



BUILDING A STRONGER ASSOCIATION WITH

CTA/NEA Member Benefits

2023-2024



CTA MEMBER BENEFITS DEPARTMENT TEAM MEMBERS



Vicki Rodgers
Manager



Henry Ahn
Supervisor



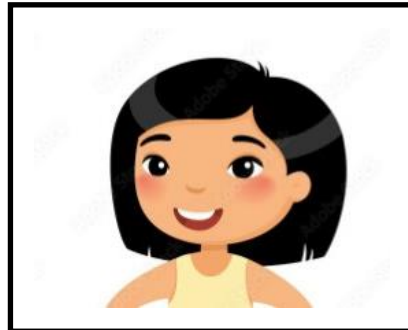
Yvonne Cheng
Consultant



Sean Mabey
Consultant



Tiffany Chan
Specialist



Cassandra Chu
Analyst II



Rebecca Baltodano
Analyst



Lisa Hamrick
Secretary to Department
Manager

UNION ADVOCACY & QUALITY



CTA Selection & Oversight Process

CTA Organizational Handbook policies and procedures
Vendor Evaluation Screening Committee (VESC)
Formal Request for Proposal
Due diligence to select best partners
Formal endorsement agreements
CTA Board approval

Ask CTA for assistance

CTA Member Benefits Department
(650) 552-5200 | memberbenefits@cta.org



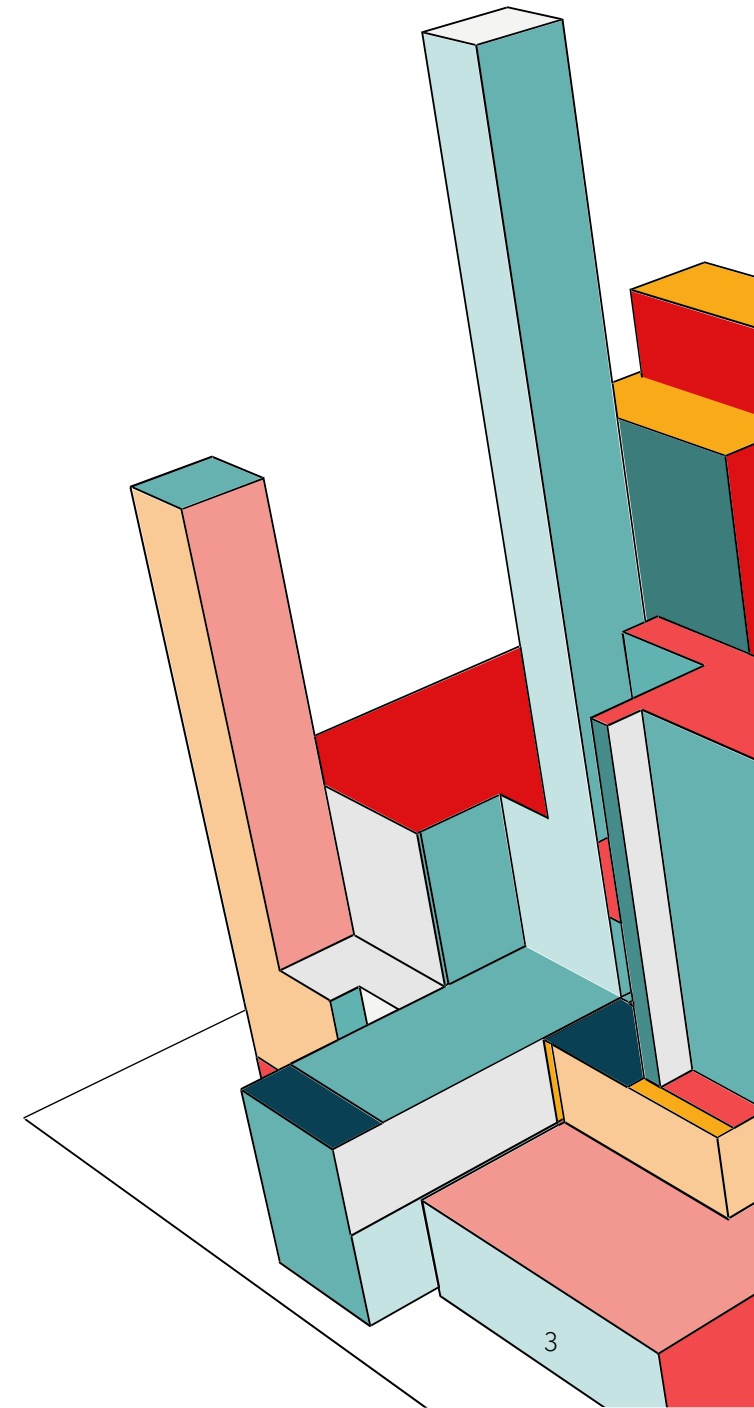
NEA Business Partners

Evaluation by NEA Member Benefits
Partner Relations Team

Recommends business partners for
endorsement

Ask NEA for assistance

NEA Member Benefits
(800) 637-4636 | ask-us@neamb.com



BUILD A STRONG FOUNDATION



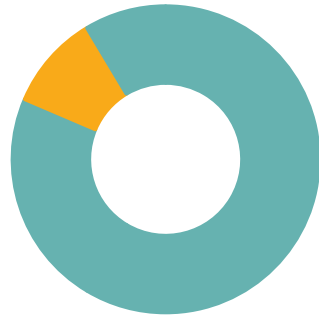
ENGAGING MEMBERS WITH CTA/NEA MEMBER BENEFITS & C.A.P.E.



COMMUNICATE



Communicate different
CTA/NEA Member
Benefits throughout
the year



ATTENDANCE



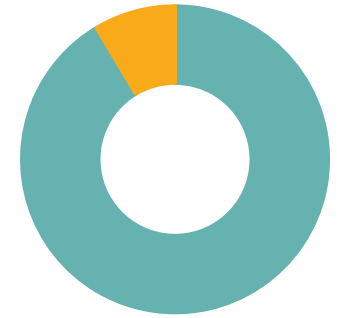
Increase attendance at
union meetings by
inviting CTA/NEA
Member Benefits to
conduct trainings



PROTECT



Help protect members
with CTA-endorsed
programs like the CTA
Retirement Savings
Plan and CTA Life &
Disability Insurance



EMPOWER



Empower your local
leadership to help
members with
CTA/NEA Member
Benefits

COMMUNICATE

What does your year look like?

MAKE A PLAN

- Put it in writing
- Make a calendar for the year
- Spread it out (quarterly/monthly)

DELEGATE

Organize a team:

- Site Reps
- Membership Chair
- Communications

EXECUTE

- Order/Download CTA Material at CTAMemberBenefits.org/ order
- Email Distribution
- Social Media Group
- Newsletters
- Bulletin Boards

ATTENDANCE

Engage with your members and make your presence

MEETINGS

- New Employee Orientations
- Membership Drives
- Rep Trainings
- Union Meetings
- District Events

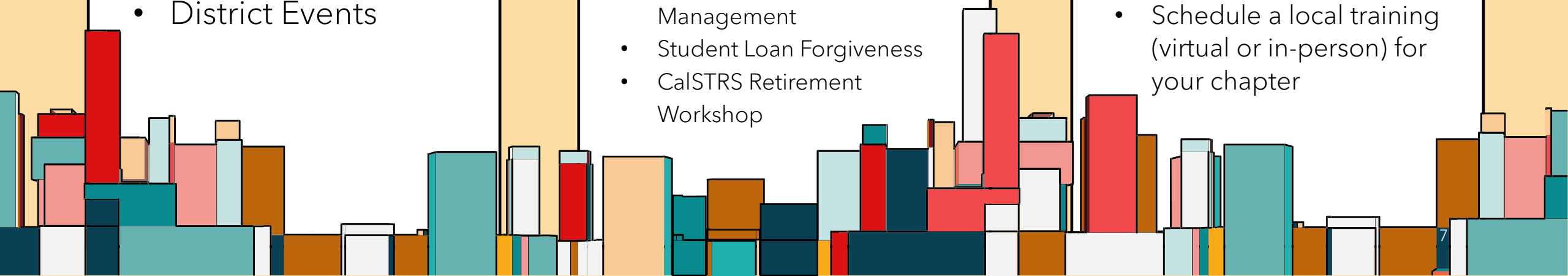
TRAININGS

Organize local trainings:

- CTA/NEA Member Benefits
- CTA Retirement Savings Plan - 403(b) Training
- Personal Financial Management
- Student Loan Forgiveness
- CalSTRS Retirement Workshop

OUTREACH

- Invite CTA/NEA Member Benefits and CTA-endorsed Vendors to exhibit at local meetings and district events
- Schedule a local training (virtual or in-person) for your chapter



PROTECT

CTA exists to protect and promote the well-being of its members

AB 119

- Request New Hire Data
- Request Routinely
- Review school board meeting agendas for new hire events
- Create new hire lists to start outreach before the first day of work

PROTECTION

- Educators Employment Liability (EEL) Insurance
- EEL Medical & Related Arts Endorsement
- Group Legal Services Program (GLSP)
- CBA Negotiations
- Support from a CTA Primary Contact Staff

WARNING

- Products Sold by District Hired Third Party Administrators
- Products sold by non-endorsed vendors at district events
- Vendors on campus

EMPOWER

Empower your members with information and services

CTA PROTECTION

- Order the CTA Member Benefits Highlights at CTAMemberBenefits.org/order
- Download CTA Member Benefits flyers at CTAMemberBenefits.org/download

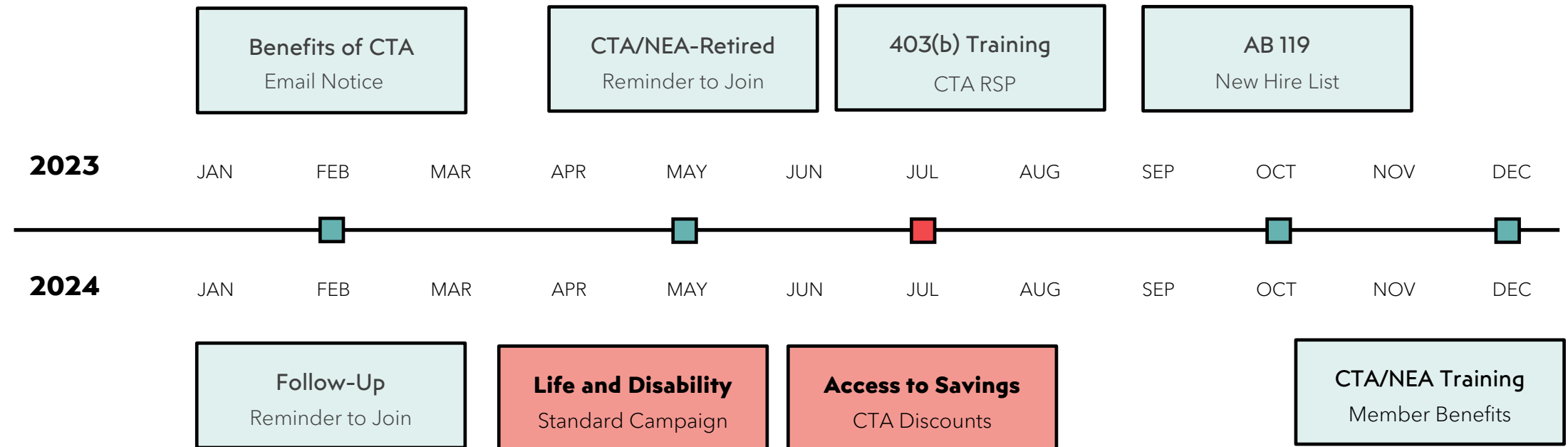
ORIENTATION

- Welcome Letter from the union
- Establish a "Buddy" or mentor system for new hires
- Train leaders to initiate 1:1 conversations and build a relationship
- Sign them up!

ENGAGEMENT

- Engage New Hires Before, During, and After Orientation
- Host a "Meet Your Association" event for new hires to review contracts, district policy, union benefits, etc.

ONE-YEAR ACTION PLAN



NEW HIRES



*How are you building a
Stronger Association with
new hires?*

Inform New Hires and
Current Members about
CTA/NEA Benefits

ENCOURAGE ALL MEMBERS TO REGISTER ON CTA & NEA MEMBER BENEFITS SITES

CTAMemberBenefits.org



1. Log In or Sign up now
2. Register your Beneficiary(ies)
3. Browse Benefits
4. Apply for CTA Life & Disability Insurance
5. Get a CTA Auto & Home Insurance Quote
6. Enroll in CTA 403(b)

CTA.org



1. Register to attend CTA Conferences at [CTA.org/conferences](https://cta.org/conferences)
2. CTA Virtual Pass and CTA University Credit at [CTA.org/virtualpass](https://cta.org/virtualpass)

neamb.com/start

Sign In

Don't have an account? [Start Here](#)

1. Sign In or Create Account
2. Register your Beneficiary(ies)
3. Browse Benefits
4. Order your FREE magazine subscription at neamb.com/cta

INSURANCE

LIFE EVENTS

FINANCIAL SERVICES

DISCOUNTS & TRAVEL

RETIREMENT

TOOLS & RESOURCES



2023 CTA Summer Institute

Join CTA Member Benefits from July 23-27 at the 2023 CTA Summer Institute. [Find out more here.](#)

Single Sign-On Login

First time users are required to select "**LOG IN**" and click on "**Sign up now**" to set up a new password.

[Find out more here](#)



ENT AUTO & HOME

AN INSURANCE

BANK OF

AMERICA

PROVIDENT

CREDIT UNION

CTA

DRF

CALM



NEW BENEFIT FOR CTA MEMBERS

Meditations And Mindfulness

Calm - Improve your health and happiness



Apply to receive **\$250.00** for your school.


California Casualty
Auto and Home Insurance

APPLY TODAY!

CTA Members! California Casualty's Music and Arts Grant program is back and will award individual members with a \$250 grant for their classroom or program. Applications are accepted through July 2nd! [Apply Today!](#)

Automatic Member Benefits:

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

Discounts & Travel

- CTA Rental Car Program
- CTA Access to Savings – *Discounts on travel, entertainment, dining, home & garden, and more!*
- Calm

Voluntary Programs

- CTA Life and Disability Insurance
- CTA Auto and Home Insurance
- CTA 403(b) Retirement Savings Plan
- CTA Credit Union
- CTA/NEA Credit Card Program



Meditations



Sleep Stories



Focus

First-time users: Don't have an account? [Sign up now](#)
(10-digit CTA ID number may be required – membership@cta.org)



MEMBER BENEFITS



LOG IN

INSURANCE

LIFE EVENTS

FINANCIAL SERVICES

DISCOUNTS & TRAVEL

RETIREMENT

TOOLS & RESOURCES

CALIFORNIA TEACHERS ASSOCIATION
CTA MEMBER BENEFITS STRAND
2023 SUMMER INSTITUTE
JULY 23-27, 2023 • UCLA

2023 CTA Summer Institute

Join CTA Member Benefits from July 23-27 at the 2023 CTA Summer Institute. Find out more here.

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First time users are required to select "LOG IN" and click on "Sign up now" to set up a new password.

[Find out more here](#)

TO & HOME BANK OF PROVIDENT CTA CALM
SURANCE AMERICA CREDIT UNION DRF

FOR CTA MEMBERS
Provides Financial Assistance To CTA Members
CTA Disaster Relief Fund

Apply to receive **\$250.00** for your school.



California Casualty Auto and Home Insurance CTA **APPLY TODAY!**

CTA Members! California Casualty's Music and Arts Grant program is back and will award individual members with a \$250 grant for their classroom or program. Applications are accepted through July 2nd! [Apply Today!](#)



Email Address

Password

[Forgot your password?](#)

Sign in

Don't have an account? [Sign up now](#)

Sign in with



Facebook



Google



Twitter



CTA Staff



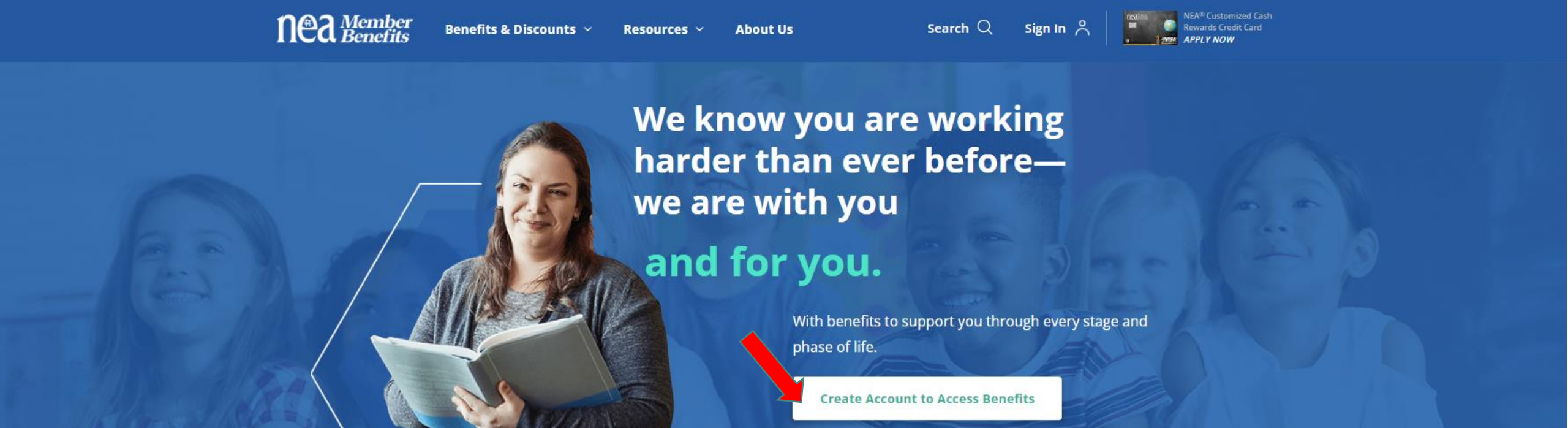
Qualifications



Application



Donate



We know you are working
harder than ever before—
we are with you
and for you.

With benefits to support you through every stage and
phase of life.



Create Account to Access Benefits

How do I access NEA Member Benefits?

- Visit www.neamb.com/start

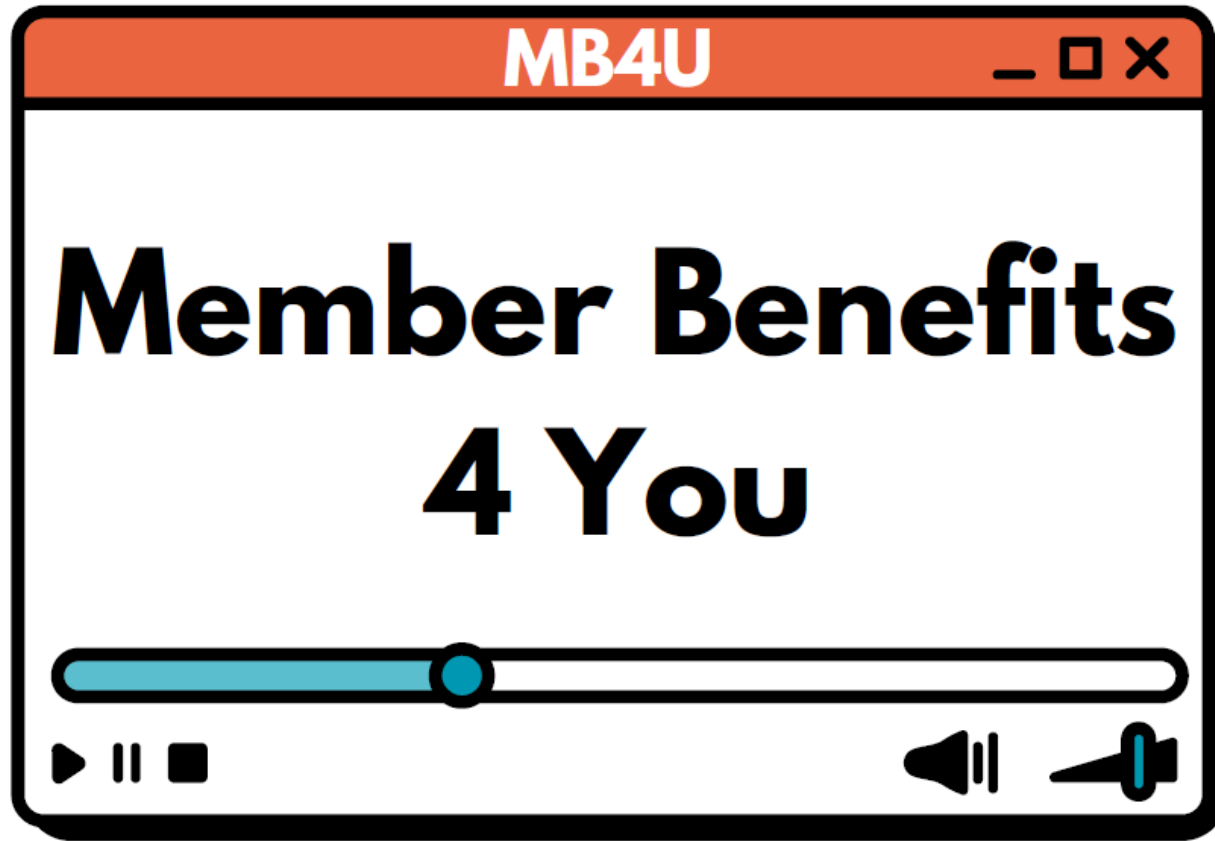


Sign In

- Click

Don't have an account? [Start Here](#)

- *Create Account or Sign 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)*
- *NEA Member Service Center: 1.800.637.4636 – ask-us@neamb.com*



MB4U will start August 1, 2023
Visit CTAMemberBenefits.org/MB4U

Join CTA Member Benefits every first Tuesday of the month, 4 pm PST, to learn about your member benefits. We will concentrate on a new topic each month and sessions will be up to 30 minutes starting August 1, 2023. Here are some benefits that we will be covering:

- The Standard - Endorsed Provider of Life and Disability
- CTA Retirement Savings Plan
- University Credit Program
- Calm



WHY JOIN?

Benefits of CTA/NEA Membership

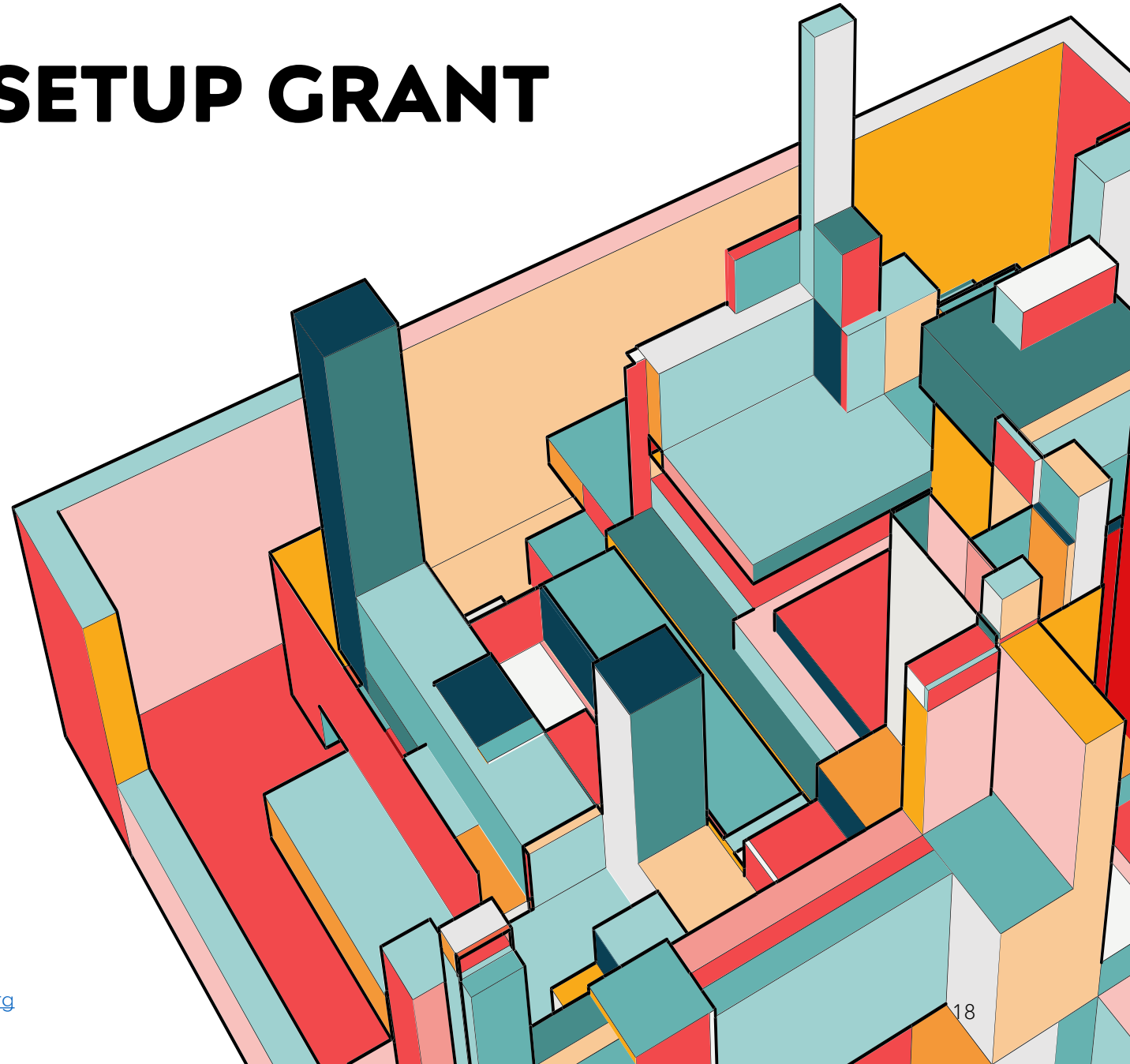
CTA CLASSROOM SETUP GRANT

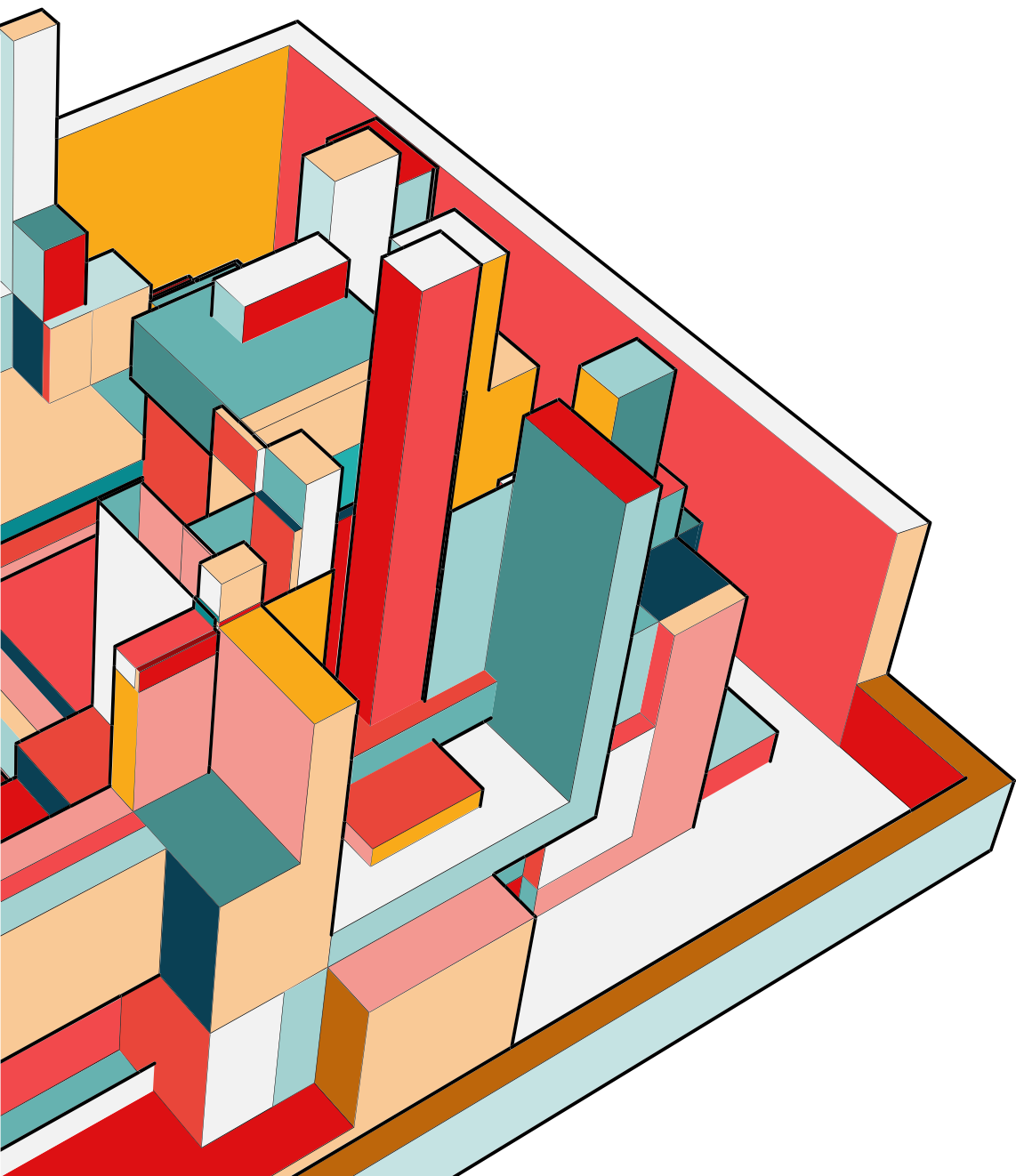
CTA Classroom Setup Grant is a special program for **brand new TK-14 educators** (within their first year of teaching) to provide **\$300** financial assistance with setting up their classroom.

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.

CTAMemberBenefits.org/Classroom

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com



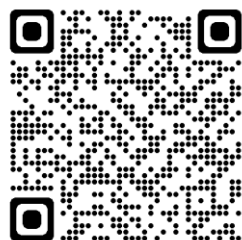




Free Calm Subscription

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

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

AUTOMATIC BENEFITS

CTA Death & Dismemberment Plan

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

CTA/NEA members should designate (a) beneficiary(ies). If there is no named beneficiary(ies) or the beneficiary(ies) dies before the member, benefits will be paid in the following preference order:

1. Spouse/Domestic Partner
2. Children
3. Parents
4. Brothers and sisters
5. Executor or administrator

CTAMemberBenefits.org/DD

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

NEAMB.com

Phone: (800) 637-4636 | Email: ask-us@neamb.com

NEA Complimentary Life Insurance

Years of Continuous Membership	Death Benefit	AD&D Benefit	Occupation/ Association Leader AD&D Benefit	Unlawful homicide while at work
1 year	\$1,000	\$1,000	\$50,000	\$150,000
2 years	\$1,000	\$2,000	\$50,000	\$150,000
3 years	\$1,000	\$3,000	\$50,000	\$150,000
4 years	\$1,000	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000	\$5,000	\$50,000	\$150,000

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

Extended Educators Employment Liability (EEEL) Coverage

Rendering Services:

- Dental Hygienists
- Certified Athletic Trainers

Teaching & Supervising:

- Physical Therapists
- Occupational Therapists
- Registered Nurses

Group Legal Services Program (GLSP)

- Required referral from CTA 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

CTA 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 at CTAMemberBenefits.org/drf

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

CTA/NEA MEMBER BENEFITS FOR ENGAGING YOUR MEMBERS

Member Training Programs

CTAMemberBenefits.org/training

- CTA/NEA Member Benefits
- Generation Debt: Student Loan Forgiveness
- 403(b) Retirement Savings Plan
- Personal Financial Management

Student Loan Forgiveness

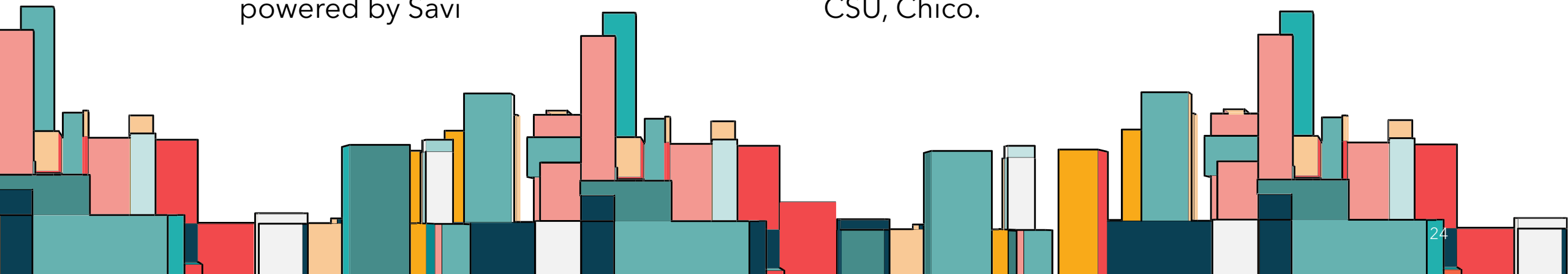
NEA Student Debt Navigator
powered by Savi

CTA Life and Disability Insurance

Members new to their district have 270 days from starting work to apply for CTA-endorsed Disability insurance and, up to \$400,000 of CTA-endorsed Life insurance with no health questions asked.

University Credit Program

CTA will pay for up to six units with CSU, Chico.





UNIVERSITY CREDIT PROGRAM

The University Credit Program is a benefit to members attending CTA Statewide Conferences. CTA Members will be given the opportunity to accumulate the hours of professional growth needed to qualify for university credit units with CSU, Chico.

CTA University Credit: www.cta.org/credit

CTA Virtual Pass: www.cta.org/conferences/virtual-pass

CTA Conference: www.cta.org/conferences

Questions: VirtualPass@CTA.org

www.neamb.com/start



NEA® Customized Cash Rewards Visa Signature® Credit Card

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

BANK OF AMERICA



NEA Student Debt Navigator powered by Savi

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

savi



NEA® Complimentary Life Insurance

Life Insurance. No Cost To You.

Eligible NEA members can get
trusted life insurance protection for
their families, at no cost.

Get Coverage

nea Members
Insurance Trust



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www.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

Learn More



Share    

NEA Student Debt Navigator powered by Savi

- When you begin your no cost analysis, you'll input your data
- Link your loan servicer accounts to Savi algorithms

nea Member Benefits | savi

JaneDoe123@gmail.com LOGOUT HELP

Estimate

OVERALL PROGRESS 61%

1 ESTIMATE
TAXES
INCOME
EMPLOYMENT
FEDERAL SERVICER
PRIVATE LENDER
MISC

2 SELECT
PLAN OPTIONS

3 ENROLL
PERSONAL
INSTRUCTIONS

\$260/mo ⓘ
\$98.00 less than current payment
ESTIMATED MONTHLY PAYMENT
Likely Eligible For Future Loan Forgiveness

SELECT LOAN SERVICER(S)
Connect your Savi account with all of your federal loan servicers.

fedloan GREAT LAKES NAVIENT nelnet
aes CornerStone EdFinancial Granite State
MOHELA OSLA PHeaa MYEDDEBT.ED.GOV

OR
ENTER YOUR LOANS MANUALLY
OR
SKIP / I DON'T HAVE ANY FEDERAL LOANS

Support

savi
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NEA Student Debt Navigator powered by Savi

- You'll then receive the analysis of your student loan results
- Savi will complete and process the paperwork
- Provide one-on-one assistance
- Coordinate with school district and loan servicer
- Savi Dashboard

NO COST
For the first year

The screenshot displays the Savi dashboard for NEA members. On the left, a sidebar shows the 'OVERALL PROGRESS' with three steps: 1. ESTIMATE (TAXES, INCOME, EMPLOYMENT, FEDERAL SERVICER, FEDERAL LOANS, PRIVATE LENDER, MISC), 2. SELECT (PLAN OPTIONS), and 3. ENROLL (PERSONAL, INSTRUCTIONS). Below this, it shows a current payment of \$260/mo, which is \$98.00 less than the current payment, and an estimated monthly payment of \$0.00, noting that the user is 'Likely Eligible For Future Loan Forgiveness'.

The main content area is titled 'Federal Loan Forgiveness Options' with a 95% completion bar. It states: 'You can save up to \$4,308.00 per year by enrolling in the REPAYE Plan.' There are buttons for 'Enroll Now' and 'Not ready to enroll? Enroll Later'.

A summary box indicates: 'By switching to the REPAYE plan you will lower your monthly payment from \$359.00 to \$0.00.' The 'MONTHLY PAYMENT' is \$0.00.

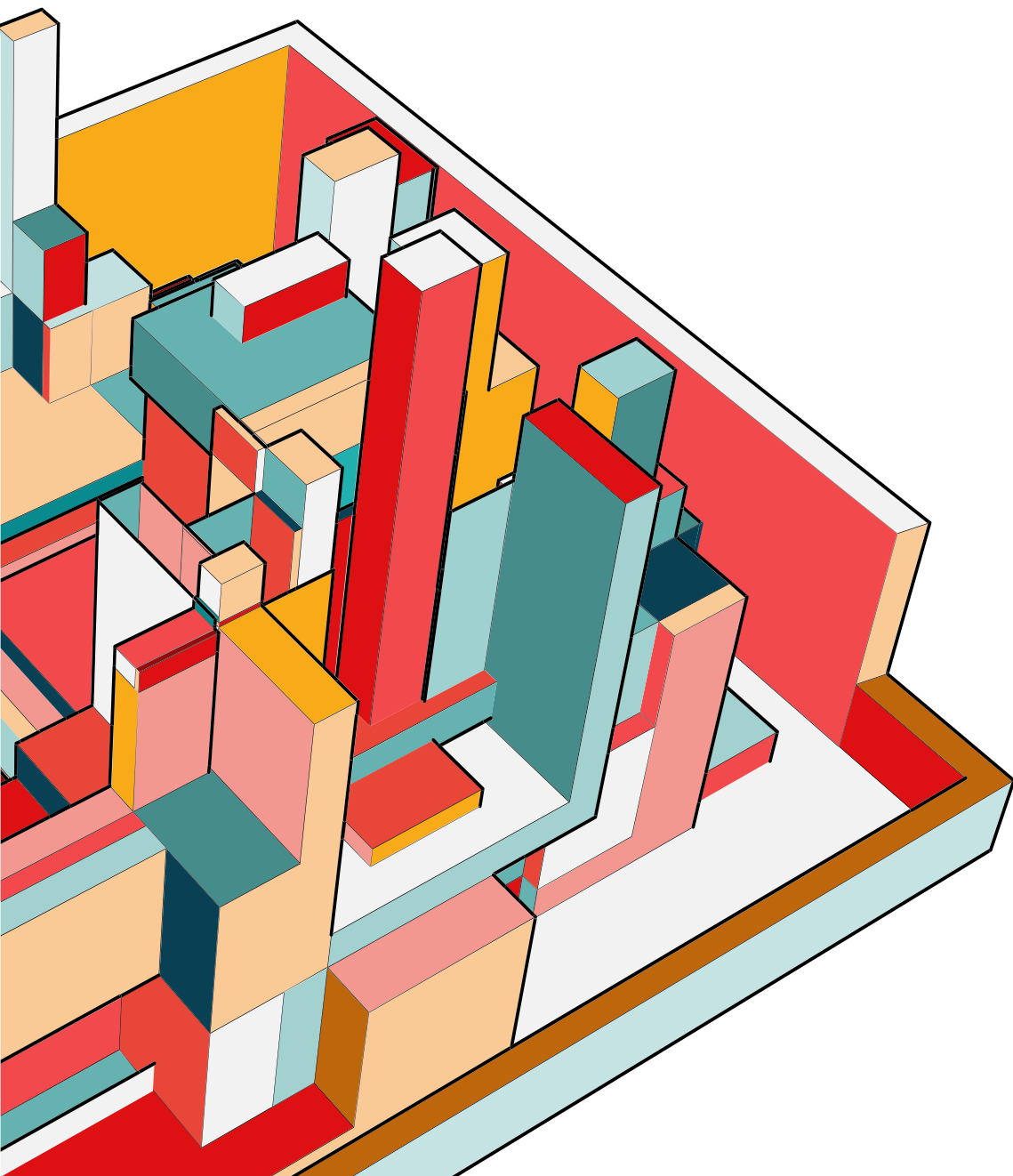
Below this, a message states: 'Wait, we have more good news. You also qualify for public service loan forgiveness if you enroll in this repayment plan. The balance of your federal student loans will be forgiven in 6 years + 10 months if you remain in a similar profession.' The 'UNTIL FORGIVENESS' period is '6 years 10 months'.

A table shows that with the REPAYE Repayment Program, the total amount paid will be \$0.00.

Two options for forgiveness are presented:

- OPTION 1: PUBLIC SERVICE LOAN FORGIVENESS**: 'Great news. With a REPAYE Repayment Plan, you should be able to get your federal loans forgiven after 6 years + 10 months if you continue to work at eligible employers. First, you'll enroll in an income-based plan and then we will help you with loan forgiveness once that enrollment is complete.' The 'AMOUNT FORGIVEN' is \$22,000.00.
- OR**
- OPTION 2: TEACHER LOAN FORGIVENESS**: 'More great news! Because of your teaching experience, you qualify to have some of your loans forgiven after 5 years of consecutive teaching. We'll follow up with you on your best forgiveness option.' The 'AMOUNT FORGIVEN' is \$17,500.00.

At the bottom, a disclaimer states: 'Not sure this is the right program for you? See your other options. Note: We assume that your income will grow 5% each year, and that your family size will remain the same. Analysis is currently only for your federal student loans and does not include your private student loans.' There is a button for 'SEE OTHER PLANS'.



WARNING



THIRD PARTY ADMINISTRATORS (TPA)

SECTION 125 CAFETERIA PLANS

What's the Problem?

- Insurance companies or brokers may use their role as “administrator” to gain access to school employees then sell optional individual or group life/disability plans, cancer insurance, 403(b) retirement plans, and other products.
 - Many educators, especially new educators, may be misled to think these plans are part of the cafeteria plan offering that has been bargained.
 - Additionally, some of these products directly compete with our union’s high-quality endorsed plans which help attract and retain membership.
- During the annual “open enrollment,” the district often requires employees to meet with the vendor individually, usually without any bargained regulations over these meetings. This is typically part of the agreement (verbal or written) the district has with the vendor who wants access to the employees to sell optional products.
 - Sometimes the district will facilitate a “dependent verification audit” through the same vendor and meet one-on-one with the vendor. Again, a sales pitch often occurs.

THIRD PARTY ADMINISTRATORS (TPA)

SECTION 125 CAFETERIA PLANS

The Solution: Educate your Members

- 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, and **these methods of compliance may be bargained as alternatives to the individual meetings.**
- Employees should not feel compelled to spend valuable time on a meeting with the administrator, as these meetings often turn **into unsolicited and unwanted sales pitches.**
- As an alternative, an employee may request the necessary enrollment or dependent verification forms and return them without the need for a meeting.

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



Speak with Members early about their options

District Section 125 Cafeteria Plan Administrators may be insurance agents that may use required new hire open enrollment meetings (sometimes 1-on-1) to sell optional, sometimes high-cost, insurance products (cancer, life and disability insurance, annuity retirement accounts, and more).

Encourage members to visit to compare coverage, premium, and enroll in the CTA-endorsed plan.

Focused on New Hires:
standard.com/cta/newhire

The Standard's Leader Resource Center:
standard.com/ctaleader

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.

CTA-endorsed Disability and Life Insurance

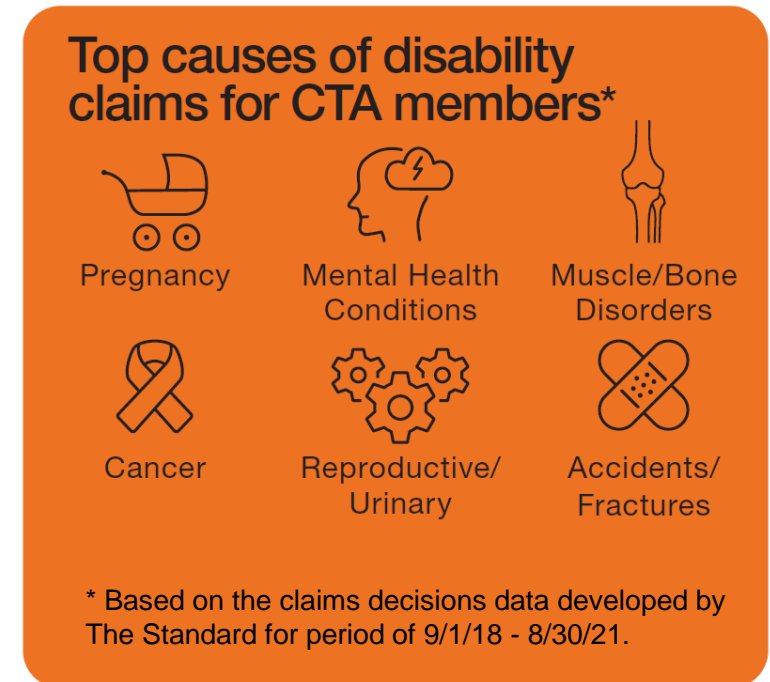


Life Insurance:

- 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.



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.

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

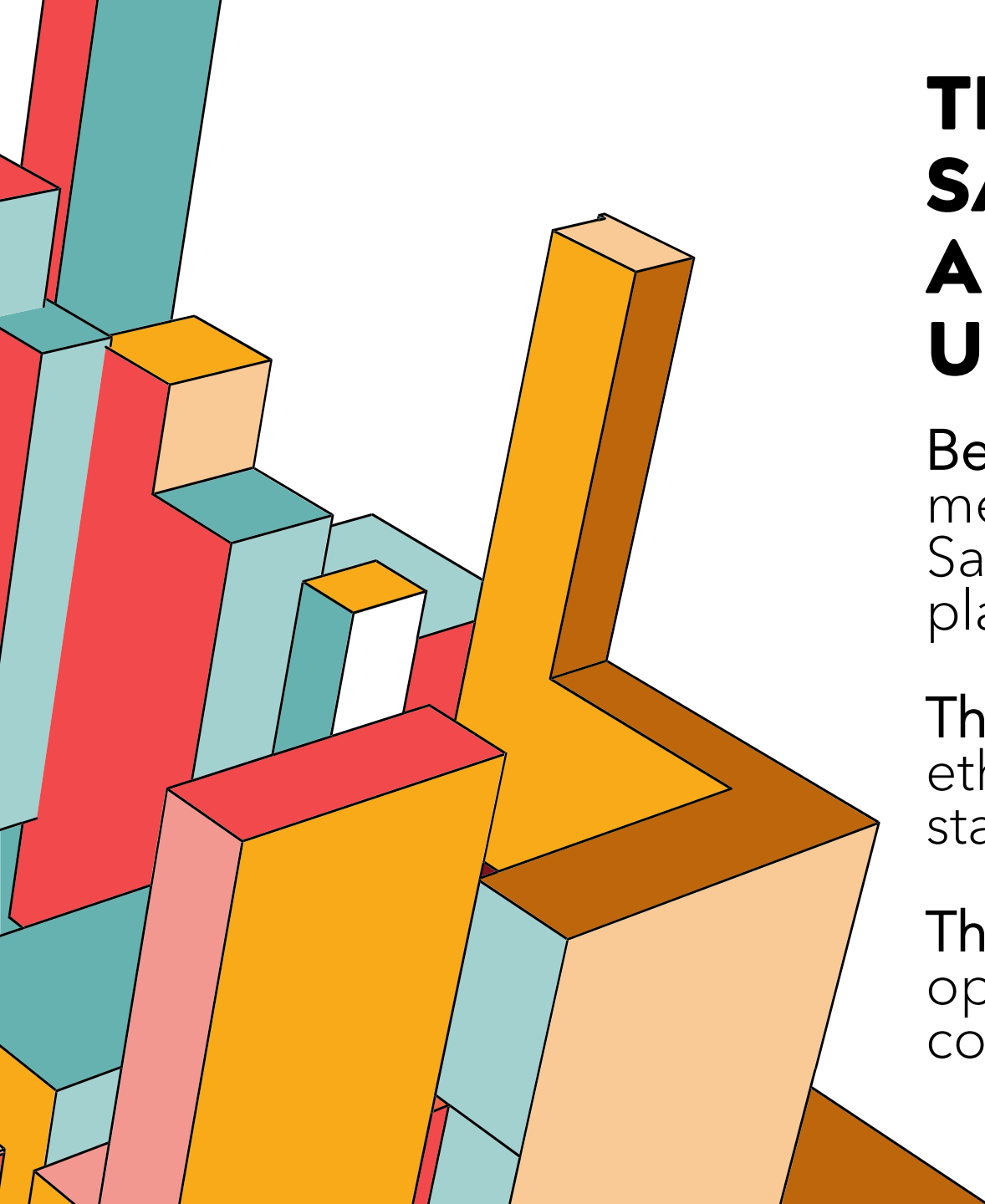
These benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or child care.

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 Geronio, 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



THE CTA 403(B) RETIREMENT SAVINGS PLAN IS DESIGNED AND ENDORSED BY YOUR UNION

Because of our commitment to our members, CTA has developed a Retirement Savings Plan designed for you. It is the only plan endorsed by CTA.

The CTA Plan is bound by the highest ethical and legal standards: the fiduciary standard of care.

The CTA Plan offers high-quality investment options at a low cost, no hidden fees, no commissions and no surrender charges.

THE AVERAGE STRS DEFINED BENEFIT REPLACES 50% TO 60% OF A CAREER EDUCATOR'S SALARY.¹



Estimate your
retirement

**Many educators don't realize that:
Having your pension is a great starting point, but it is only half of the story.**

Estimate your retirement benefits at:

www.CalSTRS.com
www.CalPERS.ca.gov

¹ Source: CalSTRS 2020 Member Kit www.calstrs.com/sites/main/files/file-attachments/memberkit2020-earlycareer.pdf?1594165790

CalSTRS

Retirement Benefits Calculator

Visit: CalSTRS.com > Members > Calculators > Retirement Benefits Calculator

Retirement Calculation

The Member–Only Benefit shown below is calculated by multiplying your final compensation by your years of service credit and the age factor at the time of your retirement.

Service Credit	X	Age Factor	X	Final Compensation	=	Member–Only Benefit	\$4,950.00
30.000		0.0165		\$10,000.00			

Your Estimated Member–Only Benefit: \$4,950.00

CALSTRS

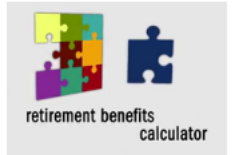
[Related Information](#)

Retirement Benefits Calculator

Estimate Your Retirement Benefits

Read the [disclaimer](#) before using this calculator.

[Watch a video](#) and learn how to generate an estimate of your CalSTRS monthly retirement benefit online.



Are you under the CalSTRS 2% at 60 benefit structure?

☒ Yes ☐ No

Members under this benefit structure include those **first hired on or before December 31, 2012** to perform CalSTRS creditable activities or who performed CalSTRS creditable activities under a different retirement system, including Social Security.

The date you want to retire:

mm/dd/yyyy

Your date of birth:

mm/dd/yyyy

Years of Service Credit you expect to have at retirement:

Service Credit:
5,000 or more

Do not include unused sick leave, retirement incentives and nonqualified "air time" service.

Years of Other Service Credit you expect to have at retirement:

Other Service Credit:
0 - 5,000

Nonqualified "air time" service. Do not include retirement incentive service credit.

Enter the amount of Sick Leave Credit:

Unused Sick Leave Days:

Contract Base Service Days:

Do you expect to receive a two-year service credit Retirement Incentive?

☐ Yes ☒ No

Annual salaries from your highest three consecutive years of work:

If you have 25 or more years of service credit, you only need to enter your single highest annual salary. Enter prior annual salaries only if you have less than 25 years of service credit.

Highest Earnable Salary:

Second Highest Earnable Salary:

Third Highest Earnable Salary:

How can you and your members supplement CalSTRS?

Employer Detail

Long Beach Unified

Set as Employer

County: Los Angeles

Contact Information

Use the following contact information for questions regarding your employer's 403(b) plan.

Name:

SchoolsFirst Plan Administration, LLC

Phone:

(800) 462-8328

E-mail:

Send Email

Website:

Visit Website

Plan Details

View the 403(b) Plan Document for information on loans, transfers distributions, contribution limits, and eligibility.

403(b) Plan Document Not Provided

Roth Eligible: Yes

Approved Vendors

Below is a list of 403(b) vendors approved by your employer. You must contact a vendor from this list to open an account before initiating contributions. Select a Vendor Name to view details about the vendor and a list of available products.

Vendor ID	Vendor Name
-----------	-------------

Initiate or Change Contributions

After opening an account with an approved vendor, use the link below to start contributing or to make changes to your contributions.

Salary Reduction Agreement

Select from the
Approved
Vendors list



Approved Vendors

Below is a list of 403(b) vendors approved by your employer. You must contact a vendor from this list to open an account before initiating contributions. Select a **Vendor Name** to view details about the vendor and a list of available products.

Vendor ID	Vendor Name
1164	American Century Investments
1062	American Fidelity Assurance Company
1057	American Funds Distributors, Inc. (AFD)
1035	Americo Financial Life and Annuity Insurance Company/Great Southern Life Insurance Company
1041	Ameriprise Financial Inc.
1967	Aspire (Advisor Trust)
1073	Brighthouse Financial
1097	CalSTRS Pension2
1117	Corebridge Financial
1926	CTA Voluntary Retirement Plans for Educators, LLC
1067	Equitable Financial Life Insurance Company
1133	Fidelity Investments
1042	Fiduciary Trust Company of New Hampshire
1025	Franklin Templeton Investments
1113	GWN Securities, Inc



Compare
Products



CTA Retirement Savings Plan
Product ID: 214

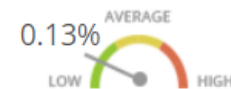
Vendor: CTA Voluntary Retirement Plans for Educators, LLC
Type: Mutual Fund

Annual Costs:

\$113

Cost Details

Average Expense Ratio:



Range Details

Surrender Fees:

None

Commissions:

No

☒ Roth Eligible

AF Advantage® Variable Annuity
Product ID: 54

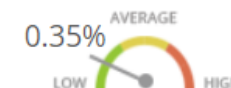
Vendor: American Fidelity Assurance Company
Type: Variable Annuity

Annual Costs:

\$200

Cost Details

Average Expense Ratio:



Range Details

Surrender Fees:

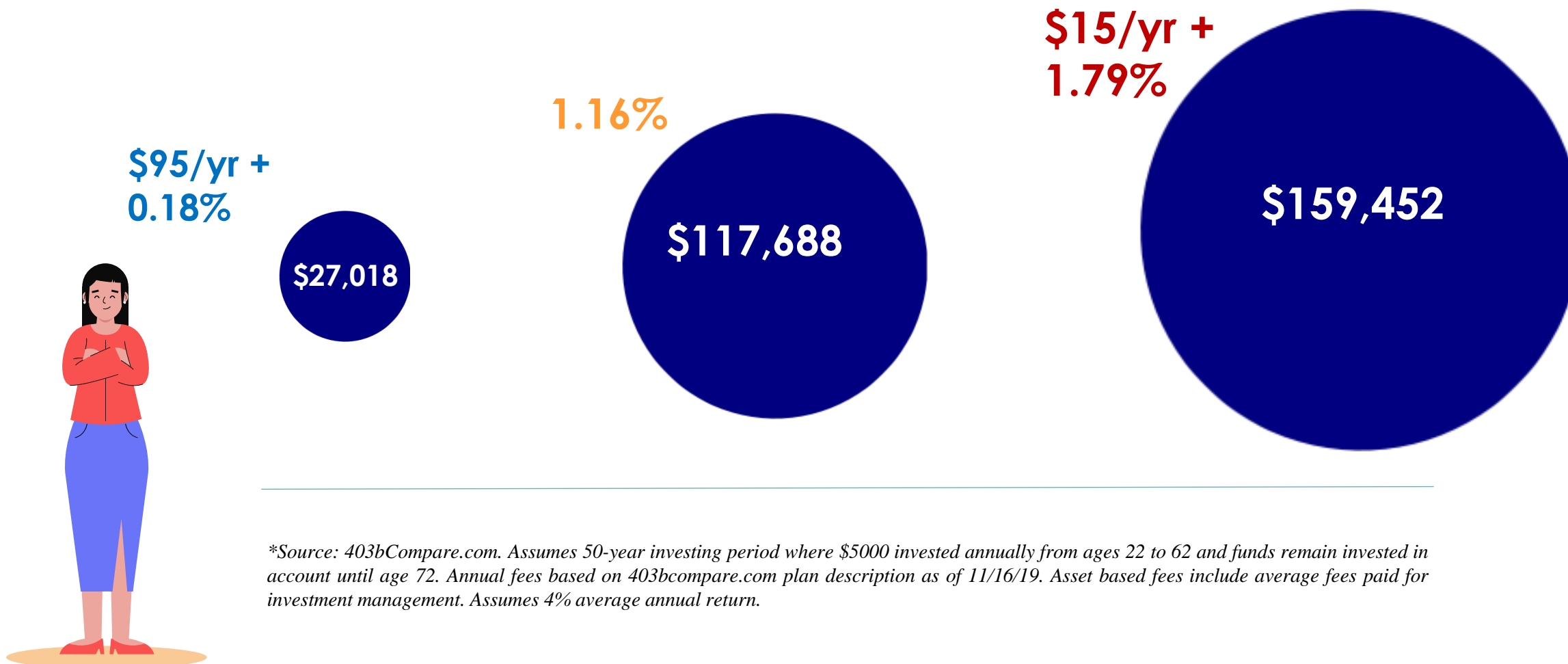
8 Years / 8%

Surrender Fee Schedule

Commissions:

Yes

The total fees you could pay over a lifetime of savings*



**Source: 403bCompare.com. Assumes 50-year investing period where \$5000 invested annually from ages 22 to 62 and funds remain invested in account until age 72. Annual fees based on 403bcompare.com plan description as of 11/16/19. Asset based fees include average fees paid for investment management. Assumes 4% average annual return.*

CTA WANTS YOU TO HAVE A LONG AND HAPPY RETIREMENT



1. Open a CTA
Retirement
Savings Plan

enroll.CTARetirementPlan.org



2. Complete a
Salary
Reduction
Agreement

403bCompare.com



3. Start saving
and make
changes
anytime

Initiate or Change Contributions

NEED HELP?



RESEARCH

review.CTAretirementplan.org
to Compare Products



CTA RSP

CTAMemberBenefits.org/rsp
to get information about
CTA Retirement Savings Plan
(RSP)



PRUDENT INVESTOR ADVISORS

Schedule a Training:
go.CTAretirementplan.org/training
Phone: (916) 235-9800
Email: team@CTAretirementplan.org

AGAIN, WARN YOUR MEMBERS!

Avoid the Sales Pitch

"We're approved by the district"

"The district asked me to meet with you"

"Ask me about your CalSTRS"

"Would you like a free financial assessment review?"

Email and Postcards from Vendors

"Schedule your Appointment"

"Learn more about CalSTRS"

"Free Financial Advice"

"Planning with a Financial Professional"

WARNING MESSAGES

Warning On Non-Endorsed Benefits Vendors

What you need to know

During these meetings, [vendor] may attempt to sell their voluntary and completely optional products to you, such as life and disability insurance, 403(b) plans, or cancer care policies. (You should be aware that CTA has a policy against cancer care/dread disease policies).

Please note:

- These policies have not been vetted or endorsed by your union.
- These policies have not been vetted by the district.
- These programs may include commissions (see 403bcompare.com) or may have higher rates than your union plans.
- **YOU ARE NOT REQUIRED TO PURCHASE ANY OF THESE PRODUCTS OR MAKE A PURCHASE DECISION DURING THE OPEN ENROLLMENT MEETING.**

Your Rights Regarding Benefits Vendors

You have the right to:

- **Restrict** the conversation during this meeting to our bargained benefits.
- **Compare** these products with other products and make the best decision for you and your family.
- **Decline** enrollment in these optional and voluntary plans.
- **Inform** the representative you do not wish to spend any time discussing optional and voluntary programs outside your employer's cafeteria plan.
- **Research** the programs they offer prior to making a decision.
- **Decline** coverage pending your investigation of the costs and fees associated with the programs they offer.
- **Ask questions** and are entitled to straightforward responses.
- **You do not have to make any decision right away.** Take your time and learn more about the programs you are being offered and the amount you will pay for the plan, as well as any commissions and fees.
- You have the right to understand that declining coverage for voluntary and optional programs will have **NO** impact on your collectively bargained benefits.

Getting Language in the Contract

A selection of chapters that have negotiated this issue:

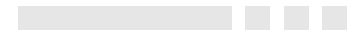


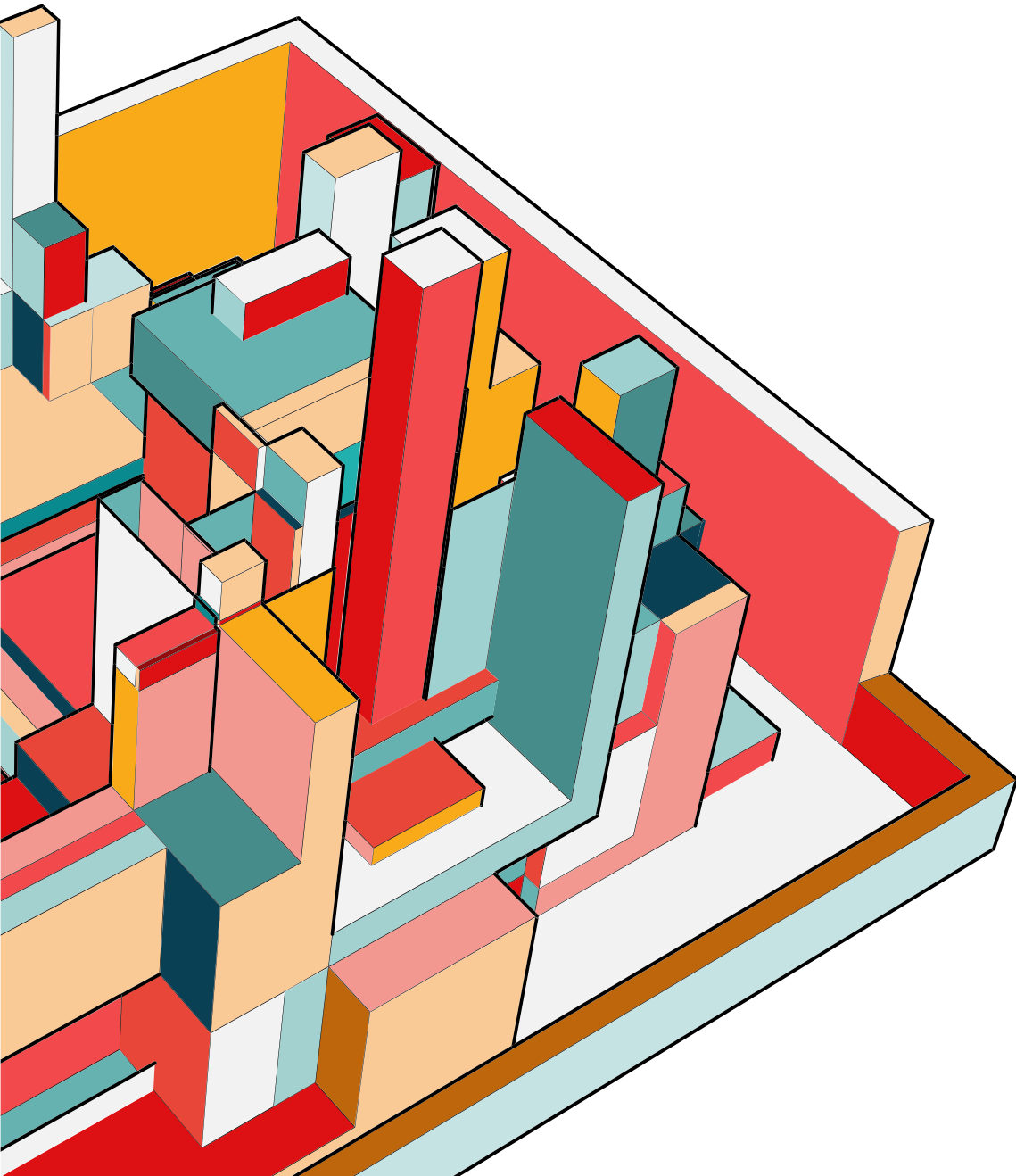
Hemet Teachers Association

No vendor selling voluntary products may have access to unit member personal information or shall be allowed on school sites to sell products unless approved by the joint insurance committee.

Beverly Hills Education Association

The district shall make available at least three options for such voluntary insurance plans, including at least one CTA-sponsored vendor.



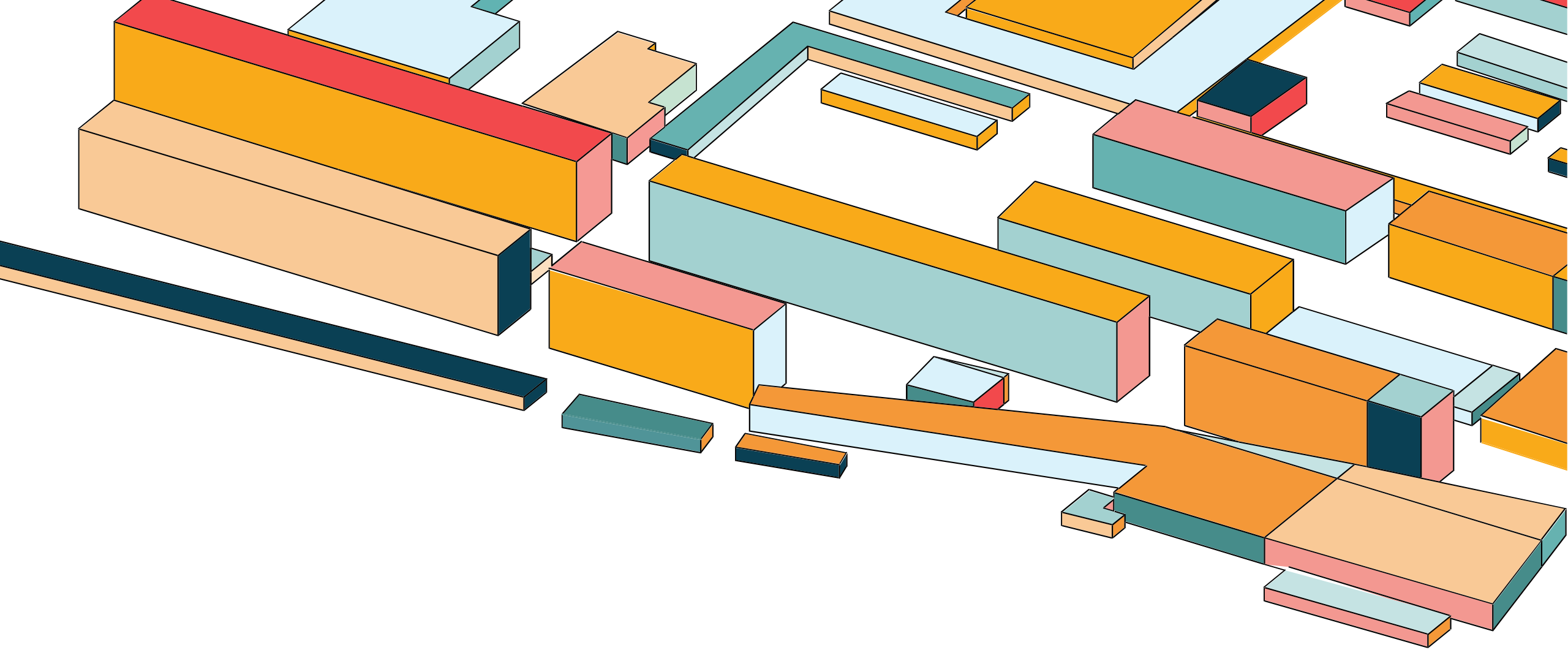


CTASEARCH.ORG CONTRACT SEARCH*

Search other association contracts for sample language using key words, for example:

- Vendor
- Insurance
- IRC 125;
Section 125 Plan;
OR "Cafeteria Plan"
- Health
Reimbursement
Account
- Third Party
- Benefit
- Product

**Access for CTA affiliate presidents, bargaining chairs or organizing chairs*



PROTECTING MEMBERS' PERSONAL LIFE



California Casualty
AUTO AND HOME INSURANCE



CALIFORNIA
TEACHERS
ASSOCIATION



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



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.



\$1,000 coverage for fundraising money



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



Pet Injury protection



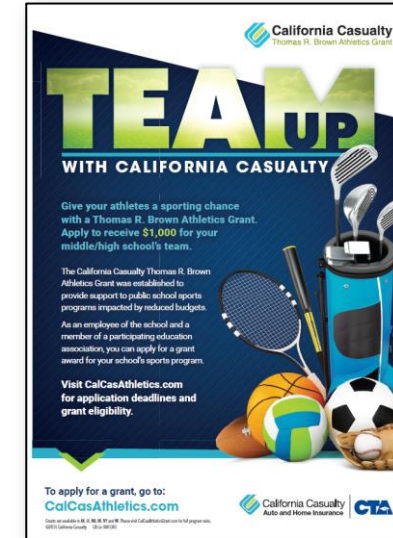
Generous Discounts

And! 12-month Rate Guarantee



Member Engagement Activities

- Music & Arts Grants
- Thomas R. Brown Athletic Grants
- Impact Teen Driver Program
- Convenient Online Quoting
- CTA Member Outreach (Back to School Events, Local Association Meetings, Statewide Conferences etc.)



Account Development Managers

Territory by Service Center Council



Amanda Keidel

916.872.5662

Capital
Chico
Feather River
Shasta Cascade



Chris Nieto

559.970.0941

Central Coast
Channel Islands
Fresno/Madera
Merced/Mariposa
Sierra
Stanislaus
Tulare/Kings



Angie Rajczyk

925.695.4023

Alcosta
Delta
Golden Gate
Redwood
Santa Clara



Inez Morales

619.807.4479

High Desert
Imperial
San Diego
San Geronio



Jana Charles

714.679.8496

Bay Valley
Orange
Service Center One
Southeastern

Email address:

Initial of first name last name@calcas.com Example: jcharles@calcas.com



CTA/NEA FINANCIAL SERVICES

Banking, Credit Card and Loans



CTA Credit Union Services: Provident Credit Union

\$300 New Account Bonus

- ✓ Open a new membership with checking and earn \$300¹

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

Discounted mortgage rates

- ✓ No foreign transaction fee
- ✓ 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

¹ Visit providentcu.org/cta for program details



Business Share Secured Visa® Credit Card

Enjoy the purchasing power and flexibility of a credit card using the secured funds from your Provident Savings account.

- ✓ Credit Line: \$5000 to \$50,000 total across Primary and authorized user cards
- ✓ Verified funds pledged/held on deposit in a Provident account for 120% of credit limit to replace individual or corporate guarantors for the account
- ✓ Competitive low rate
- ✓ No credit check to apply
- ✓ No foreign transaction fees
- ✓ Additional cards available at no cost and you set the maximum spending limit
- ✓ 2% rate discount for the first 6 months on purchases and balance transfers*

After the 6-month introductory period, your APR for purchases will be 11% and APR for balance transfers will be 13%. These variable rates are as of July 1, 2023, and are dependent on the current Prime Rate set by the Federal Reserve and are subject to change without notice. Existing Provident cards or loans are not eligible for the special balance transfer rate.



CTA Teacher Appreciation \$2,500 Giveaway

In honor of all California teachers, Provident Credit Union is hosting a \$2,500 giveaway.

Entry: Each entrant is limited to one (1) entry per month, up to three (3) entries during the Giveaway Period.

Enter the raffle at:

www.providentcu.org/CTA

Entry period:

August 1 - October 31, 2023

Winners will be announced:

November 8, 2023

Eligibility Requirements: Must be a CTA member residing in California, visit www.providentcu.org/cta for more details.



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 Personal Loan

Provider: First National Bank of Omaha

- Fixed For Life rates with no collateral required¹
Apply for amounts up to \$30,000
- Request loan terms between 36-72 months²
- Affordable monthly payments that can fit within your budget
- No annual fee, application fee, processing fee or pre-payment penalties
- Learn about consolidating your debt with a free loan consultation



NEA Personal Loan

Provider: First National Bank of Omaha

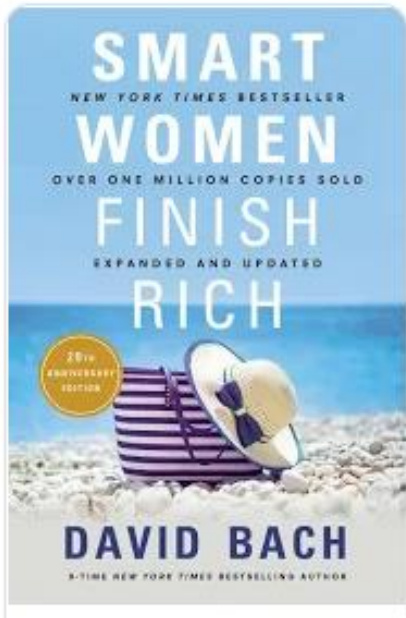
Disclosures

▶ **Additional Information**

- ▶ 1. Exclusions and limitations may apply. Please visit <https://www.neamb.com/products/nea-personal-loan> for details. The NEA Personal Loan cannot be used to pay postsecondary educational expenses or tuition, or to consolidate postsecondary educational loans.
- ▶ 2. Your repayment terms will depend on your APR and loan term for which you qualify. Example: On a 15.99% Fixed For Life APR loan you will have (1) 36 monthly payments of \$35.15 per \$1,000 borrowed; or (2) 48 monthly payments of \$28.34 per \$1,000 borrowed; or (3) 60 monthly payments of \$24.31 per \$1,000 borrowed; or (4) 72 monthly payments of \$21.69 per \$1,000 borrowed. Your APR will be based on the current Fixed For Life APR at the time of loan application, depending on your creditworthiness.
- ▶ Loans are made and serviced by First National Bank of Omaha (FNBO®).

Get Your Financial House in Order

- Personal Document Locator
- Smart Women Finish Rich by David Bach
 - * “Finish Rich File Folder System”



One of the difficulties facing your heirs after your death will be locating all the relevant documents to help dispose of your estate in the manner you directed. This Personal Document Locator will help you record the location of your valuable papers, assets and other important items. It will prove invaluable to others in locating these items after your passing.

Should you keep all your important documents in a safe deposit box? No. Safe deposit boxes are excellent for most important financial and legal documents, but there are some documents you shouldn't keep there.

Keep your will and life insurance policies somewhere else. Generally, your safe deposit box will be locked upon your death – just when these important documents will be needed most.

Personal Information

Name _____ Date _____

Residence address _____

Office address

Safe deposit box _____

5 November

Abstract

Personal Papers

Birth certificate _____

Baptismal certificate _____

Medical records _____

Burial records

Letter of last instruction _____

Other _____

Insurance Policies

Life _____

Disability _____

Health/Medical

Long-term health care _____

Homeowner's/rental _____

Other _____



SAVING MONEY

CTA/NEA Discounts & Travel



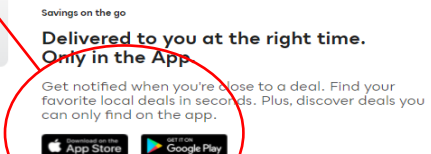
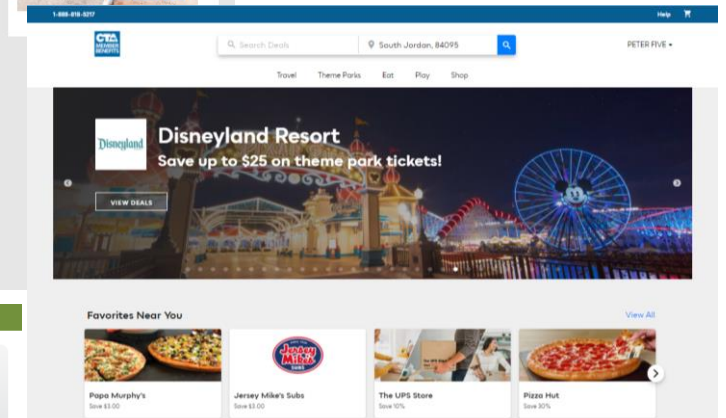
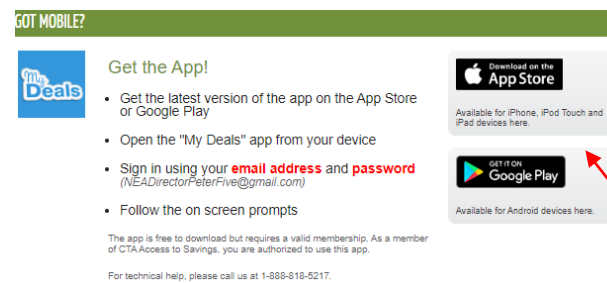
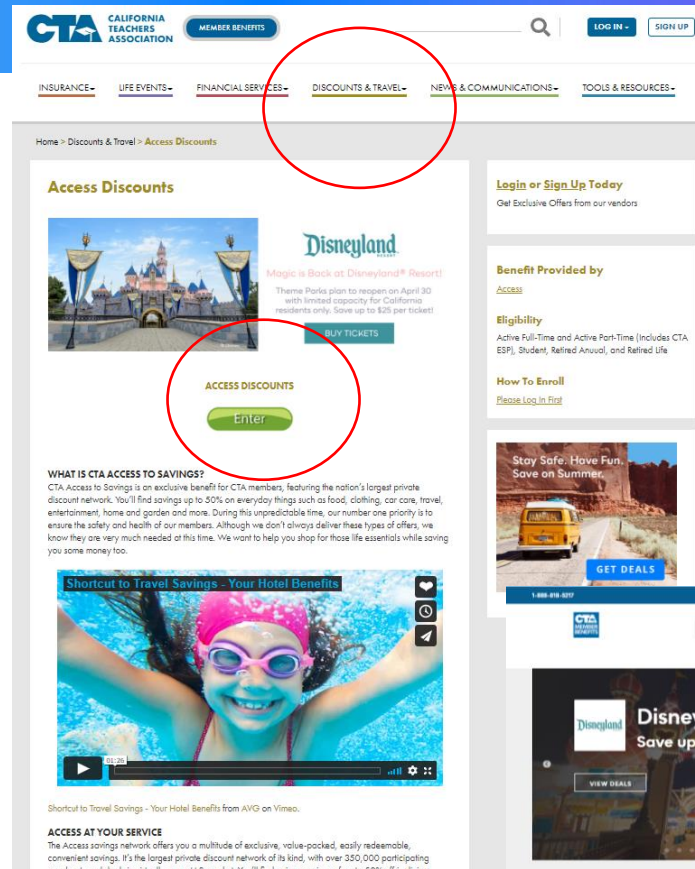
HOW TO GET STARTED

REAL Savings At Your Fingertips...

1. Visit: CTAMemberBenefits.org
2. SIGN UP or LOG IN
3. Select “ACCESS TO SAVINGS”

ONCE REGISTERED, DOWNLOAD THE APP! ‘MyDeals’

ORGANIZATION NAME: CTA ACCESS TO SAVINGS
& your 10-digit CTA Member Number.



ACCESS THEME PARKS



Save on *Disneyland Resort*
Theme Park Tickets!

Disneyland
RESORT



Save on your Universal
Studios Hollywood tickets!

UNIVERSAL STUDIOS
HOLLYWOOD



SESAME PLACE

SAVE ON YOUR
SESAME PLACE
TICKETS

SAVE NOW



Save on *Disney®* Theme Park tickets today
and secure your Park reservation!

WALT DISNEY WORLD 50



Save on your Universal
Orlando Resort tickets!

UNIVERSAL
ORLANDO RESORT



Save on your Busch Gardens tickets!

Busch
Gardens

Popular & Familiar Merchants

Theme Park Direct Ticketing Brands



Hotel Brands



Airlines



Car Rental Brands



Cruise Brands



Popular & Familiar Merchants

Quick-serve, Pizza, Casual Dining Brands



Shopping and Movie Brands

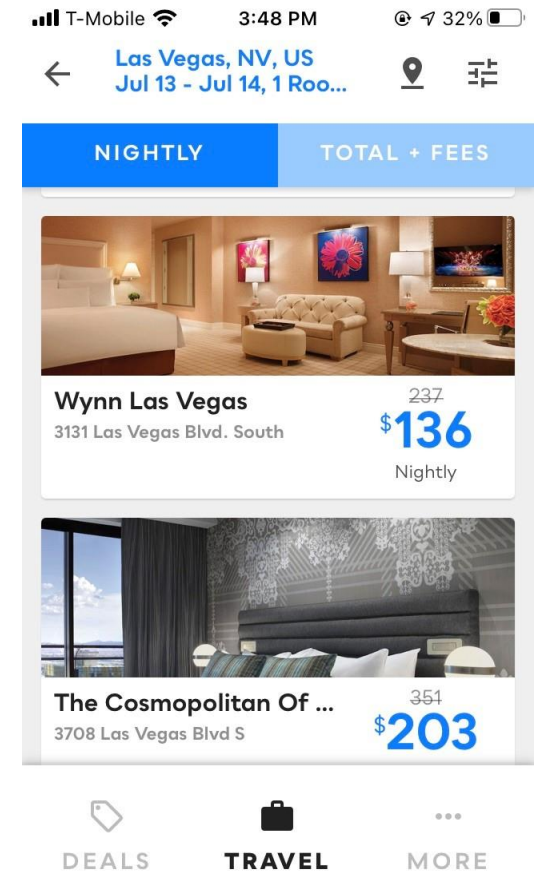
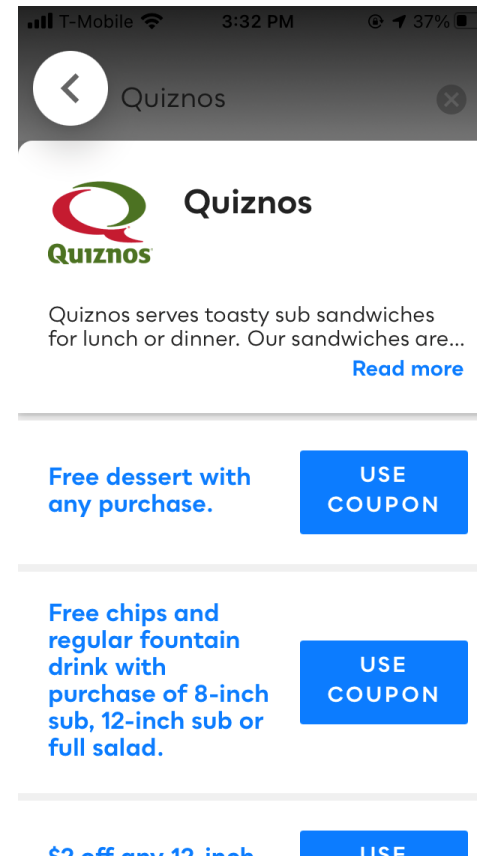
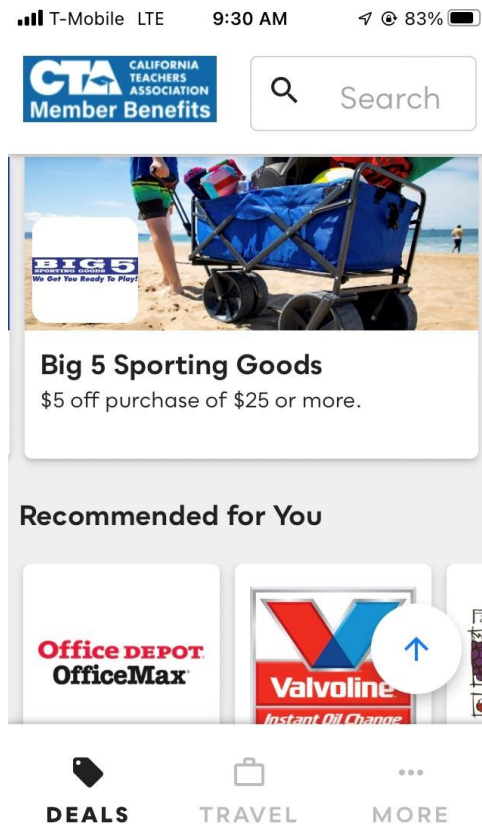
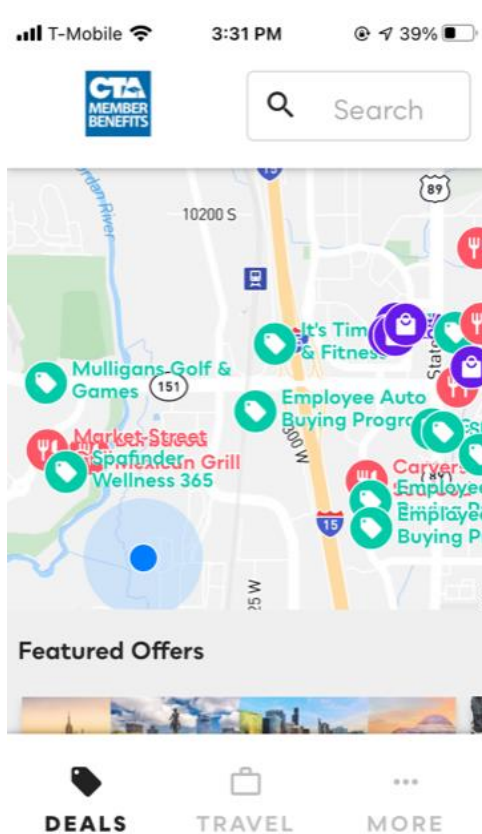


Automotive Brands



MY DEALS MOBILE APP

SHOW YOUR PHONE AND SAVE...



RENTAL CAR DISCOUNT

Enterprise



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

CTAMemberBenefits.org/Enterprise

Access



Save up to 25% on your next car rental - Exclusive savings available only through your membership at over 20 rental agencies

CTAMemberBenefits.org/Access

NEA Member Benefits



Enjoy savings on your next car rental, from all the major providers you trust.

neamb.com/travel

NEAMB.COM/START

Members Save More!

NEA Magazine Service

Don't Miss Out on Your 2 FREE
Subscriptions
www.neamb.com/cta

NEA Cell Phone Service

- Save \$10 per line per month with AT&T Unlimited Premium
- Up to \$45 savings on activation fees
 - 20% off eligible wireless accessories

Mention Signature FAN number:
6664501

Costco Membership

New Costco members: Online activation redemption and a \$30 Costco Shop Card when you join through NEA Member Benefits
Enter Promo Code NEA21



NEA Travel Program



- \$500 Travel Dollars every anniversary of registering on the website
- 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



Travel

NEA Travel Dollars

Car Rental

Hotels

Airfare

Resorts

Cruises

Guided Tours

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



SAVE
47%

Hutton Hotel ★★★★★

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

Market Rate ~~\$695~~
Travel Dollars \$329

\$122 AVG /
NIGHT

SELECT



SAVE
45%

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

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

Market Rate ~~\$1,116~~
Travel Dollars \$500

\$205 AVG /
NIGHT

SELECT



SAVE
31%

Grand Hyatt Nashville

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

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

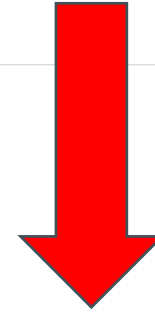
\$236 AVG /
NIGHT

SELECT

NEA Travel Program



- Resorts
 - Destination
 - Month and Year




UP TO
\$1375
RESORT
CREDIT

MEXICO / MEX / PLAYA DEL CARMEN
THE GRAND MAYAN AT VIDANTA RIVIERA MAYA

FROM **\$1,199**
per stay

EXPLORE



**ONSITE, CDC-COMPLIANT
COVID TESTING FOR GUESTS**
Call for details

4, 5, 6, 7+ Nights Stays Sleeps up to **4 Adults**

Welcome to The Grand Mayan at Vidanta Riviera Maya - inspired by ancient history and built with comfort in mind. Immerse yourself in the world of the Mayans here. 1000 acres of lush vegetation of the Mayan jungle surrounds you, as the whisper of palm trees will remind you. Discover the impressive Mayan Sanctuary - a series ...
[Explore Resort](#)

Pool

Restaurant

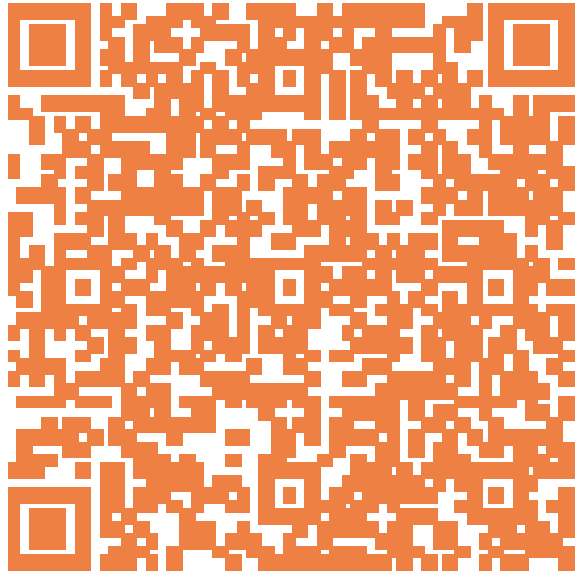
Bar/Cocktail Lounge

Spa

Room Service

Includes Resort Credit of up to **\$1375 USD*** [See Details and Exclusions](#)

Cameras Out.....Smile! (page 7)



Find additional travel tips and deals, as well as these resources, at **neamb.com/greatadventures**



NEA Discount Tickets Program

- Search by:
 - City
 - Theme Park and Attraction
 - Movie Tickets
 - Events, Shows, and Sports
 - Ski Resorts
 - Concerts, Major Events, and more



3-DAY 1-PARK - SOCAL RESIDENT WEEKDAY TICKET OFFER

CHECK PARK AVAILABILITY PRIOR TO PURCHASE

All Ages 3+

Gate price \$300.00 + tax \$0.00 = \$300.00

YOUR MEMBER PRICE: 179.00*

All Ages 3+ 0 ▾

ADD TO CART

*Taxes and fees will be calculated at checkout

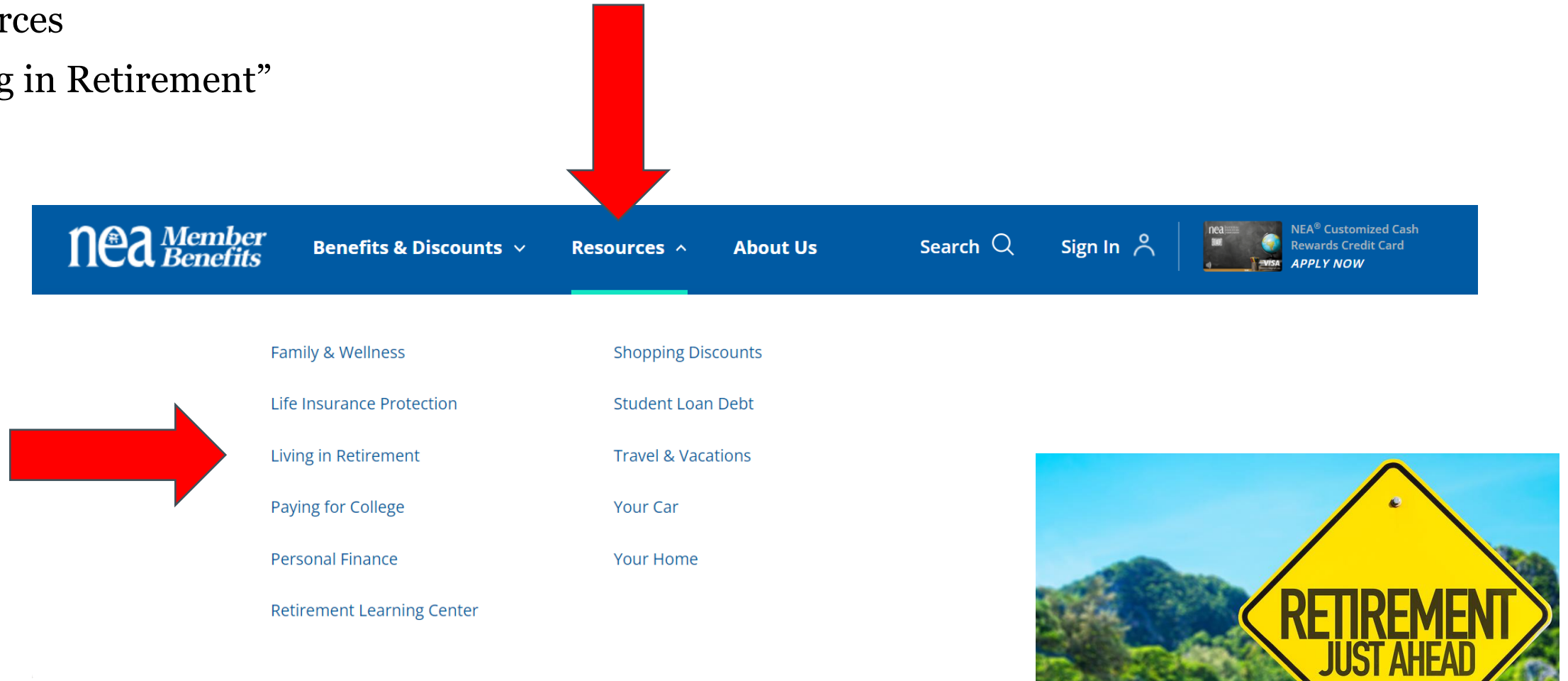
IMPORTANT INFORMATION

Park attendance will be managed through a new park reservation system. To enter a park on a particular day, both a park reservation for that day and a Ticket valid for park admission on that day are...

[READ MORE...](#)

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

- Top rail of the page
- Resources
- “Living in Retirement”



The screenshot shows the NEA Member Benefits website. A large red arrow points down to the 'Resources' link in the top navigation bar. Below the navigation bar, the 'Resources' dropdown menu is open, and a red arrow points to the 'Living in Retirement' option. The menu includes the following items:

- Family & Wellness
- Life Insurance Protection
- Living in Retirement
- Paying for College
- Personal Finance
- Retirement Learning Center
- Shopping Discounts
- Student Loan Debt
- Travel & Vacations
- Your Car
- Your Home

Other elements visible in the top rail include the NEA Member Benefits logo, 'Benefits & Discounts' (dropdown), 'About Us', a search bar, a 'Sign In' button, and a promotional banner for the 'NEA Customized Cash Rewards Credit Card' with an 'APPLY NOW' button.



Living in Retirement: Kiplinger's Retirement Report

- Scroll down the page
- 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.

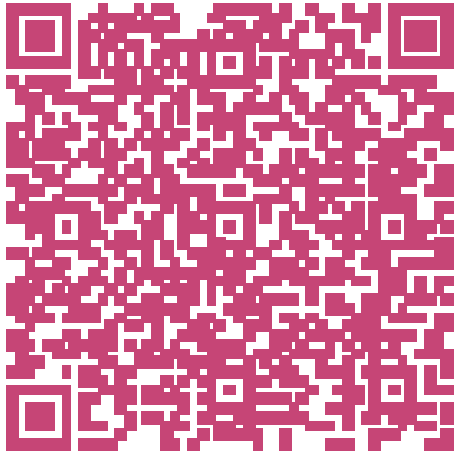
Read the Report

Kiplinger's
Retirement Report
- March 2023

Read Report



Cameras Out.....Smile! (page 14)




Get these resources and more to
help you enjoy your retirement at
neamb.com/enjoying-retirement



NEA Auto Buying Program

- The NEA Auto Buying Program delivers low upfront, no-haggle prices and our promise that all Certified Dealers are held to the highest standards of customer service for our members.
- We use our group purchasing power to find incredible savings at dealers nationwide, allowing you to purchase a new or used vehicle quickly, easily and hassle-free.
- See what makes our program different! Get these great member benefits:
 - Low Price Guarantee on new cars
 - Low, no-haggle pricing in writing
 - Used cars always priced below Kelley Blue Book
 - Over 3,100 Certified Dealers committed to great service




Auto Buying Program

[Return to NEA Member Benefits Home](#)
[HOW THE PROGRAM WORKS](#)
 QUESTIONS? Call us at 888-256-5681

[HOME](#) | [NEW CAR](#) | [USED CAR](#) | [TRADE-IN](#) | [INSURANCE](#)

Guaranteed Savings

Members have seen an average savings of \$2,973 off MSRP*



FIND A NEW CAR

Select a Make

Select a Model

84084


FIND A USED CAR

Search area within:


75 miles

84084


Benefits of the NEA Auto Buying Program

 **Guaranteed Savings**

Get your Guaranteed Savings* on new cars or view dealer-guaranteed prices on used cars before even visiting a dealer. Savings also apply to leasing. No cost. No obligation.

 **Trusted Program Certified Dealer Network**

Work with our prescreened dealers to ensure a better car buying experience with a hassle-free deal.

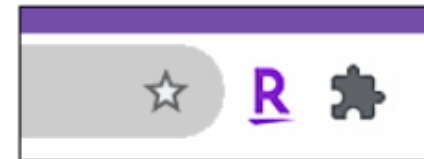
 **Powerful Research Tools**

Be educated when shopping for a vehicle. Access unlimited Price and Market Reports, plus compare features, see pictures, read reviews, and check your trade-in value.

[How It Works](#) [Success Stories](#)

NEA Discount Marketplace

- ▶ Cash back powered by Rakuten
- ▶ Get paid quarterly via PayPal or check
 - ▶ In order to earn Cash Back online, you must create a Rakuten Account and also be signed into your NEAMB.com account
 - ▶ Must have at least \$5.00 in your account or it rolls over to the next quarter.
- ▶ How to get started:
 - ▶ Browse the NEA Discount Marketplace for cash back offers
 - ▶ Sign up for a Rakuten account through neamb.com
 - ▶ Earn cash back on qualifying purchases
 - ▶ Get paid via PayPal or check
 - ▶ Download browser extension



NEA Discount Marketplace

- ▶ Refer a friend / family program
 - ▶ Exclusive deals just for NEA members
 - ▶ Search by store name or category
- ▶ Search by Category:
 - ▶ Auto & Tires
 - ▶ Baby & kids Gear
 - ▶ Books & Media
 - ▶ Clothing
 - ▶ Electronics
 - ▶ Events & Activities
 - ▶ Food & Restaurants
 - ▶ Gift Cards
 - ▶ Health & Beauty
 - ▶ Home Décor & Furnishing
 - ▶ Office Supplies
 - ▶ Shoes & Handbags
 - ▶ Sports & Outdoors

NEA Discount Marketplace

- ▶ Search Restaurant.com
 - ▶ Search by zip code or city
 - ▶ Restaurant name



DINING DISCOUNT PASS



Certificate Options

☒ \$25 Certificate

You pay: **\$10.00**

Special Term(s): Valid for 6 months of savings at 170,000 restaurants and retailers nationwide

Qty

1 ▾

Add To Cart



Cameras Out.....Smile! (page 6)



Find additional ways to save
and these resources at
neamb.com/dailydiscounts



ENGAGING MEMBER STARTS WITH YOU

Building Relationships

Benefits are just one more great reason to have a conversation when recruiting and retaining members.

Protections

Several Member Benefits programs, such as disability, life, retirement, and legal services offer enhanced features to help protect members.

Share

Use CTA/NEA Member Benefits in your engagement and organizing efforts.

Fun Subject to Talk About

Many serious topics are necessary to address when building power. Adding in Member Benefits topics, like discounts and travel, can be a fun, extra way to get to know someone better.

Overcoming Objections

"Dues are too expensive. I can't afford it."

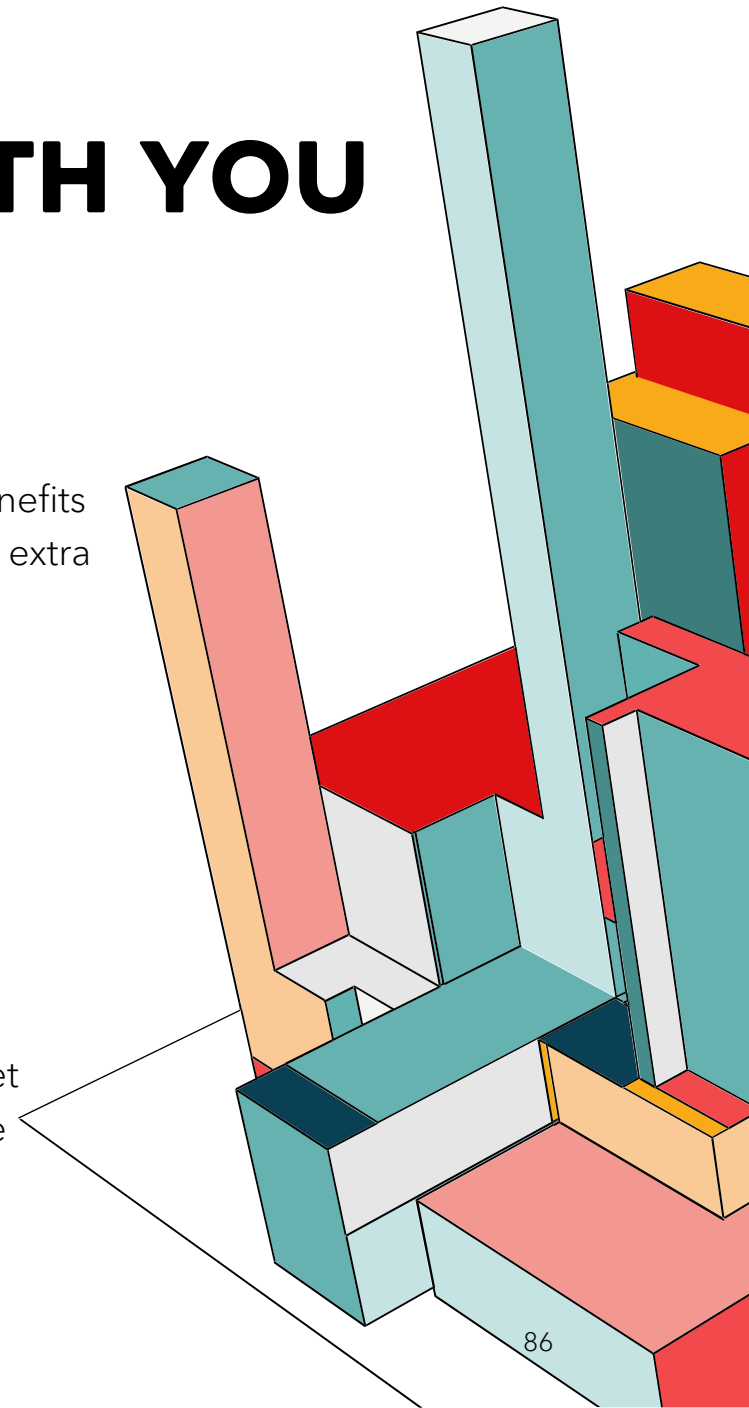
"Why should I join when I get it for nothing?"

"I don't agree with (fill in the blank) of the Association."

80/20 Rule: Listen at least 80% of the time. Let them know you're listening and what they are saying is valid.

Answer: Don't evade, give a truthful, honest, concise answers.

Call to Action: Always have an ask.



LEADER RESOURCES

Share CTA/NEA Member Benefits at Your Next Chapter Meeting

CTA Materials

CTAMemberBenefits.org/order
Order CTA Member Benefits
Highlights &
CTA Member Benefits Poster
CTA Life and Disability Insurance
Brochure

CTAMemberBenefits.org/download
CTA Disaster Relief Fund
CTA Death & Dismemberment
Plan

CTA Trainings

CTAMemberBenefits.org/trainings
1. MB4U: Join CTA Member Benefits
every first Tuesday of the month
2. **Stronger Together** – Your Essential
Guide to CTA/NEA Member Benefits
3. **Educator's Guide To A Successful**
Retirement

CTA/NEA Member Benefits Video

WELCOME!

**CTA/NEA Member
Benefits for You, Your
Family & Your Career**

Advantages of Your Association Membership



CTAMemberBenefits.org/video

CONTACT US

CTA Member Benefits Department

CTAMemberBenefits.org - (650) 552-5200

memberbenefits@cta.org

NEA Member Benefits

NEAMB.com/start - (800) 637-4636

ask-us@neamb.com

CTA 403(b) Retirement Savings Plan (RSP)

enroll.ctaretirementplan.org - (916) 235-9800

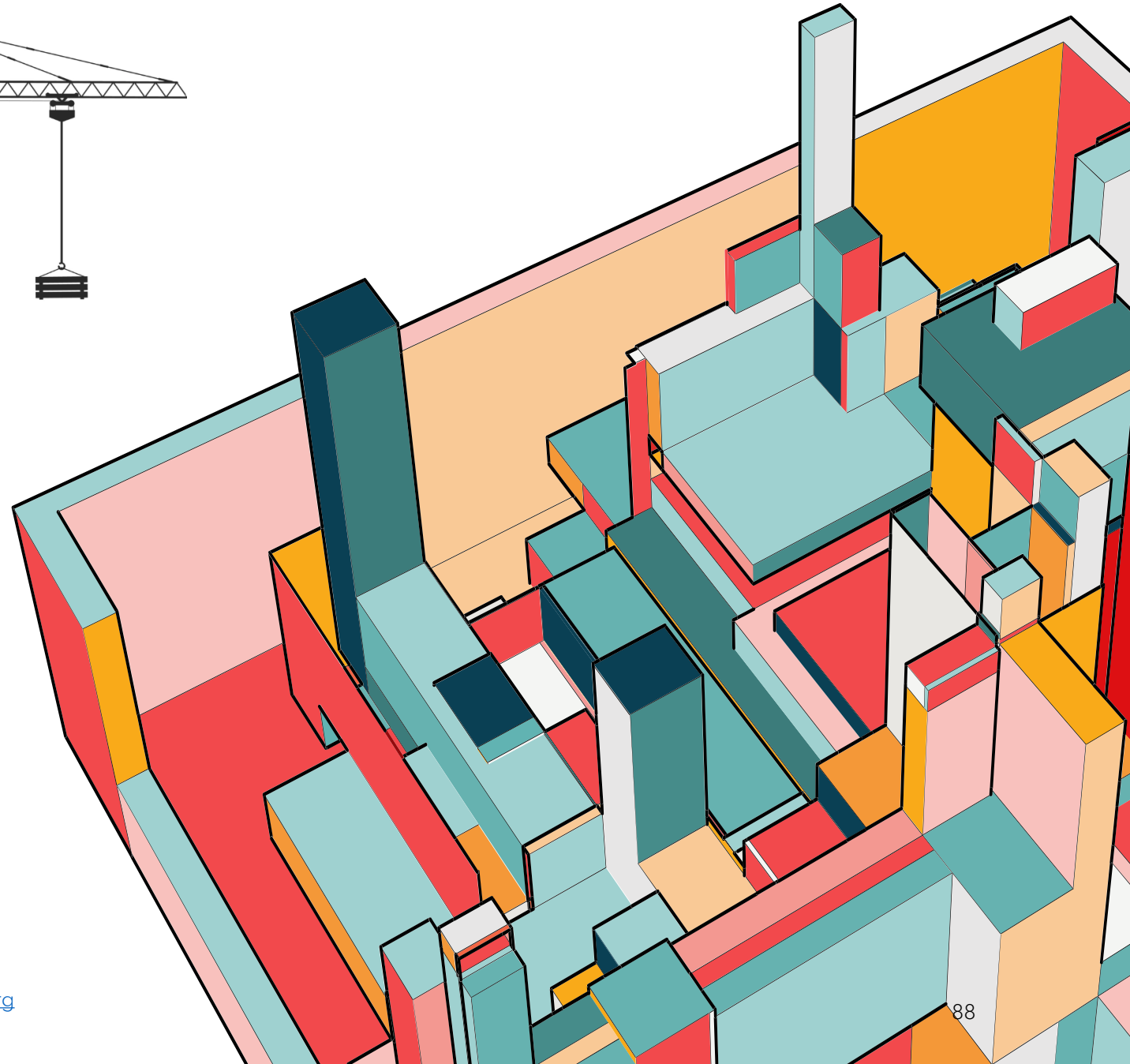
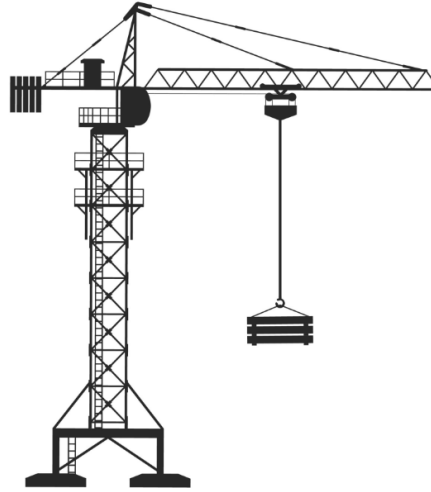
team@ctaretirementplan.org

Member ID/CTA Membership Department

membership@cta.org - (650) 552-5278

CTA Website Support

websupport@cta.org



THANK YOU

CTA Member Benefits Department

(650) 552-5200 - memberbenefits@cta.org

CTAMemberBenefits.org

NEA Member Benefits

(800) 637-4636 - neamb.com