a competitive APR

PAYING FOR COLLEGE

NEA Student Loans⁴

Members have access to undergraduate, graduate and parent loans, as well as flexible payment options, no origination fees, application fees or pre-payment penalties.

STUDENT LOAN DEBT

NEA Student Debt Navigator

Enjoy one free year of an online tool to determine your eligibility for federal programs to reduce or more efficiently manage your student loan debt.

On average, members who use this benefit save \$2,000 annually on their student loans.

NEA Student Loan Refinance Program

NEA members receive a one-time statement credit, interest discount, flexible repayment terms, as well as no origination fees, application fees or pre-payment penalties.

PERSONAL LOANS

NEA Personal Loan⁴

Members enjoy fixed rates, no collateral required, flexible terms, affordable payments, and no annual fee, application fee, processing fee or pre-payment penalties.



LEARN MORE:

[neamb.com/
products/
money](https://neamb.com/products/money)

SHOPPING & DISCOUNTS

Everyday savings

so members keep more of their hard-earned income



NEA Discount Marketplace

Members receive savings at 3,500+ top retailers and restaurants, exclusive cash back deals, a welcome bonus and more!

NEA Discount Tickets Program

Save up to 40% on theme parks, attractions and entertainment. Gain access to concerts, sporting events, Broadway shows, movies and more. Buy now and save.

NEA Mental Health Program

Receive a complimentary subscription to AbleTo, a mobile app with clinically-validated tools to help manage stress, anxiety, depression and other mental health needs.

NEA Wireless Program

Get the same 5G nationwide coverage as the major carriers for half the cost. There are no fees for activation, no contracts and members can add family members for only \$15/month per line.

Costco Membership

NEA members who are new to Costco receive a \$40 or \$20 Digital Costco Shop Card with a new Executive or Gold Star membership, respectively.

NEA® Auto Buying Program

Our partnership with TrueCar makes car buying easy. Search for a new or used car through Certified Dealers online, get a fair market price and a True Cash offer on personal owned vehicles.

NEA Magazine Service

As a member, save up to 85% on more than 800 magazine titles!

START SAVING:

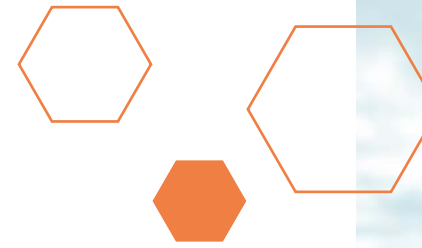
[neamb.com/
products/
shopping-
discounts](https://neamb.com/products/shopping-discounts)

Programs & Services

TRAVEL

Enjoy member-only travel deals and discounts

and planning resources through the NEA Travel Program



NEA Travel Program

Activate \$500 Travel Dollars that can be used like cash when booking vacations.

Travel discounts

- Rental Cars
- Airfare²
- Cruises

Lodging discounts

- Hotels
- Resorts

Tour discounts

- Guided Tours

Say yes, to more adventure!

Travel Dollars can be used for domestic and international trips to lower the cost of travel whether you are planning a budget-friendly trip or a luxury get-away for a special occasion.

²See page 15 for details



KEEP EXPLORING:

[neamb.com/
products/
travel](https://neamb.com/products/travel)

Help protect the life you've built

with complimentary benefits as well as member-exclusive policies and discounts



LIFE INSURANCE

Take advantage of complimentary benefits included with membership

NEA® Introductory Life Insurance¹

If you're a new NEA member, you are automatically provided \$15,000 of term life insurance, at no cost to you, for the first 12 months of membership.

NEA® Complimentary Life Insurance¹

Eligible NEA members get \$1,000 in trusted life insurance protection for their families at no cost to them.

→ Name your beneficiary today to update coverage

Being a member makes a difference!

The Prudential Insurance Company of America offers member-only, group rates.¹

NEA® Group Term Life Insurance Plan¹

- Get competitive group rates for up to \$500,000 in coverage
- No medical exam to apply (in most cases)

NEA® Level Premium Group Term Life Insurance Plan¹

- Member-only rates and coverage created by educators, for educators, provides peace of mind
- Up to \$1 million in coverage

NEA® Guaranteed Issue Life Insurance Plan¹

- Members 45+ are guaranteed coverage
- Member-only rates for you and your spouse, and income tax-free benefits for your loved ones

NEA® Accidental Death & Dismemberment (AD&D) Insurance Plan¹

- Covers you and your loved ones in the event of a major accident
- Rates start at \$19 per year

NEA Accident & Injury* Insurance Plan¹

- Providing financial assistance for costly, common injuries like fractures and burns
- Individual and family coverages are available

*Accident Insurance, issued by The Prudential Insurance Company of America.

¹See page 15 for details



PROTECT WHAT MATTERS:

neamb.com/products/life-accident-insurance

AUTO & HOME INSURANCE

Discover coverage & member discounts

on auto, home, condo and renters insurance



AUTO & HOME INSURANCE

Coverage that works for you

NEA® Auto & Home Insurance Program⁶

- Explore auto and home insurance with a savings advantage for members

NEA Renters Insurance

- Protect yourself and your belongings
- Special savings for members

HEALTH & WELLNESS

Receive support

for your wellbeing through programs designed with members in mind

RETIREE HEALTH INSURANCE

Be prepared with coverage for what Medicare doesn't cover

NEA® Retiree Health Program^{13,14}

Provides coverage for the roughly 20% of expenses not covered by Medicare, with additional discounts on dental, vision, hearing and chiropractic care.

NEA® Long Term Care Program

Protect your savings and family from the cost of long-term care. Take advantage of exclusive rates for members and their spouses, parents and adult children.

NEA® Dental and Vision Insurance Program¹⁵

Comprehensive coverage for members and their family's dental and vision needs, including bundling and retiree options.

NEA® In-Hospital Indemnity Plan^{1B,1C,1D}

A daily benefit is payable covering in-hospital and ICU stays and admissions, with limitations.

NEA® Pet Insurance Program

Get a free quote, member discounts and reimbursements for vet bills.

DISABILITY INCOME INSURANCE

Give yourself and your family some financial peace of mind when you need it most

NEA® Income Protection Insurance Plan^{11,12}

Receive income when you are unable to work due to a covered injury or sickness including during pregnancy, doctor-ordered bed rest or medical leave.

- Up to two-thirds of your regular monthly salary
- NEA dues and premiums waived if you have a disability lasting six months or longer



AUTO & HOME PROTECTION:

neamb.com/products/auto-home-insurance

WELLNESS WITHIN REACH:

neamb.com/products/health-wellness

RETIREMENT

Prepare for your future

with investment options that help you plan with confidence

Helping educators prepare financially for retirement is important to us,

so we've collaborated with Security Benefit, our trusted partner of over 20 years, to enhance our Retirement Program.⁹ Now, our Retirement Program has a variety of options for educators, as well as digital account set-up and management, so putting your future first is quick and easy.



Programs & Services

Choose your investing approach:

SELF-GUIDED PLANNING

InvestMyself^{® 8,9}

Do you want a digital, independent investing experience?

If so, our InvestMyself[®] plan is an option for you!

- Available for 403(b)s and IRAs
- DIY-investing
- Enroll digitally in 20 minutes or less
- Online tools and resources to guide you

PROFESSIONAL PLANNING

NEA Retirement Specialist⁹

Does retirement planning feel overwhelming to you?
Are you unsure where to begin, or do you simply prefer personalized guidance?

If so, financial professionals are here to guide you!

- Available for 403(b) and IRA
- Access to personalized planning and ongoing support from a local NEA Retirement Specialist⁸
- Simple account set-up

What are you waiting for?
Put your future first today!

^{8,9}See page 15 for details



PLAN YOUR FUTURE:

neamb.com/retirement-planning

NEA MEMBER BENEFITS PROGRAM DIRECTORY

ACTIVE AND ESP
EARLY ENROLLEE
SUBSTITUTE
RESERVE
ASPIRING EDUCATORS
RETIRED AND RETIRE LIFETIME
STAFF
COMMUNITY ALLIES

MONEY

NEA® Customized Cash Rewards Credit Card ⁵	●	●	●	●	●	●	●
NEA RateSmart® Card ⁵	●	●	●	●	●	●	●
NEA Undergraduate Loan Program ⁴	●	●	●	●	●	●	●
NEA Student Debt Navigator	●	●	●	●	●	●	●
NEA Student Loan Refinance Program	●	●	●	●	●	●	●
NEA Personal Loan ⁴	●	●	●	●	●	●	●

SHOPPING & DISCOUNTS

NEA Discount Marketplace	●	●	●	●	●	●	●
NEA Discount Tickets Program	●	●	●	●	●	●	●
NEA® Auto Buying Program	●	●	●	●	●	●	●
NEA® Wireless Program	●	●	●	●	●	●	●
Costco Membership	●	●	●	●	●	●	●
NEA Magazine Service	●	●	●	●	●	●	●

TRAVEL

NEA Travel	●	●	●	●	●	●	●
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LIFE, AD&D AND ACCIDENT INSURANCE

NEA® Introductory Life Insurance ¹	●						
NEA® Complimentary Life Insurance ¹	●		●		●		
NEA® Group Term Life Insurance Plan ¹	●	●	●	●	●	●	●
NEA® Level Premium Group Term Life Insurance Plan ¹	●	●	●	●	●	●	●
NEA® Guaranteed Issue Life Insurance Plan ¹	●	●	●	●	●	●	●
NEA® Accidental Death & Dismemberment Insurance Plans ¹ <i>AD&D, AD&D Plus, AD&D Advantage</i>	●	●	●	●	●	●	●
NEA Accident & Injury* Insurance Plan ¹	●	●	●	●	●	●	●

AUTO & HOME INSURANCE

NEA® Auto & Home Insurance Program ⁶	●	●	●	●	●	●	●
NEA® Renters Insurance	●	●	●	●	●	●	●

HEALTH & WELLNESS

NEA® Retiree Health Program ^{13,14}	●	●	●	●	●	●	●
NEA® Income Protection Insurance Plan	●	●	●	●	●	●	●
NEA® Dental and Vision Insurance Program ¹⁵	●		●		●		●
NEA® In-Hospital Indemnity Plan ^{18,1C,1D}	●	●	●	●	●	●	●
NEA® Long Term Care Program	●	●	●	●	●	●	●
NEA® Pet Insurance Program	●	●	●	●	●	●	●

RETIREMENT

Self-Guided Planning - InvestMyself® ^{8,9}	●	●	●	●	●	●	●
Planning with a Financial Professional ⁹	●	●	●	●	●	●	●

Go to neamb.com/getstarted

Take a minute to register online and gain access to dozens of programs, deals and benefits.

Estos materiales también están disponibles en español.

También puede llamar al 1-800-637-4636 y solicitar un representante que hable español para hablar sobre cualquiera de nuestros programas y servicios disponibles para los miembros de la NEA.

Follow us

Facebook:
[@NEAMemberBenefits](#)

Visit us

neamb.com
Live chat available

Call us

1-800-637-4636
Se habla español

NEA Member Benefits, 900 Clopper Road, Suite 300, Gaithersburg, MD 20878-1360

No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states.

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¹NEA Life and NEA Accidental Death & Dismemberment coverages are issued by The Prudential Insurance Company of America, Newark, NJ 1076936-00001-00. ²Enroll in NEA Travel and receive \$500 Travel Dollars in your NEA Travel account. Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight. ³FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. ⁴Applications and other important information may be available in English only. ⁵For information about the rates, fees, other costs and benefits associated with the use of these credit cards, go to www.neamb.com/finance/credit-cards. These credit card programs are issued and administered by Bank of America, N.A. ⁶Coverages, discounts, special program rates or savings, billing options and other features are subject to availability and individual eligibility. Not all products, features or coverages available in all areas or states. Not all products referenced are offered by Travelers. Other terms, conditions or exclusions may apply. Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In TX: Automobile insurance is offered through Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company. Home insurance is underwritten by Travelers Personal Insurance Company. In CA: Automobile insurance is underwritten by Travelers Commercial Insurance Company, Certificate of Authority #6519, State of Domicile: CT; or Travelers Property Casualty Insurance Company, Certificate of Authority #6521, State of Domicile: CT. Homeowners insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. In WA: Automobile insurance is underwritten by The Standard Fire Insurance Company. Homeowners insurance is underwritten by Travelers Personal Insurance Company. All underwriting companies in CA and WA listed above are located at One Tower Square, Hartford, CT 06183. ⁷NEA members receive a 0.25% interest rate reduction on student loans that are opened through the NEA member benefits portal. The NEA member discount will be applied to your loan account after the initial disbursement occurs. ⁸Marketing services in respect of InvestMyself 403(b) | IRA are provided by Security Distributors, LLC. Security Benefit executes all fund transactions through Matrix Settlement and Clearance Services, LLC (MSCS) omnibus arrangement. ⁹The NEA Retirement Program ("NEA Program") provides investment products for retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors and certain of its affiliates (collectively, "Security Benefit") make these products available to plans and accounts pursuant to an agreement with NEA Member Benefits ("MB"), which markets the NEA Program. Security Benefit has the exclusive right to offer the products directly or through other authorized broker/dealers, and MB in marketing the NEA Program generally may not enter into arrangements with other providers of similar investment programs or otherwise promote to NEA members or their employees any investment products that compete with the NEA Program products. Security Benefit pays an annual fee to MB under the agreement. You may wish to take into account this agreement and arrangement when considering and evaluating any communications relating to NEA Retirement products. NEA and MB are not affiliated with Security Benefit. Neither NEA nor MB is a registered broker-dealer. All securities brokerage services are performed exclusively by your sales representative's broker-dealer and not by NEA or MB. NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. ¹⁰LTCI Partners, LLC, (LTCI Partners) acts as an agent for select insurance companies to provide long-term care insurance under this program. The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force and what would cause your policy to be discontinued. ¹¹Insurance underwritten by American Fidelity Assurance Company. ¹²Provided by the NEA Members Insurance Trust. ¹³Your rate depends on your particular circumstances; not all members will save. ¹⁴The NEA Retiree Health Program is fully underwritten by United American Insurance Company and governed by the Employee Retirement Income Security Act of 1974 (ERISA). ¹⁵Life members must be actively employed in the field of education. ¹⁶NEA Retired members are eligible for the \$50,000 Accidental Death & Dismemberment coverage only while acting on Association business in the capacity of an Association Leader. ¹⁷Pet Insurance coverage offered and administered by Pets Best Insurance Services, LLC and underwritten by American Pet Insurance Company, a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108. Please see www.americanpetinsurance.com to review all available pet health insurance products underwritten by APIC.

Make the most of your membership and register today!

What does it mean to belong?

As an NEA member, belonging means having access to individual benefits and being part of a community that stands together and supports members.

From protecting the life you've built, to planning for your future, to receiving support when disaster strikes – NEA Member Benefits is here for members through every stage and phase of life.

You belong to a network of over 3 million educators, and we are proud to offer all members a place to connect, thrive, belong and receive the support they need.

Subscribe to free newsletters

Stay in-the-know about all your benefits

neamb.com/account/permissions-and-subscriptions



Follow us!

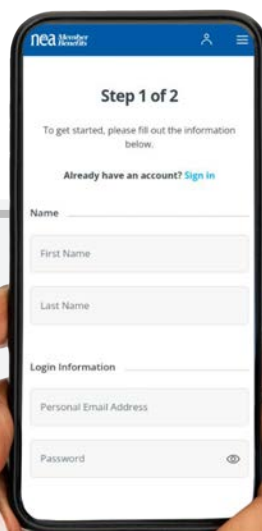
@NEAMemberBenefits

Stay in-the-know to make the most of your membership



Gain full access to your benefits and resources

Register to Access Your Benefits



Register Today!

neamb.com/register

Need membership support?

Call the Member Advocacy Center:
1-800-637-4636

Hours:
8am-8pm ET Mon.-Fri., 9am-1pm ET Sat.