

Member Benefits

Highlights 2025/2026

California Teachers Association

1705 Murchison Drive • Burlingame, CA 94010
650.552.5200 • memberbenefits@cta.org
CTAMemberBenefits.org

CTA Member Benefits

Putting members at the center of all we do

Students are at the heart of all you do as educators and CTA members are at the center of everything we do in the CTA Member Benefits Department. We strive to find programs, products, and services to help you and your family stretch your paycheck, maximize the value of your CTA membership, and to achieve your financial goals. We do this by:

- Partnering with businesses that value and support public education,
- Leveraging the purchasing power of 310,000 statewide members,
- Providing financial insights on issues such as student loan forgiveness, retirement planning, budgeting, and protecting your financial interests,
- Uniting as a Union in times of crisis by providing for members through the CTA Disaster Relief Fund,
- Protecting you and your family in the event of disability or death,
- Caring for the mental health needs of members and their families,
- Stretching your paycheck on everyday items from dining, clothes, school supplies, movie tickets, new and used cars, and so much more,
- Vacation discounts on hotels, tickets, amusement parks, car rental discount, and much more,

We encourage you to learn more by visiting:

www.CTAMemberBenefits.org,
www.neamb.com, and
www.CTAMemberBenefits.org/rsp.

You can also reach us at (650)552-5200 or memberbenefits@cta.org.

We appreciate you being members of your local chapter, CTA, and NEA. Together we can support each other and advance the cause of public education.

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What Members Are Saying about Calm:

"I use the Calm App daily to help manage my mental health before I go to work each morning. The daily meditations help me manage anxiety and stress that come with teaching. I also love the daily movement videos and sleep stories! I recommend Calm to anyone, not just educators!"

"Calm gets my day started. I begin almost every morning with the Daily Jay. It gets me grounded and centered and focused on the day. I've also used the rain for help with sleep. I really appreciate it."

"Lovely messages of strategies and meditations I can use throughout the day to maintain my own calm."



"Teaching is a stressful job and using the app is very helpful to get myself centered for the day. When I'm calm, my students are calm."

"I truly appreciate this app as a benefit from CTA. I use it every single day. It is such a helpful app- from learning how to meditate, to sleep stories, to calming music/ it is the best. It helps with the stress of teaching. Thank you for having this for us!"

"EVERYTHING! I use it daily. It helps center me for my day and allows me to help regulate my emotions while I deal with all of my students' emotional issues and needs."



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.

Your Calm subscription gives you unlimited access to their full library of resources.

- Music tracks designed to promote focus, relaxation, and sleep
- 100+ guided meditations that cover anxiety, stress, gratitude, and much more
- Brand new daily meditations and movement sessions as part of their Dailies series
- The entire library of Sleep Stories which contains soothing bedtime tales suitable for both grown-ups and children (new stories added every week!)

How to Activate Calm Subscription

To activate your Calm subscription, please make sure you are logged in to www.CTAMemberBenefits.org/calm



Once on the CTA Calm page:

- Under How to Enroll, use the unique CTA link to activate your account
- Sign in to your existing Calm account or create an account
- Enter your 10-digit CTA member ID in the box provided to activate the subscription on your Calm account. If you don't know your CTA member ID, please call the CTA Member Benefits Department at (650) 552-5200
- Download the Calm app and log in to your account to access the premium content

Discounts & Travel

CTA Access to Savings

CTA Access to Savings is an exclusive benefit for CTA members, featuring the nation's largest private discount network. You'll find savings up to 50% on everyday items like food, clothing, car care, travel, entertainment, home and garden and more.

Access

www.CTAMemberBenefits.org/access

(888) 818-5217



Be sure to check out the CTA Access To Savings website for even more attractions throughout the state and across the nation.

Download the CTA Access to Savings Smartphone App - My Deals Mobile



New User?

Create an account by entering your email address to verify eligibility. If prompted, enter 'CTA Access To Savings' as the Organization Name and your 10-digit CTA Individual ID Number. Complete registration by providing your name and a password. Please contact 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 email and password to log in.

Discounts & Travel

CTA Rental Car Program

The CTA Rental Car Program through Enterprise Rent-A-Car provides our members vehicle rentals at CTA rates.



Enterprise Rent-A-Car

www.CTAMemberBenefits.org/enterprise (Login Required)

(650) 552-5200

Emilie Frankos

United Educators of San Francisco

“

I absolutely love the Enterprise discount! As someone who travels frequently, having access to exclusive CTA Member Benefits makes a huge difference. Thanks to this discount, I can rent a car without worrying about breaking the budget. Enterprise is always my go-to choice. I highly recommend taking advantage of this deal!”



CTA Access to Travel

The Access Savings Network offers you a multitude of exclusive, value-packed, easily redeemable, convenient savings. Every time you travel.

Many deals not available to the public with better rates than most online travel sites.

Experience More for Less on Your Next Trip!

SAVE UP TO 50% ON TRAVEL

- Up to 50% off hotels at over 850K properties worldwide
- Deals on car rentals, flights, and destination activities
- Discounted tickets to major theme parks like Disney, Universal and more



Discounts & Travel

CTA Access to Travel continued

We want to help you and your loved ones experience more while saving money on all your travel needs. Whether booking a hotel, car rental, flight, or your favorite in-destination activity, be sure to check out CTA Access for all your travel needs. If those plans include *Disneyland*® Resort, CTA Members save up to \$35 off tickets. Visit CTAMemberBenefits.org/access to book all your travel needs.

Access

www.CTAMemberBenefits.org/access

(888) 818-5217



NEA Travel Program

Save up to 60% on hotels, flights, car rentals, resorts, cruises, and more through the NEA Travel Program. Register for free and earn \$500 NEA Travel Dollars to help you save even more; also receive \$100 Travel Dollars when you subscribe to the monthly NEA Travel e-Newsletter.

NEA Member Benefits

www.neamb.com/travel

(800) 637-4636 or ask-us@neamb.com

NEA Discount Marketplace

Now you can earn cash back while you shop great deals with the NEA Discount Marketplace. Shop deals from over 3,500 top retailers, online stores, local restaurants and more - all in one place! Start earning cash back now at: www.neamb.com/marketplace

NEA Member Benefits

www.neamb.com/marketplace

(800) 637-4636

Automatic Benefits

The following benefits are provided at no cost to eligible CTA members

CTA Death & Dismemberment Plan

The CTA Death and Dismemberment Plan is an automatic benefit available to eligible CTA members at no additional cost. A member may designate a beneficiary, make changes, or verify if they have a beneficiary on file at www.CTAMemberBenefits.org/dd (login required).

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

If you do not have a beneficiary registered, the Plan pays in the following order:

- 1) Spouse or Domestic Partner
- 2) Children (including stepchildren), in equal shares
- 3) Parents, in equal shares
- 4) Siblings, in equal shares
- 5) Executor or Administrator

You may designate anyone as your beneficiary by following these easy steps:

1.	2.	3.
Log in: www.CTAMemberBenefits.org	Email verification required for first-time users (CTA membership ID number may be required)	Click on "Update Beneficiaries" or "Beneficiary Registration" under the INSURANCE tab

Effective July 26, 2021, the Death Benefit is a flat \$2,000 Benefit, and the Accidental Death & Accidental Dismemberment (AD&D) Benefit is a flat \$10,000. The Occupation/Association Leader AD&D Benefit remains at a flat \$50,000 Benefit.

CTA Member Benefits Department

www.CTAMemberBenefits.org/dd

(650) 552-5200

Automatic Benefits

NEA Complimentary Life Insurance

To help give your family the insurance protection and added peace of mind they deserve, NEA Member Benefits provides \$1,000 of complimentary life insurance at no cost to eligible CTA members.

NEA Member Benefits

www.neamb.com/complife

(855) 632-5433

CTA Group Legal Services (GLS) Program

CTA pays for high-quality attorney representation, subject to GLS program conditions, for employment-related legal disputes. CTA Primary Contact Staff (PCS) provide legal services referrals for employment-related legal disputes. Also, CTA offers attorney referrals for a variety of non-employment matters.

CTA/NEA Educators Employment Liability (EEL) Program

Every CTA member receives insurance coverage to defend against claims arising out of employment activities. This insurance includes up to \$1,000,000 in liability for damages; up to \$3,000,000 in legal costs to defend against civil claims or lawsuits (except civil rights cases) brought against members for activities arising from their educational employment; up to \$35,000 reimbursement of attorney fees and costs to successfully defend against employment-related criminal proceedings; \$1,000 per bail bond; and \$500 for assault-related personal property damage or destruction.

CTA Legal Department

www.cta.org/legal

(650) 552-5425

CTA Classroom Setup Grant

CTA Classroom Setup Grant is a special program for brand new educators (within their first year of teaching) to provide financial assistance towards the purchase of materials, resources, supplies, tools, and other educational instruments used by the educator to create and promote a positive learning environment in a classroom(s)/designated learning space(s). Full-time TK-14 classroom educators in the State of California who are CTA members (and have not worked nor have been a CTA member previously in a different California school district), may apply for the one-time \$300 grant within 12 months from their Employment Start Date. This classroom setup grant is intended to help for those expenses not compensated by other existing classroom budgets or funds from your school district.

CTA Member Benefits Department

www.CTAMemberBenefits.org/classroom

(650) 552-5200

Step Right In!

Limited-time Special Enrollment for Members New to Their District

If you're new to your school district, you have a special opportunity to apply for CTA-endorsed Disability and Life insurance from Standard Insurance Company with no health questions asked within 270 days of starting work.



Disability Insurance:

- Helps protect your paycheck if you're unable to work due to illness, injury, pregnancy or childbirth.



Life Insurance:

- Up to \$400,000 of Life insurance for yourself¹
- Up to \$50,000 of Life insurance for your spouse/domestic partner^{1,2}
- Additional \$5,000 of Life insurance for spouse/domestic partner and each dependent child²

Keep Your Coverage When You Transfer Districts. Your CTA-endorsed insurance plans do not automatically transfer to your new employer. Be sure to complete a new application at your new school district within 270 days of transferring.

Apply Online

standard.com/cta/newhire



Schedule an Appointment

stdrd.co/appt



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 Each option of Life insurance for your spouse/domestic partner or dependents may not exceed 50% of your Life insurance coverage.

For costs and further details of the coverage offered by Standard Insurance Company, including the exclusions, any reductions, benefit waiting periods or limitations and terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204.

GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3

Insurance

The Standard is the only CTA-endorsed provider for Disability and Life insurance



CTA Voluntary Group Disability Insurance

Disability insurance helps protect your paycheck if you're unable to work due to injury, illness, pregnancy or childbirth. Benefits are paid directly to you and can be used for everyday expenses just like your paycheck.



What is Disability Insurance?

Watch a short video to learn more:
stdrd.co/disabilityvideo



CTA-endorsed Disability Insurance Highlights:

- CTA-endorsed Disability insurance from Standard Insurance Company replaces up to 80% of your daily income.¹
- Covers disabilities that occur on or off the job.
- Covers any preexisting conditions once you are enrolled and work for 10 consecutive workdays.

Additional Benefits at No Extra Cost:

With CTA-endorsed Disability insurance, you may qualify for additional benefits on top of any regular disability benefits.



Student Loan Benefit



Cancer Benefit



Summer Benefit²

Learn More

[CTAMemberBenefits.org/
Disability](http://CTAMemberBenefits.org/Disability)



Schedule an Appointment

stdrd.co/appt



¹ Daily income is based on your regular daily contract salary. Benefits will be reduced by deductible income. 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.

² Summer Benefit is offered by CTA to eligible members who meet additional specific criteria. 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.

Insurance

The Standard is the only CTA-endorsed provider for Disability and Life insurance



CTA Voluntary Group Life Insurance

Life insurance is a key component of any comprehensive financial plan and can help protect your loved ones in the event of your passing. CTA partners with Standard Insurance Company to offer members quality Life insurance coverage at group rates that comes with additional features you can use now.



Life Insurance Video

Watch a short video to learn more:
stdrd.co/lifevideo



CTA-endorsed Life Insurance Highlights:

- Coverage options from \$25,000 to \$400,000¹
- Matching Accidental Death and Dismemberment coverage (up to \$200,000)
- Spouse/Domestic Partner and Dependent coverage options

Includes Benefits You Can Use Now:



Life Services Toolkit - access to helpful online tools and resources that can help you create a will and put your finances in order. After a loss, beneficiaries have access to grief counseling, legal advice and helpful online resources.²



Travel Assistance - access to a comprehensive range of professional, 24-hour medical and travel emergency assistance services.²

Learn More

CTAMemberBenefits.org/Life



Schedule an Appointment

stdrd.co/appt



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 Travel Assistance and Life Services Toolkit are provided through an arrangement with service partners that are not affiliated with The Standard. These services are not insurance products.

Insurance

CTA Auto and Home/Renters Insurance Program

Supporting CTA members since 1951, California Casualty auto and home insurance gives you preferred rates, educator-specific benefits and various discounts—with personalized service.

- Highly rated by our customers... year after year
- 24 hour Emergency Claims Service
- Free Identity Theft Resolution
- Summer and Holiday Skip payment options

CTA Auto Insurance

- \$0 Deductible for vandalism and collision to an insured vehicle parked at school
- Up to \$1,000 coverage for personal property used for school or business while in your vehicle
- Pet Injury coverage

CTA Home/Renters Insurance

- Personal property used in teaching covered up to \$3,000 with no deductible
- Fundraising money or goods lost or stolen while in an insured's possession are covered with no deductible (coverage limits apply)
- Maximize your savings by bundling your home/renters and auto insurance

Our customers say it best.

"Outstanding and very understanding! I had all my questions answered in depth and feel really good about my policies."

CTA Member: Donna B. ~ 29-year customer

"Working with Cal Cas always has been and continues to be an amazing experience!"

CTA Member: Azizieh G. ~ 4-year customer

"My rep and I spent some time discussing why California Casualty feels like family to employees and clients. It feels like it's still family owned and she confirmed it. The customer service has been excellent each and every time I have called through the 35 plus years my family has been in need of adding members or newer cars. So lovely and gracious, thank you for your excellent help and conversation!"

CTA Member: Irene H. ~ 38-year customer

Coverage benefit descriptions are an overview only. Complete descriptions are outlined in the actual policy. Coverage, rates, discounts, benefits and availability may vary by area, state or individual rating factors and are subject to underwriting approval.

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California Casualty
AUTO AND HOME INSURANCE



CTA Members, take advantage
of Auto and Home/Renters
Insurance that is...

Simple.
Trusted.
Affordable.
Right for you.



California Casualty
AUTO AND HOME INSURANCE



1.866.680.5142

CTAMemberBenefits.org/CalCas

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Life Events

CTA Disaster Relief Fund

The Disaster Relief Fund is a special fund which provides reimbursement for losses to CTA members who suffer significant losses due to natural and other disasters in California. For available grants, qualification details or to apply, visit www.CTAMemberBenefits.org/drf. To donate via Credit/Debit card please visit www.CTAMemberBenefits.org/donate.

The CTA Disaster Relief Fund provides five (5) different grants summarized below.

Standard Grant (up to \$1,500) for significant economic hardship related to your primary residence:

- ☐ Damage exceeds 5% or more of replacement cost of primary residence;
(Insurance adjuster's written estimate required)
- ☐ Access to your residence prohibited for 15 days or more under MANDATORY evacuation by the City or County;
(City, County or other official mandatory evacuation notices with start and end dates required)
- ☐ Without utilities (gas, electricity or water) for at least 15 days or more; **OR**
(Utilities statement or letter from utilities company with outage dates required)
- ☐ Effective January 1, 2023, \$500 may be available for substantiated damage to immovable property or land and all structures integrated with or affixed to the land
(Substantiation of losses of \$500 or more required)

Catastrophic Damage Grant (up to \$1,500) in addition to the Standard Grant

- ☐ Damage to your primary residence exceeds \$50,000 or is a total loss
(Insurance adjuster's written estimate or total loss letter required)

Temporary Displacement Grant (up to \$500)

- ☐ Access to your residence prohibited for 5 days or more under MANDATORY evacuation by the City or County;
(City, County or other official mandatory evacuation notices with start and end dates required)
- ☐ Effective January 1, 2023, access to your residence prohibited for 5 days or more under official road closure by Caltrans, Police, or other City or County Officials; **OR**
(City, County or other official road closure notices with start and end dates required)
- ☐ Effective January 1, 2023, without utilities (gas, electricity or water) for at least 5 days or more
(Utilities statement or letter from utilities company with outage dates required)

Life Events *continued*

Short Term Displacement Grant (up to \$1,000)

- ☐ Access to your residence prohibited for 10 days or more under MANDATORY evacuation by the City or County; **OR**
(City, County or other official mandatory evacuation notices with start and end dates required)
- ☐ Without utilities (gas, electricity or water) for at least 10 days or more.
(Utilities statement or letter from utilities company with outage dates required)

School Site Grant (up to \$500)

- ☐ Personal losses at your school site stemming from damages caused by natural or other disasters
(An itemized list of personal losses and value required)

The filing deadline is 12 months from the date of the incident.

CTA Member Benefits Department

www.CTAMemberBenefits.org/drf

(650) 552-5200



Anna Nitti

Santa Monica-Malibu Classroom Teachers Association

“

We lost our home in the January 7th Palisades Fire. It was a trauma that will take time to recover. One of the best feelings was how the communities near and far, friends, family, and organizations like our teacher's union came together to give us support and care. Thank you to CTA for the grant they generously gave me and other members who lost their homes. It has been a huge support and a feeling of community that I so deeply appreciate. It has helped rebuild what was lost. Thank you, thank you, thank you! ”

Financial Services

CTA 403(b) Retirement Savings Plan

Created by your union to provide you a high-quality, low-cost 403(b) program to supplement your retirement.

To enroll in the CTA 403(b), visit
enroll.ctaretirementplan.org

Use our 403(b) cost calculator to compare fees
review.ctaretirementplan.org

CTA Member Benefits Department
www.CTAMemberBenefits.org/rsp • (650) 552-5200



Plan Benefits

- ▶ It is THE ONLY 403(b) plan endorsed by CTA
- ▶ World-class investments from BlackRock, Vanguard and Pimco
- ▶ No commissions or surrender fees
- ▶ Expert advice and guidance from advisors acting as fiduciaries
- ▶ New Saver Incentive Program – Ask us!

Need Help With a 403(b)?

Contact CTA Retirement Savings Plan Team:
team@ctaretirementplan.org | (916) 235-9800

Financial Services

Membership Has Its Advantages



Founded in 1950 by CTA, Provident Credit Union knows the needs of the educational community and is here to help you reach your financial goals.

Easy Access To Your Account

Provident has 21 branch locations, plus over 5,000 credit union branches nationwide that participate in the CO-OP Shared Branch network and nearly 30,000 ATMs available surcharge-free.

Take 0.125% Off Your Rate

See how much you can save with an exclusive 0.125% discount on your mortgage and auto loan rates.

0.125% discount rate only applies to First Mortgage Fixed or adjustable rate mortgage products and does not apply to HELOCs and second mortgages. 0.125% discount also applies to new and used auto loans.

Super Reward Checking

High yield dividends and all the best features you want in a checking account with no monthly service fee or minimum balance requirement.

\$25 Minimum deposit required to open. Must be 18 years or older to qualify. Limit 1 (one) Super Reward Checking account per membership.

Three Ways to Apply:

1) Online at providentcu.org/cta 2) Call (800) 632-4600 3) Visit your local branch

Financial Services

CTA® Customized Cash Rewards Visa Signature® Credit Card

Carry the credit card that helps teachers and educators earn cash back and maximize it. You choose the category where you spend the most to earn the most—from dining or online shopping to travel or home furnishings and more. Plus, you still earn cash back on all other purchases while getting additional valuable card features.†

Bank of America

www.CTAMemberBenefits.org/creditcard

(888) 758-7946

†For information on the rates, fees, other costs and benefits of this credit card, please call the phone number or visit the website listed above. This credit card program is issued and administered by Bank of America, N.A. 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.

NEA Personal Loan

Members enjoy fixed rates, no collateral required, flexible terms, affordable payments, and no application fee, processing fee, or pre-payment penalties.¹

NEA Member Benefits

www.neamb.com

(800) 637-4636

1. The NEA Personal Loan cannot be used to pay for postsecondary educational expenses or tuition, or to consolidate postsecondary education loans. Exclusions and limitations may apply.

Loans are made and serviced by First National Bank of Omaha (FNBO®).

WARNING

Many Cafeteria or Flex Plan district plan administrators sell insurance products and may use the district's enrollment periods to steer you towards products not endorsed by CTA. Please be sure to compare coverage, premiums, and policies to the CTA-endorsed plan before making a selection.

Also, many districts have hired a third-party administrator (TPA) to administer their 403(b) plan. Sometimes the TPA is affiliated with a 403(b) vendor. This can create a conflict of interest if the 403(b) third-party administrator is influencing the list of approved vendors or using its position to sell products. Be sure to check out all your investment options, including the CTA 403(b) Retirement Savings Plan, before deciding.

Additional Benefits

VSP Savings Pass Program and Hearing Aid Discounts for CTA/NEA-Retired Members

VSP Vision Savings Pass offers immediate savings on eye care and eyewear from VSP providers.* With the purchase of a complete pair of glasses, this enhanced program provides special pricing on an eye exam and glasses.

VSP Savings Pass Program

www.CTAMemberBenefits.org/vsp

(800) 877-7195

**Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months and a 10-digit NEA/CTA-Retired membership number must be presented at the time of visit.*

VSP Members can also save up to 60% on the latest brand-name hearing aids through the VSP/TruHearing Hearing Aid Discount Program. Questions? Call or visit TruHearing at (877) 396-7194 or truhearing.com/vsp.

NEA® Auto Buying Program

Access to one of the largest online new and used car inventories in the nation and upfront price offers put you in the driver's seat. neamb.com/autobuying

NEA Discount Tickets Program

Save up to 60% on tickets to theme parks, local attractions, concerts, shows, live sporting events, and more. Member exclusive deals are updated regularly. www.neamb.com/tickets

NEA Retiree Health Program

The NEA Plan's rates on average are lower than the nation's most popular Medicare supplement program. As long as you're at least age 65, an NEA member in good standing (or her/his spouse or domestic partner), and covered by Medicare parts A and B, you are eligible to enroll in any one of the NEA Retiree Health Plan Options. www.neamb.com/rhp

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 add your family for only \$15/month per line. neamb.com/wireless

NEA Member Benefits

www.neamb.com

(800) 637-4636

Resources

NEA® Student Debt Navigator

Make student loan debt more manageable with this dynamic resource powered by Savi. Run your numbers to find out about any forgiveness or cancellation programs you qualify for, along with how much you can save. Visit neamb.com/loanforgiveness to learn more.

CTA/NEA Member Benefits Presentations

CTA and NEA Member Benefits provide presentations and webinars on CTA/NEA Member Benefit Programs, 403(b) plans, student loans and more. Request a presentation through your local Chapter President. Visit CTAMemberBenefits.org/training to learn more.

CTA Member Benefits Video

CTA Member Benefits has created a fun informational video that highlights exclusive benefits available to CTA members. This video also includes a brief overview of the resources and programs that can be found on the CTA Member Benefits website. To learn more visit www.CTAMemberBenefits.org/video.



CTA University Credit Program

The CTA University Credit Program allows members to earn university units paid for by CTA. By attending in-person CTA conferences or watching CTA Virtual Pass sessions on-line, members can accumulate the professional growth hours needed to qualify for university units from our partner, CSU Chico.

CTA will cover the cost for up to 12 university credit units per year. Members have increased their salary an average of \$3,500 through their participation in the CTA University Credit Program. Check with your district HR office or your local chapter president to ensure that additional university credit can help you advance on your salary schedule. For details, timelines and the complete course catalog visit www.CTA.org/Credit.

CTA MEMBER BENEFITS PRESENTS



MB4U *party*

CTA MEMBER BENEFITS OFFERS MONTHLY WEBINARS SHOWCASING **MEMBER BENEFITS**, ALONG WITH ADDITIONAL SESSIONS ON **STUDENT LOAN FORGIVENESS, RETIREMENT PLANNING, BUDGETING**, AND MORE TO HELP YOU MAXIMIZE YOUR CTA & NEA MEMBER BENEFITS.

SCAN THE QR CODE TO REGISTER OR VISIT
CTAMEMBERBENEFITS.ORG/MB4U



Resources

"TO DO LISTS"



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

"TO DO LIST" for new CTA members:

- ☐ Sign up for Life and Disability insurance through The Standard within your first 270 days.
- ☐ Take advantage of the New Saver Incentive Program (effective 1/1/25) when you open and fund a 403(b) account through the CTA Retirement Savings Plan (restrictions apply).
- ☐ Apply for the CTA Classroom Set-up Grant.
- ☐ Get an auto, home, or renters quote from California Casualty.
- ☐ Utilize the NEA Student Debt Navigator to manage student loans.
- ☐ Starting your career is exciting (and stressful!), download the Calm App and explore ways to manage your stress.
- ☐ Download the MyDeals app by Access and look for ways to stretch your paycheck.
- ☐ Take professional development classes through CTA University Credit Program (and have CTA pay for the credit!).
- ☐ _____
- ☐ _____

Visit www.CTAMemberBenefits.org to learn about eligibility requirements.

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

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

Visit www.CTAMemberBenefits.org to learn about eligibility requirements.

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Member Benefits Eligibility Chart

To determine your eligibility to participate in CTA’s Member Benefits Programs, refer to the chart below. The chart illustrates the various membership categories provided by CTA. A “Yes” means that the particular membership category is eligible to participate in the specific CTA Member Benefits Program, an “S” means that the particular category is eligible to participate but with special applicable rules, and “No” means that the particular membership category is not eligible to participate in the specific CTA Member Benefits Program.

CTA Member Benefit Program	Active Full-Time (Includes CTA ESP)	Active Part-Time (Includes CTA ESP)	CTA Aspiring Educators	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
NEA Complimentary Life Insurance	Yes	Yes	No	S	S
CTA/NEA Educators Employment Liability (EEL)	Yes	Yes	Yes	Yes	Yes
CTA Disaster Relief Fund	Yes	Yes	Yes	Yes	Yes
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Group Disability Insurance Plan	Yes	S	No	No	No
CTA Auto Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Home Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Financial Services	Yes	Yes	Yes	Yes	Yes
CTA Travel, Entertainment and Purchasing Discounts	Yes	Yes	Yes	Yes	Yes
Vision Discount Program for CTA/NEA-Retired	No	No	No	Yes	Yes
Calm	Yes	Yes	Yes	Yes	Yes
Classroom Grant	S	No	No	No	No

This is a brief description of the CTA and NEA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates, Summary Plan Descriptions or custodial account agreement. The benefits described herein may be modified or terminated by CTA and NEA Member Benefits at any time.

Automatic Benefits

Program	Provider	Telephone	Website
Calm	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/calm
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/dd
NEA Complimentary Life Insurance	NEA Member Benefits	(855) 632-5433	neamb.com/complife
CTA/NEA EEL Insurance	CTA Legal Dept.	(650) 552-5425	cta.org/legal
CTA Disaster Relief Fund	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/drf
CTA Travel, Entertainment and Purchasing Discounts	Access	(888) 818-5217	CTAMemberBenefits.org/access
Vision Discount Program for CTA/NEA-Retired Members	VSP	(800) 877-7195	CTAMemberBenefits.org/vsp

Voluntary Benefits

Program	Provider	Telephone	Website
CTA 403(b) Retirement Savings Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/rsp
CTA Group Life Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/life
CTA Group Disability Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/disability
CTA Auto and Home Insurance Program	California Casualty	(866) 680-5142	CTAMemberBenefits.org/calcas
CTA Financial Services	Provident Credit Union	(800) 632-4600	CTAMemberBenefits.org/provident
CTA Rental Car Program	Enterprise Rent-A-Car	(650) 552-5200	CTAMemberBenefits.org/enterprise
NEA Member Benefits Programs	NEA Member Benefits	(800) 637-4636	neamb.com
CTA Credit Card Program	Bank of America	(888) 758-7946	CTAMemberBenefits.org/creditcard