



1



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TOP NEWS OF THE DAY

Breaking news overnight

- Walk around the room with questions from the day before.

BREAKING NEWS

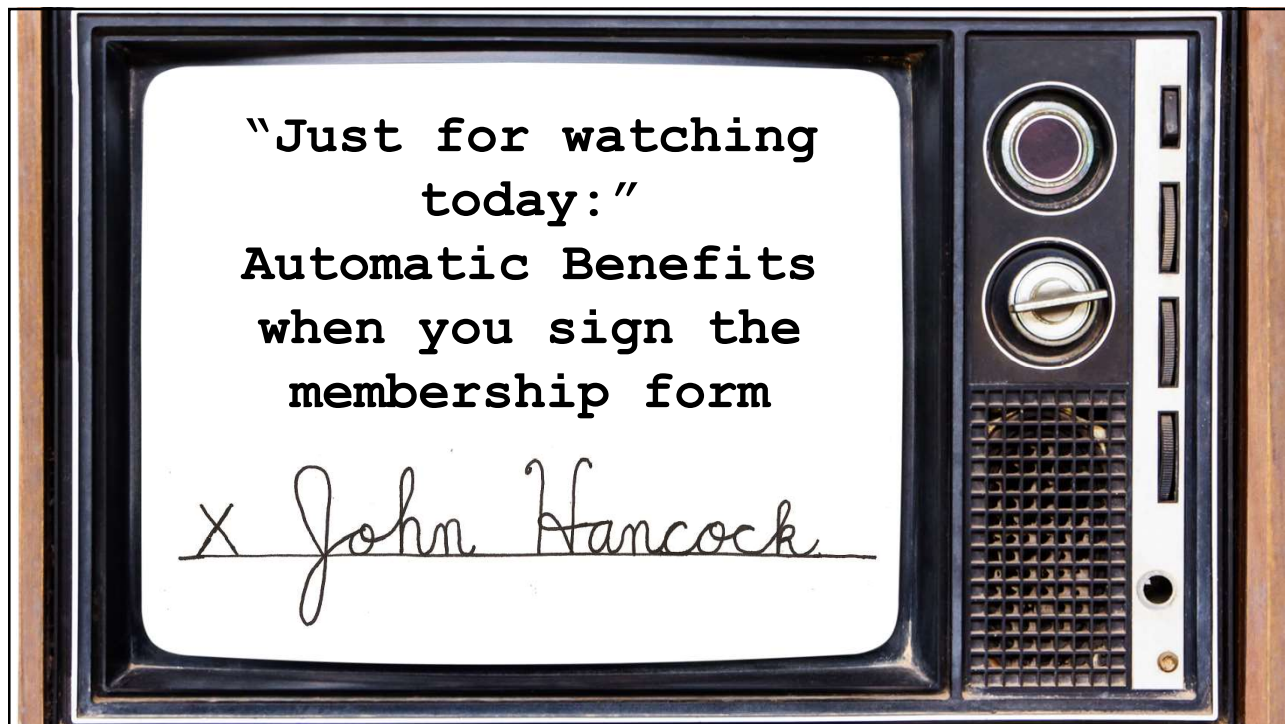
nea Member Benefits

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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**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

BREAKING NEWS



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**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

BREAKING NEWS //  

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**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 //  

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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

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CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

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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

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CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

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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

BREAKING NEWS

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Member Benefits

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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

CTA CALIFORNIA
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Member Benefits

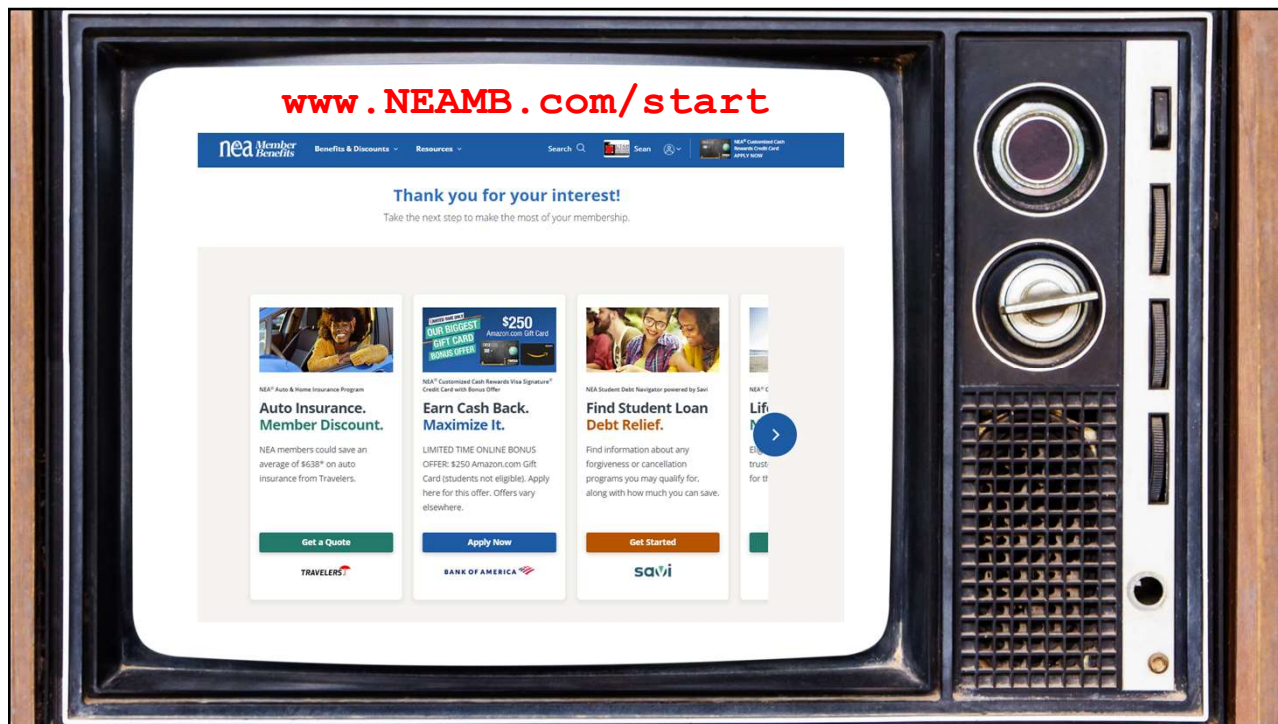
31



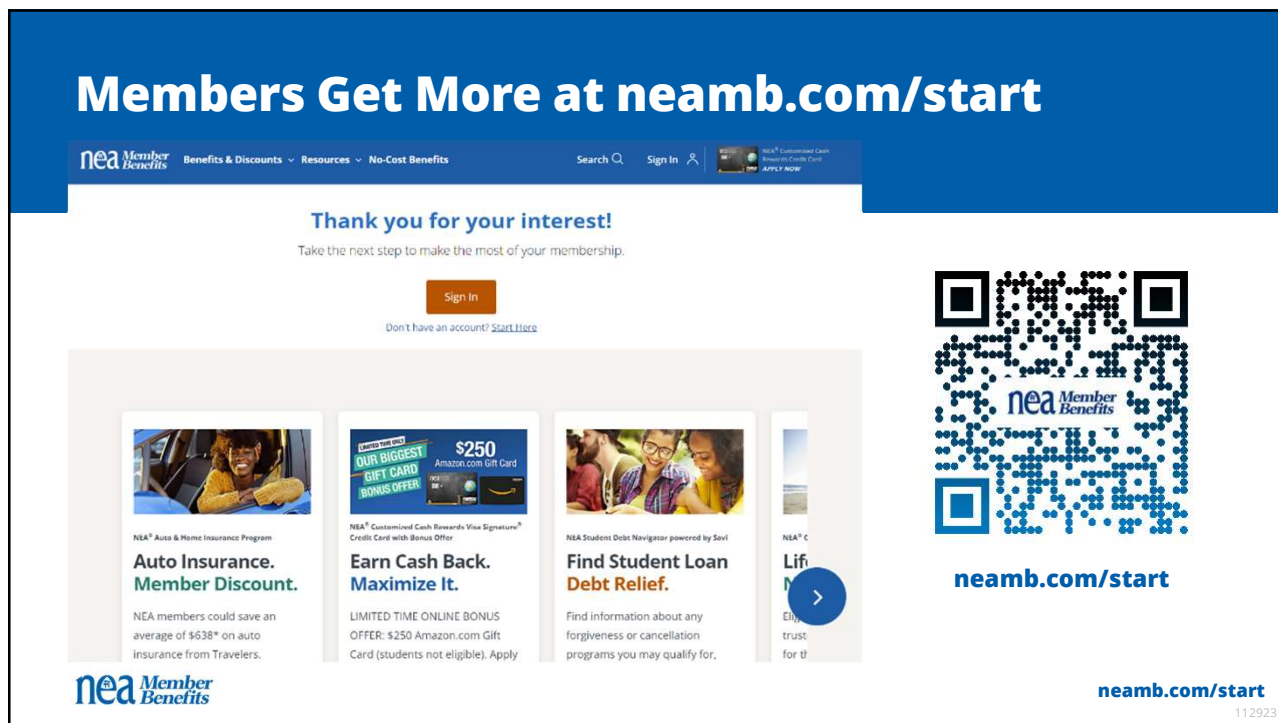
32



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Create Account

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

Step 1:
Click "Sign In"

Step 2:
Name & Login

Step 3:
Address & Birth Date

neamb.com/start
112923

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Explore neamb.com/start

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

Auto Insurance. Member Discount.

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

[Apply Now](#)

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](#)

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](#)

neamb.com/start

Step 1: Click "Get Started" neamb.com/start
112923

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Explore 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

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:

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

neamb.com/start

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

CTA CALIFORNIA TEACHERS ASSOCIATION MEMBER BENEFITS Hi, Sean **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](#)

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.

- Tools & Resources Home
- Frequently Asked Questions
- Member Benefits 4 You (MB4U)
- CTA Member Benefits Videos
- Forms and Materials**
- Member Training Programs
- CTA Conferences
- Student Loan Forgiveness
- Articles for Chapter Newsletters
- Contact Us

**Tools & Resources
Forms and Materials**

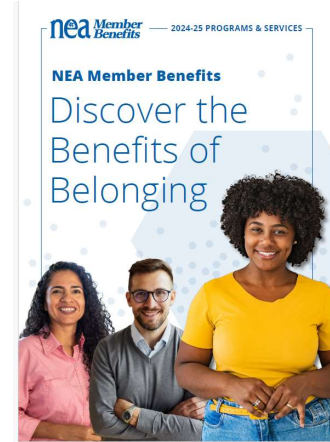
BREAKING NEWS

**CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits**

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

- Contact your Affiliate Relations Specialist
- 2024-2025 Programs & Services Brochure
- 2024-2025 Programs & Services Flyer
- Various flyers for different content areas

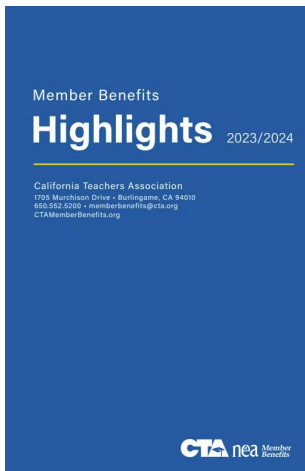


BREAKING NEWS

nea Member Benefits

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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

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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MB Sports:

**The Standard:
Life & Disability
Insurance**



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MB Sports:



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

The Highlights pg. 8-10

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**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



New Hires

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

New Hires:

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.

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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.



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.

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.

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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: Pays up to \$400 a month (for up to 6 months) if you have an active student loan while on an approved disability claim.



Cancer Benefit: Pays up to \$400 a month (for up to 6 months) if your approved claim is due to cancer.



Summer Benefit: Pays \$500 a week during the months of June and July if you become or continue to be Disabled during those months.¹

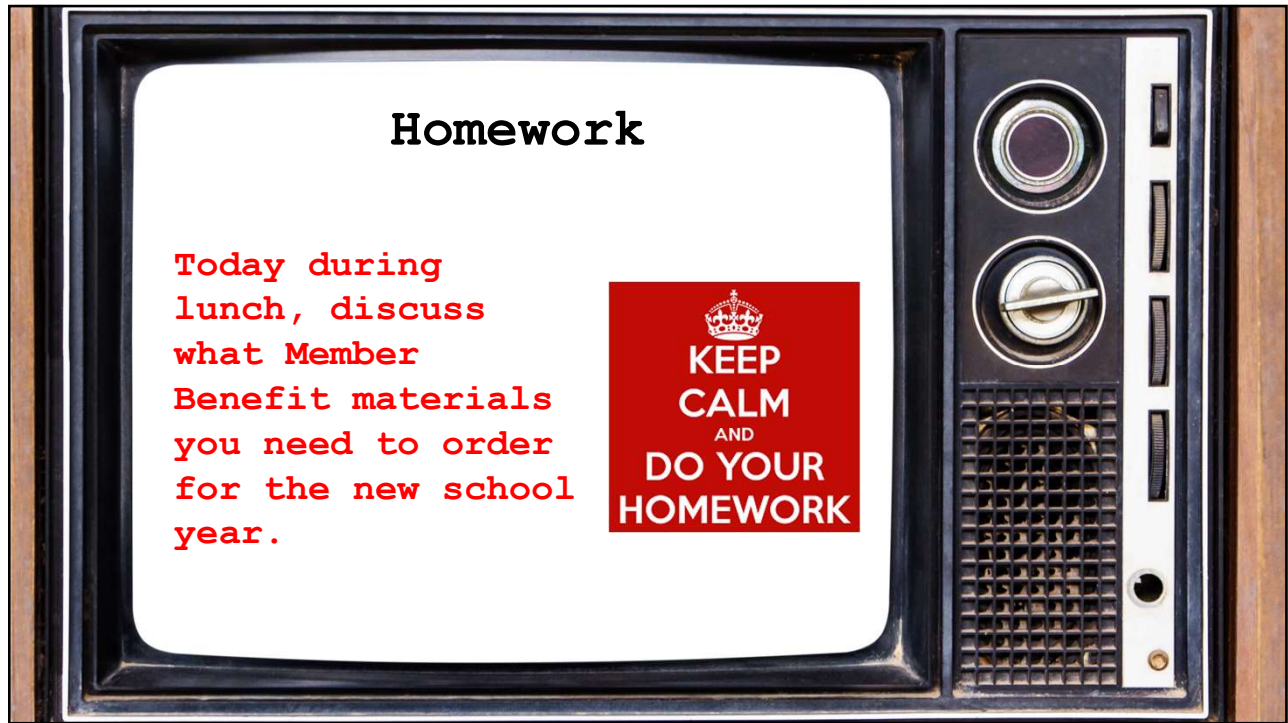
These benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or child care.

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

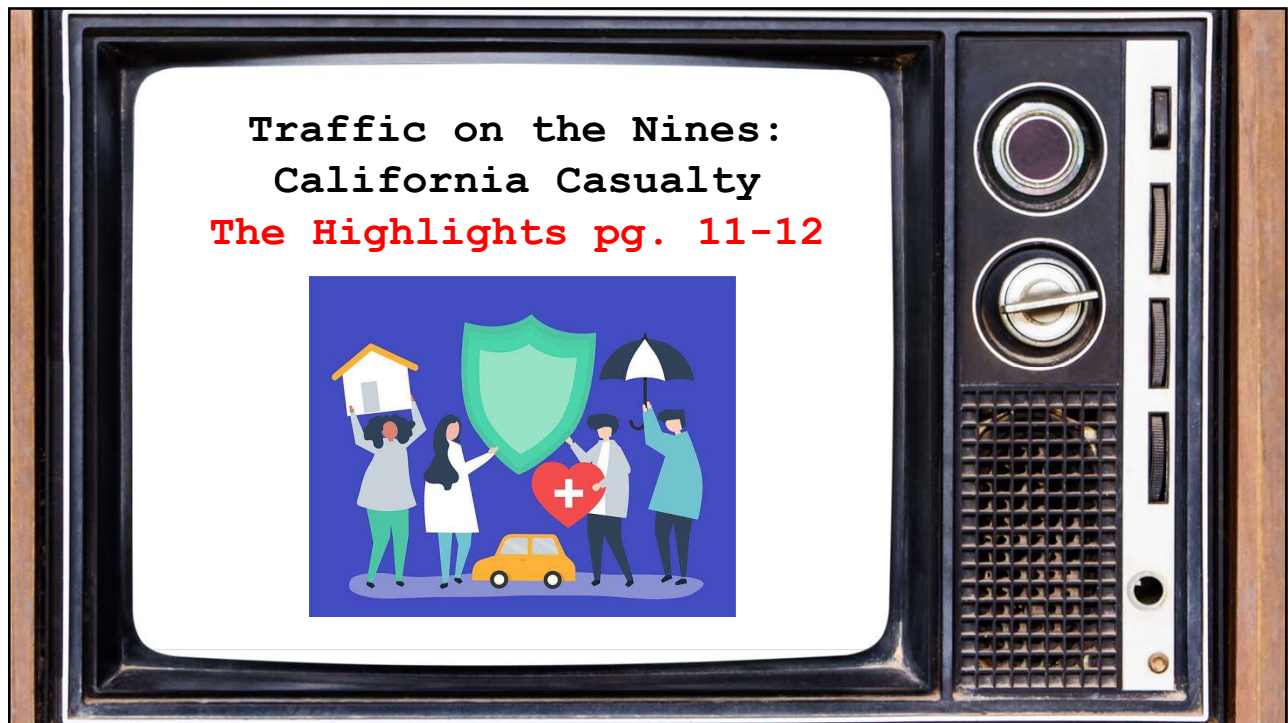
Leaders: Contact Your Benefits Consultant at The Standard



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
 Josh Hayes	909.222.7752 josh.hayes@standard.com	High Desert, San Gorgonio, 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



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


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CTA Auto and Home/Renters Insurance Convenient Services & Educator Benefits

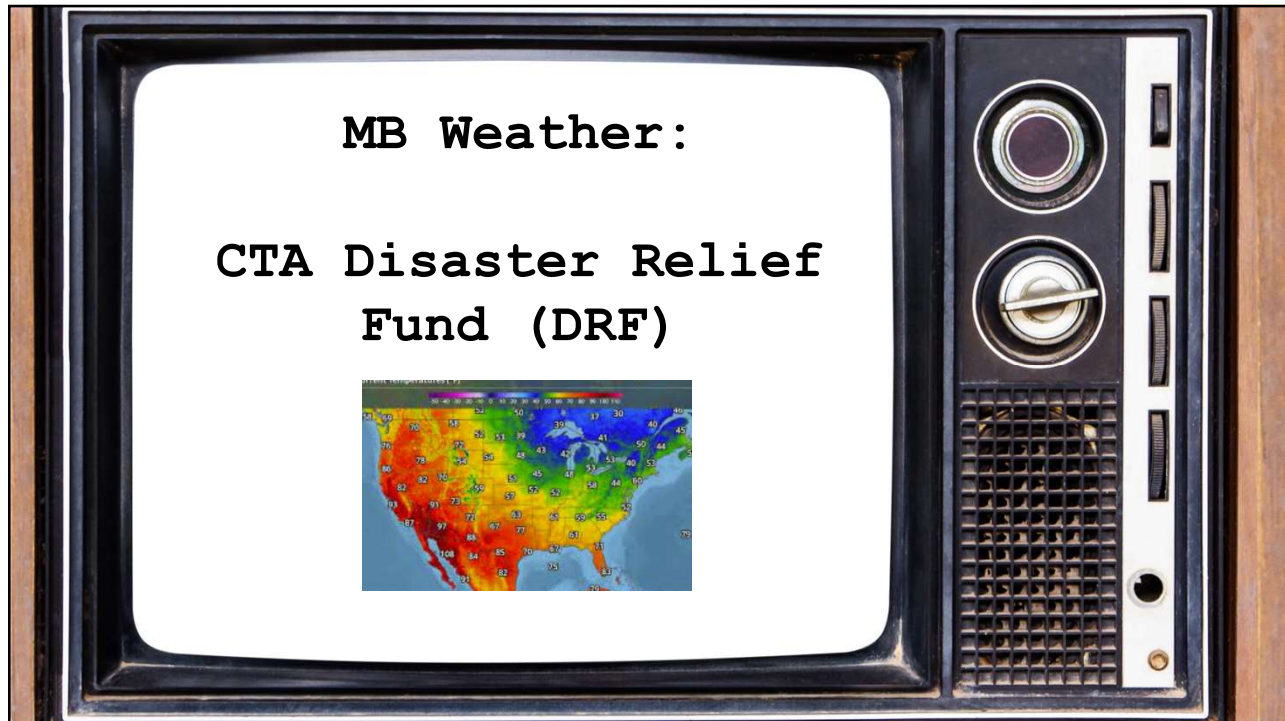
<ul style="list-style-type: none">  24/7, USA-based, emergency claims service  Flexible payment plans, including EZ Pay with Summer & Holiday Skip payment options  Free ID Theft Resolution  Waived deductible for vandalism or collision while parked within 500 feet of school property, a school administrative 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) 	<ul style="list-style-type: none">  \$1,000 coverage for fundraising money or goods  \$3,000 coverage for personal property used for teaching  Pet Injury protection  Various Discounts <p>And! 12-month Rate Guarantee</p>
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To Learn More
CalCas.com/CTA

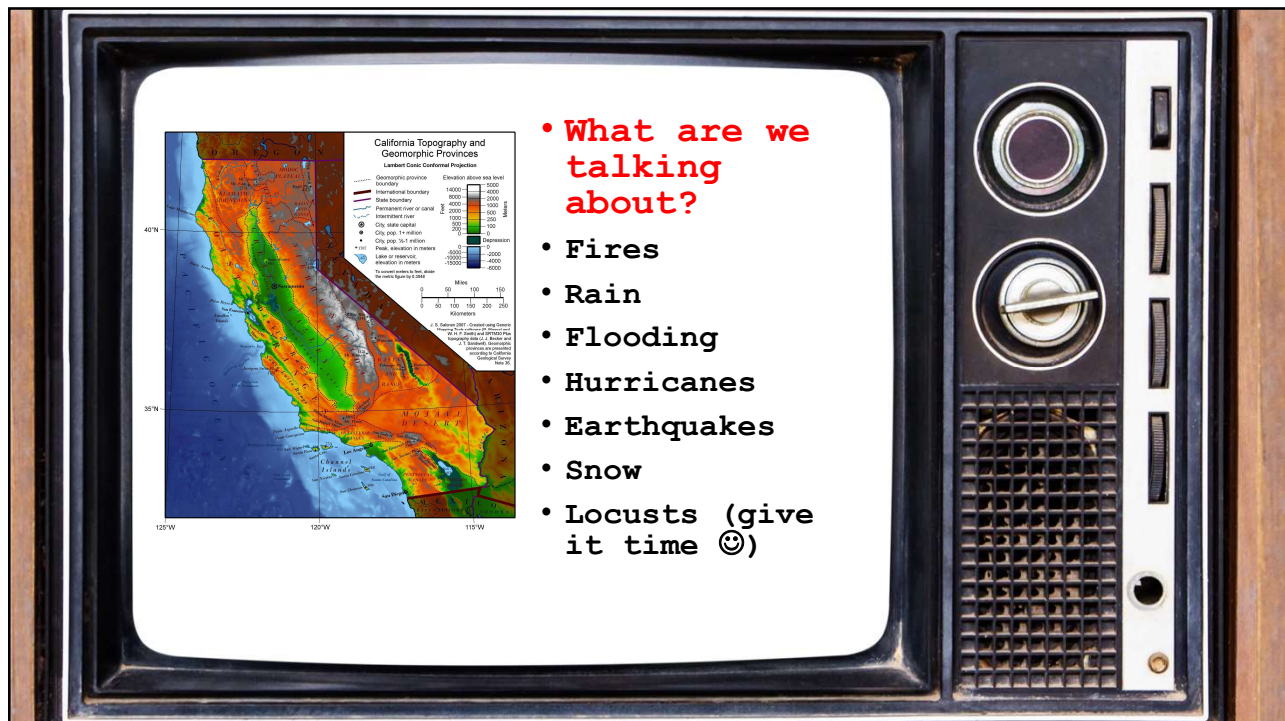




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**MB WEATHER:
CTA DISASTER RELIEF FUND (DRF)**

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



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IFT:
Grants, Scholarships, and other
great resources from IFT and IPD

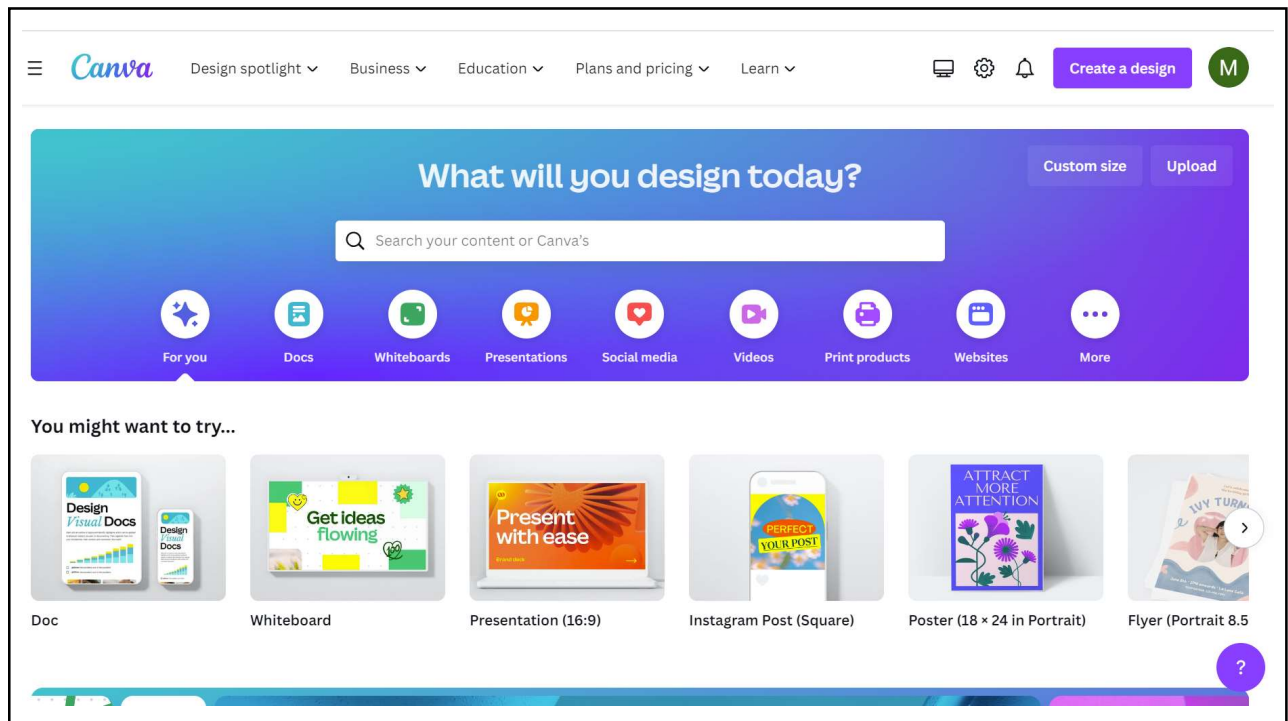


**Chandra McPeters
Field Reporter**

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Eligibility Requirement for Canva

Canva Design spotlight ▾ Business ▾ Education ▾ Plans and pricing ▾ Learn ▾



Home > Education > Eligibility Requirements



Eligibility guidelines

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Eligibility Requirement for Canva

Source:
<https://www.canva.com/education/eligibility-guidelines/>

Please note, Canva for Education is currently available for K-12 (primary or secondary) teachers and institutions. It is not currently available for higher education teachers and institutions (colleges and universities).

To access Canva for Education, you must be currently active in one of the following roles:

- A certified K-12 (primary or secondary) teacher from a formally accredited school, who is currently in a teaching position
- A certified K-12 (primary or secondary) school librarian
- A certified K-12 (primary or secondary) learning support assistant or teacher
- A certified K-12 (primary or secondary) curriculum specialist
- A certified teacher at a technical or vocational school, serving primary or secondary students (or equivalent)

The following organizations can also access Canva for Education:

Government recognized, formally accredited:

- K-12 (primary, secondary, or pre-college) schools
- School districts
- Departments of education
- Other global school systems

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Navigating What's New in 2024-2025

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An illustration of a massive blue tsunami wave crashing over a yellow boat. The wave is depicted with intricate white foam and blue shading. In the background, a mountain peak is visible under a grey sky. The overall style is reminiscent of traditional Japanese ink wash painting with modern colors.

Membership Tsunami

- Large numbers of retirement,
- Resulting in a large number of new hires, while
- Teacher Education Programs have lower enrollees

SOURCE:
<https://www.insidehighered.com/news/2020/10/28/teacher-education-programs-continue-suffer-death-thousand-cuts>

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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.



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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.]

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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.

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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.**

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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)

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The screenshot shows the CTA Member Benefits website. The navigation menu includes: INSURANCE, LIFE EVENTS, FINANCIAL SERVICES, DISCOUNTS & TRAVEL, NEWS & COMMUNICATIONS, and TOOLS & RESOURCES. The TOOLS & RESOURCES dropdown menu is open, highlighting 'New Member Resource Center'. The main content area features a 'New Member Resource Center' section with a welcome message and several resource cards: 'Discounts and Travel', 'CTA Death and Disbursement Plan', 'Special Enrollment Opportunity for CTA-endorsed Disability and Life Insurance', and 'CTA 403(b) Retirement Savings Plan'. To the right, there is a 'Download Member Benefits Forms & Publications' section with a list of documents and a large graphic titled 'MEMBER BENEFITS'.

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**Welcome
New Members!**

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

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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.

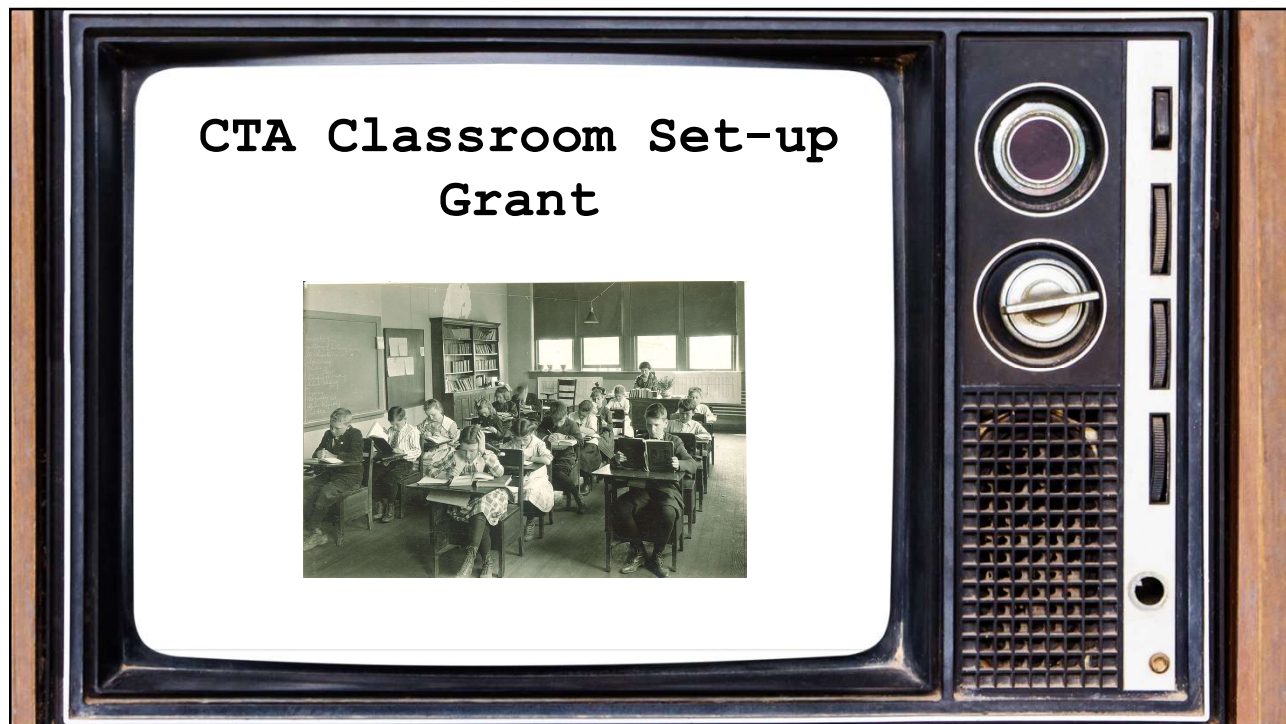
What Can Be Done?

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.

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CTA Classroom Set-up Grant

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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.

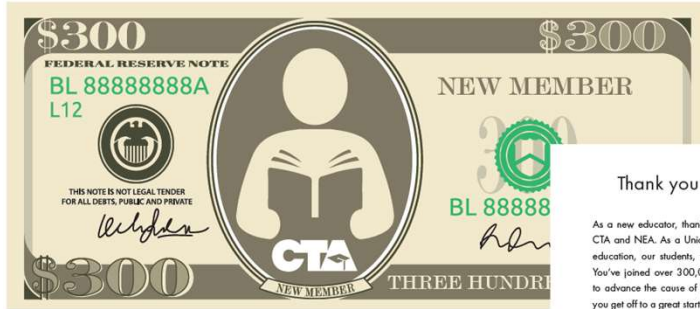
BREAKING NEWS

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CTA CALIFORNIA
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Member Benefits

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CTA Classroom Set-up Grant



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.

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

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.

*The program is effective for Employment Start Dates beginning Nov. 1, 2023



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

Chapter President



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.

