**Warning about Sales of Non-Endorsed Voluntary Programs**

**For Insertion in Communications with Members**

**Version A**

**(Tailored for Vendors Which Offer Section 125 Election and/or District Benefits Enrollment Assistance)**

**Subject: Be Prepared When Meeting with Representatives Selling Non-Endorsed Voluntary Insurance and Investment Products**

This is the time of year when we enroll in employer benefits such as health insurance, dental insurance, and other Section 125 (Pre-tax) deductions. You may be required by the district to meet with a representative from an outside vendor to complete or review your annual elections.

We know these meetings can be confusing because these vendors often use these opportunities to sell their voluntary insurance products and retirement investment products. To assist you in making the best choices for you and your family, we offer the following tips:

* These products have **not** been vetted or endorsed by our associations (insert local name or initials here, CTA and NEA).
* These programs often include commission, cost more, and may not have the best plan design for you. Many of these programs are more beneficial to the sales representative and organization.
* Our associations may offer similar products which have been rigorously vetted and continuously monitored to assure they provide the best value to you. With these programs (including The Standard, California Casualty, and the CTA Retirement Savings Plan), our association provides advocacy in the case that you are dissatisfied.
* Remember that their products are not your only choices and you **do not** have to make a purchase decision during the meeting.

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| OUR RECOMMENDATIONS |
| * Restrict the conversation during this meeting to your employer benefits, such as health or dental insurance and your Section 125 elections.
* If you are considering one of their voluntary products, take the time to compare these products with others, including the CTA-endorsed products, to ensure that you make the best choice.
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We are confident that you can trust our endorsed benefit partners and encourage you to check them out. To learn more about these programs, visit [www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org), call 650-552-5200, or email member\_benefits@cta.org. Be sure to also check out the many exclusive purchase and travel discounts available to you at [www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org)/access.