



# **STRONGER TOGETHER YOUR ESSENTIAL GUIDE TO CTA/NEA MEMBER BENEFITS**

CTA/NEA Member Benefits

2023-2024



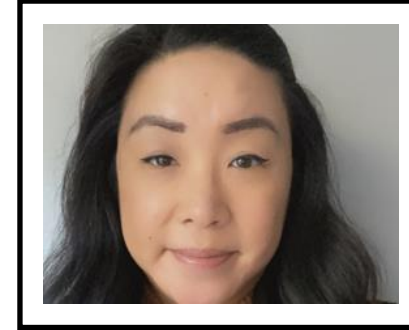
# CTA MEMBER BENEFITS DEPARTMENT TEAM MEMBERS



**Vicki Rodgers**  
Manager



**Henry Ahn**  
Supervisor



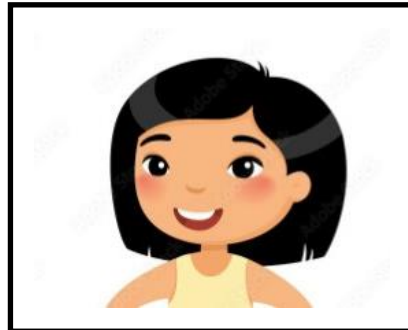
**Yvonne Cheng**  
Consultant



**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](mailto:memberbenefits@cta.org)

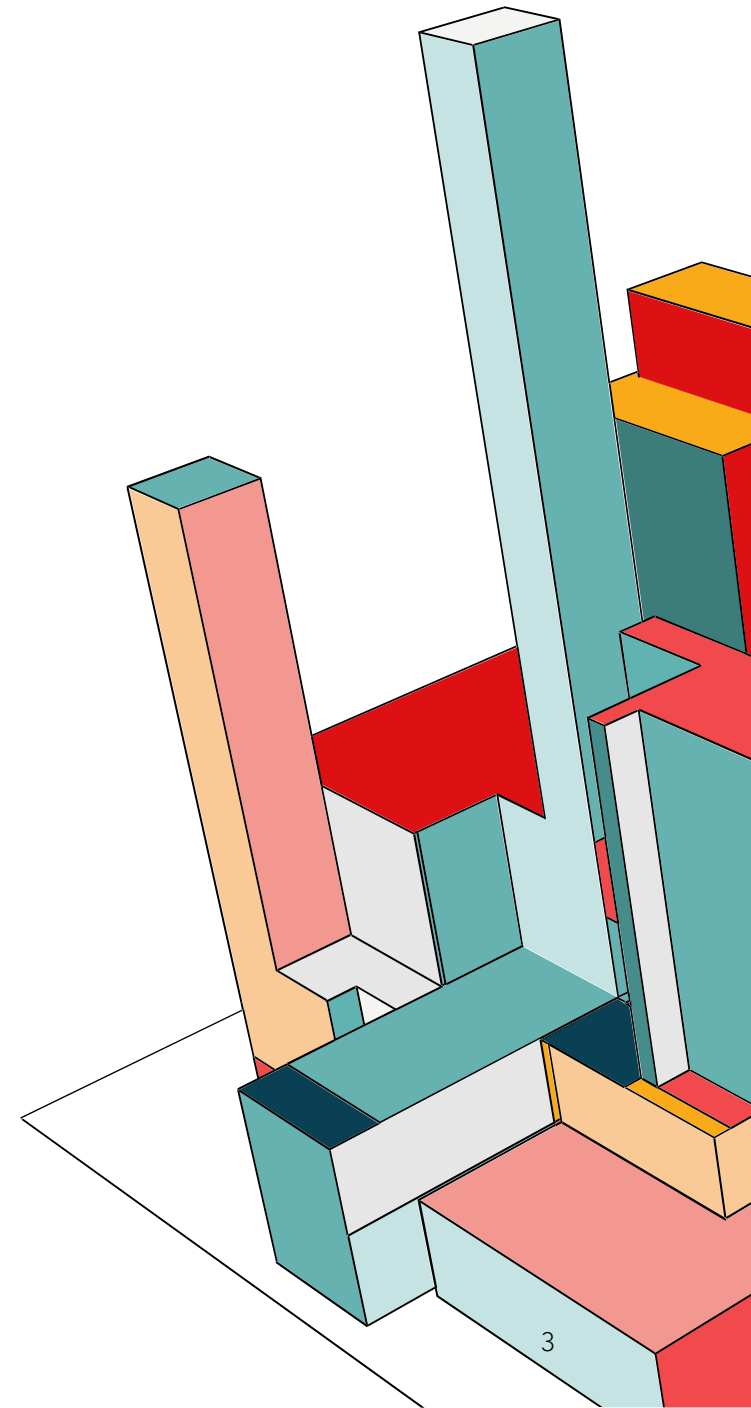


## NEA Business Partners

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](mailto:ask-us@neamb.com)



# 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](https://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



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](mailto: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.

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](#)

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



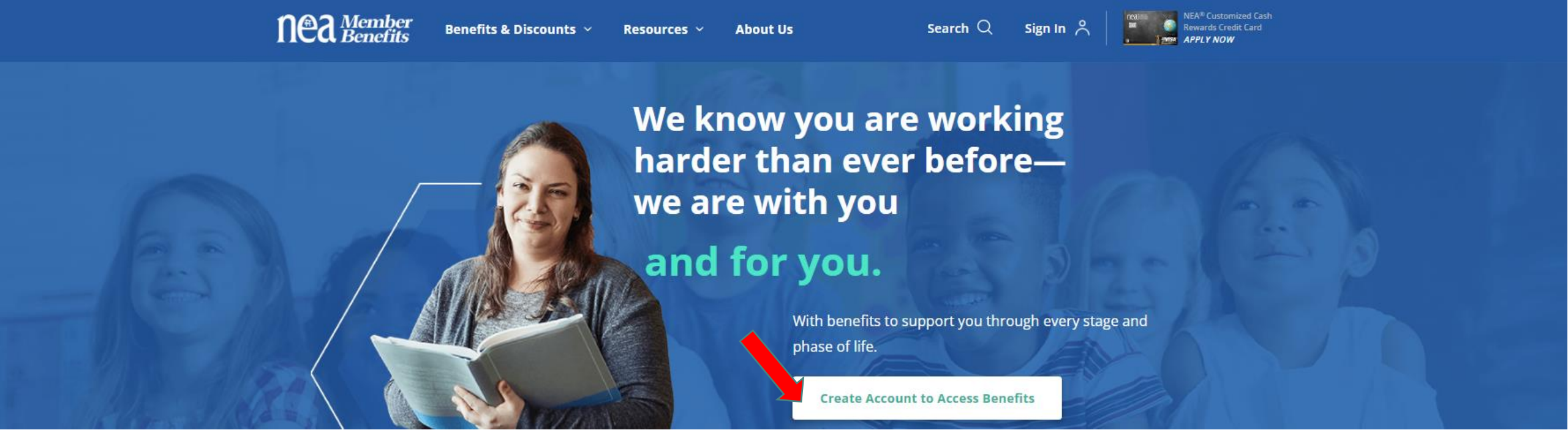
Google



Twitter



CTA Staff




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

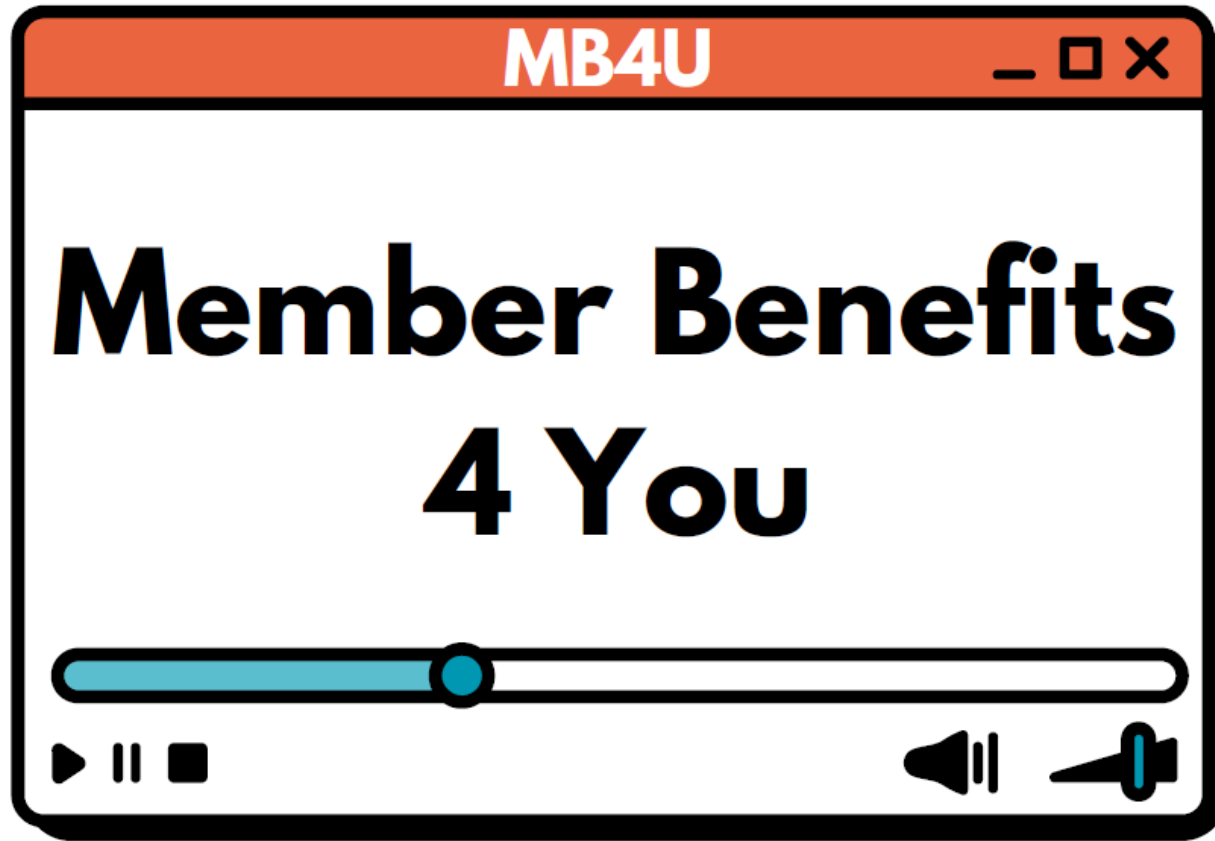
With benefits to support you through every stage and  
phase of life.



Create Account to Access Benefits

## How do I access NEA Member Benefits?

- Visit [www.neamb.com/start](http://www.neamb.com/start)
- 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](mailto:ask-us@neamb.com)



*MB4U will start August 1, 2023*  
*Visit [CTAMemberBenefits.org/MB4U](https://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

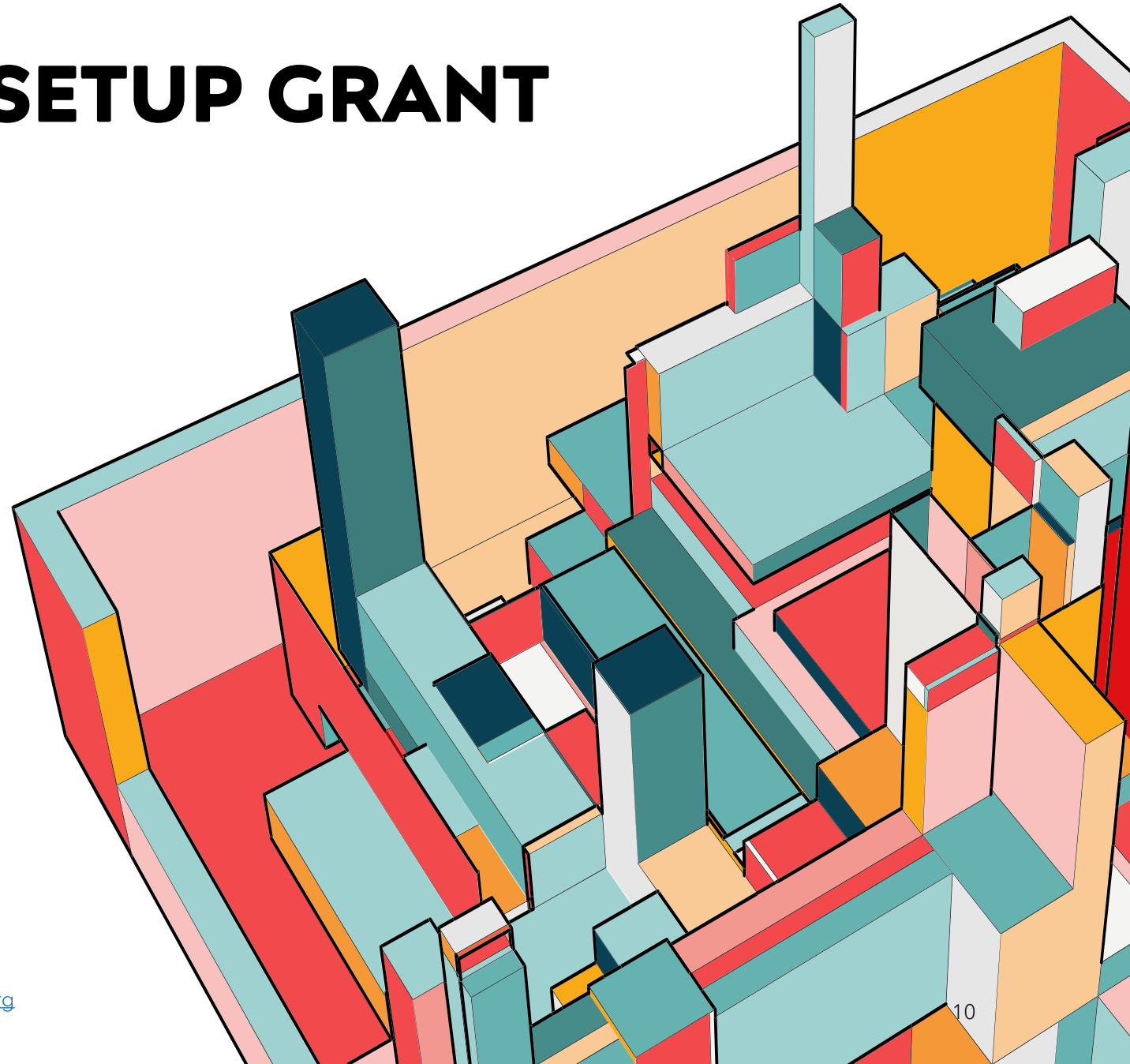
# CTA CLASSROOM SETUP GRANT

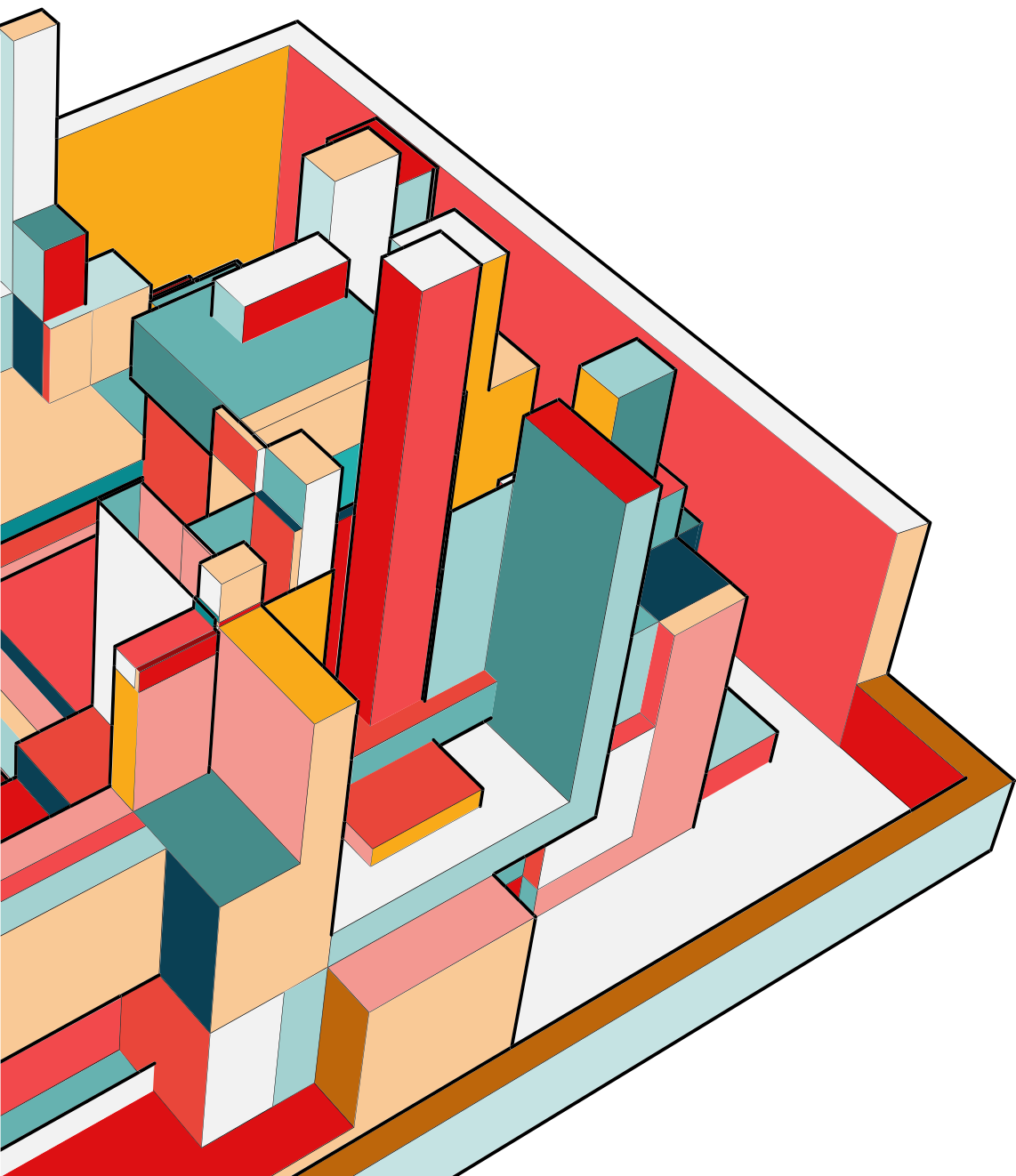
CTA Classroom Setup Grant is a special program for **brand new TK-14 educators** (within their first year of teaching) to provide **\$300** financial assistance with setting up their classroom.

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](https://CTAMemberBenefits.org/Classroom)

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



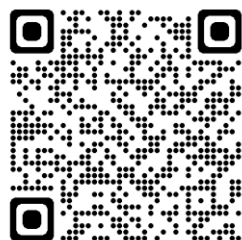




# Free Calm Subscription

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](http://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](http://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](mailto:memberbenefits@cta.org)

NEAMB.com

Phone: (800) 637-4636 | Email: [ask-us@neamb.com](mailto: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](https://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 YOU

## Member Training Programs

[CTAMemberBenefits.org/training](https://CTAMemberBenefits.org/training)

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

## Student Loan Forgiveness

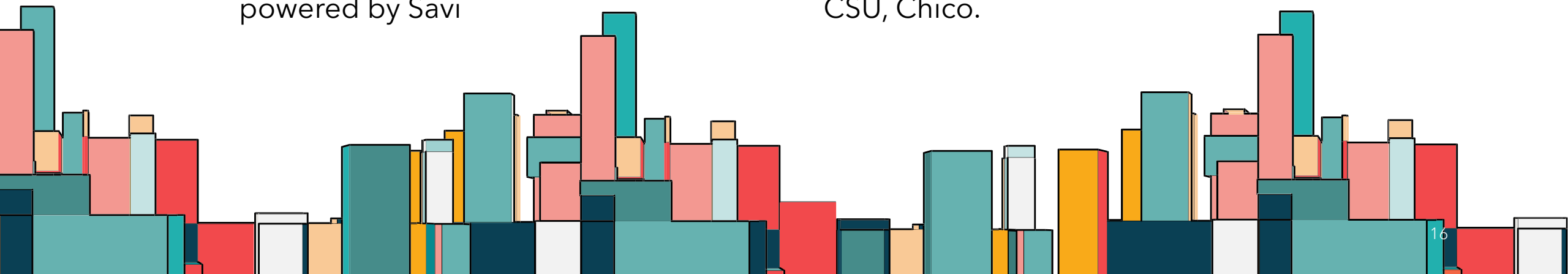
NEA Student Debt Navigator  
powered by Savi

## 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](http://www.cta.org/credit)

**CTA Virtual Pass:** [www.cta.org/conferences/virtual-pass](http://www.cta.org/conferences/virtual-pass)

**CTA Conference:** [www.cta.org/conferences](http://www.cta.org/conferences)

**Questions:** [VirtualPass@CTA.org](mailto:VirtualPass@CTA.org)

[www.neamb.com/start](http://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



NEA Di

### To A

Me  
to th  
conc  
much





[www.neamb.com/start](http://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

The screenshot shows the NEA Student Debt Navigator interface. At the top, the NEA Member Benefits and Savi logos are displayed. The user is logged in as JaneDoe123@gmail.com. The main heading is "Estimate". Below this, there is a progress bar showing 61% completion. On the left, a sidebar lists the steps: 1. ESTIMATE (TAXES, INCOME, EMPLOYMENT, FEDERAL SERVICER, PRIVATE LENDER, MISC), 2. SELECT (PLAN OPTIONS), and 3. ENROLL (PERSONAL, INSTRUCTIONS). The current step is ESTIMATE, which shows an estimated monthly payment of \$260/mo, \$98.00 less than the current payment, and a note that the user is likely eligible for Future Loan Forgiveness. The main area is titled "SELECT LOAN SERVICER(S)" and prompts the user to connect their Savi account with all of their federal loan servicers. It displays a grid of logos for various loan servicers: fedloan, GREAT LAKES, NAVIENT, nelnet, aes, CornerStone, EdFinancial, Granite State, MOHELA, OSLA, PHeaa, and MYEDDEBT.ED.GOV. Below the grid, there are options to "ENTER YOUR LOANS MANUALLY" or "SKIP / I DON'T HAVE ANY FEDERAL LOANS". A "Support" button is located at the bottom right. The footer includes the Savi logo and copyright information: © 2019 Student Borrower Services | Terms & Conditions | Privacy Policy | FAQs.

# 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

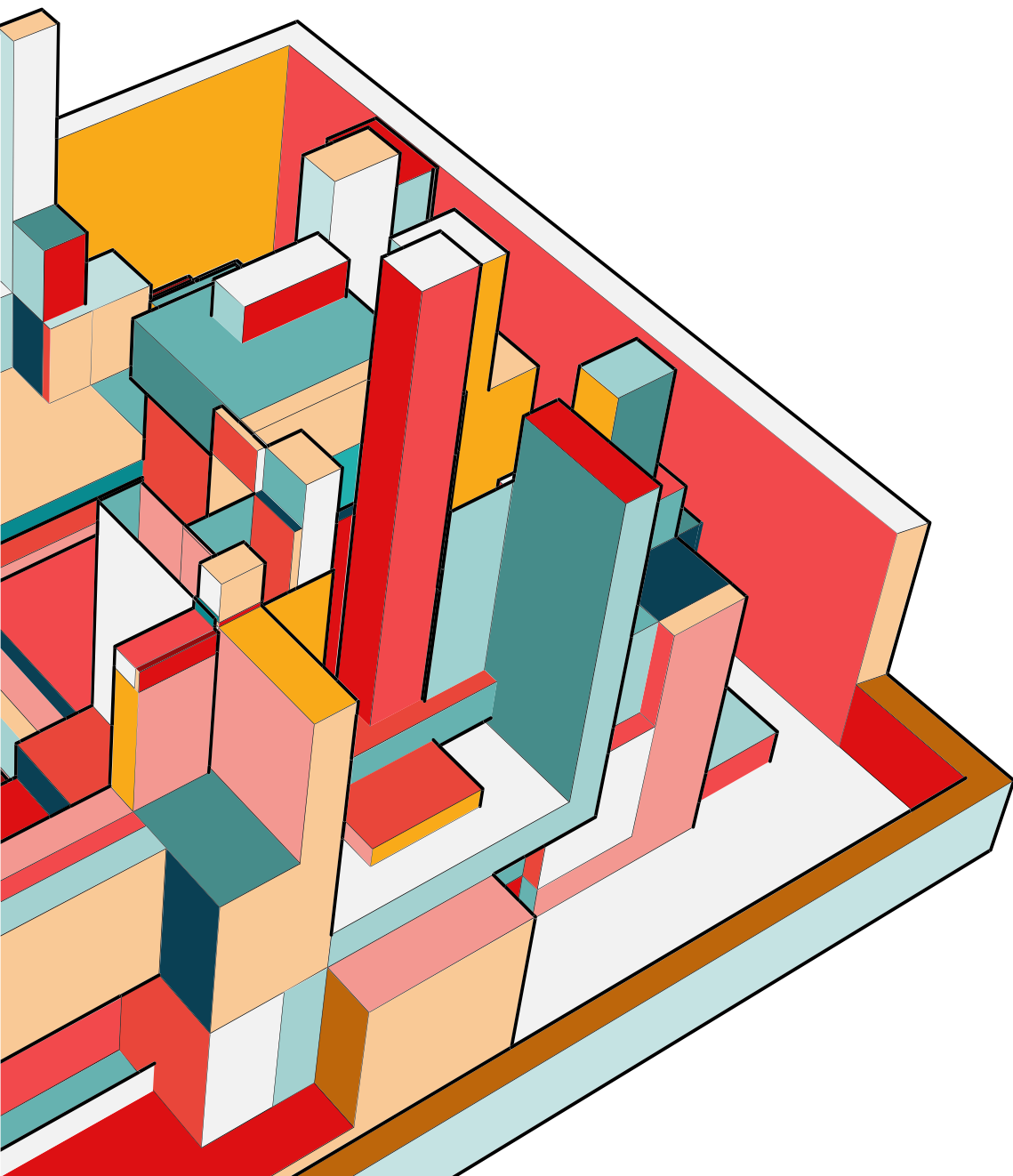
**NO COST**  
For the first year

The dashboard shows the overall progress of the loan analysis. On the left, a sidebar lists 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 states the current estimated monthly payment is \$260/mo, which is \$98.00 less than the current payment. It also notes the user is 'Likely Eligible For Future Loan Forgiveness'.

The main section is titled 'Federal Loan Forgiveness Options' with a 96% 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 that by switching to the REPAYE plan, the monthly payment will be lowered from \$359.00 to \$0.00. Below this, it 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.'

Further down, it states 'With a REPAYE Repayment Program you will have paid a total of \$0.00.' Below this, two options are presented: 'OPTION 1: PUBLIC SERVICE LOAN FORGIVENESS' with a total amount forgiven of \$22,000.00, and 'OPTION 2: TEACHER LOAN FORGIVENESS' with a total amount forgiven of \$17,500.00. A note at the bottom 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.



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 insurance<sup>1</sup>
- Family coverage options

Learn more and apply online at  
[standard.com/cta/newhire](https://standard.com/cta/newhire)



# New Hires

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

**New Hires:**

[standard.com/cta/newhire](https://standard.com/cta/newhire)

**Learn More:**

**CTAMemberBenefits.org/TheStandard**

<sup>1</sup> 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

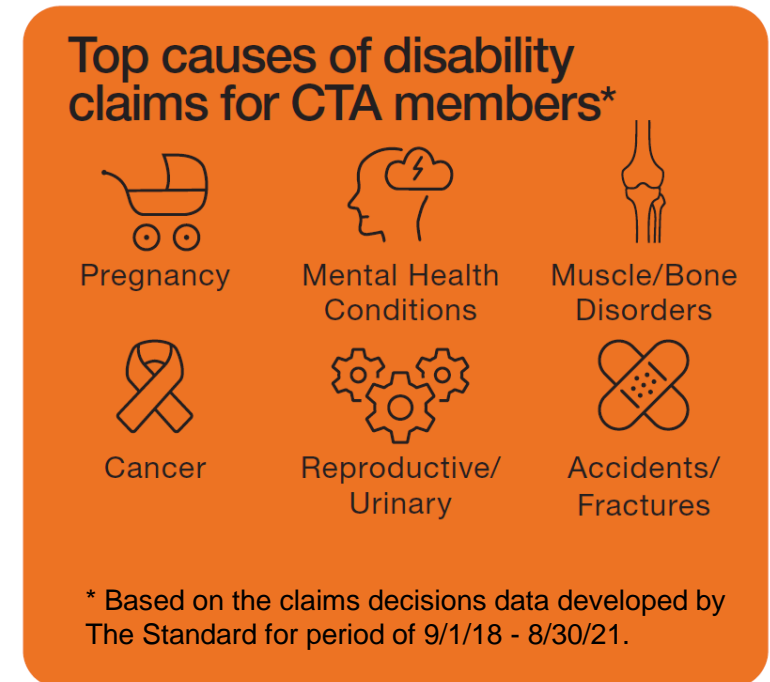


## Life Insurance:

- Member coverage options from \$25,000 to \$400,000<sup>1</sup>
- 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.<sup>2</sup>
- Includes additional benefits at no extra cost.



<sup>1</sup> 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.

<sup>2</sup> 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.<sup>1</sup>

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.

<sup>1</sup> 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
 <b>Sophie Imbuelten</b>	707.322.8477 <a href="mailto:sophie.imbuelten@standard.com">sophie.imbuelten@standard.com</a>	Alcosta, Golden Gate, Redwood, Santa Clara
 <b>Suzanne Reilly</b>	916.292.1595 <a href="mailto:suzanne.reilly@standard.com">suzanne.reilly@standard.com</a>	Capital, Chico, Delta, Feather River, Merced/Mariposa, Shasta Cascade, Stanislaus
 <b>Josh Hayes</b>	909.222.7752 <a href="mailto:josh.hayes@standard.com">josh.hayes@standard.com</a>	High Desert, San Geronio, Service Center One, Southeastern
 <b>Theresa Vaughn</b>	951.204.5419 <a href="mailto:theresa.vaughn@standard.com">theresa.vaughn@standard.com</a>	Bay Valley, Imperial County, Orange, San Diego
 <b>Yvette Steptoe</b>	323.219.7572 <a href="mailto:yvette.steptoe@standard.com">yvette.steptoe@standard.com</a>	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.<sup>1</sup>



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](http://www.CalSTRS.com)  
[www.CalPERS.ca.gov](http://www.CalPERS.ca.gov)

<sup>1</sup> Source: CalSTRS 2020 Member Kit [www.calstrs.com/sites/main/files/file-attachments/memberkit2020-earlycareer.pdf?1594165790](http://www.calstrs.com/sites/main/files/file-attachments/memberkit2020-earlycareer.pdf?1594165790)

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

# CTA WANTS YOU TO HAVE A LONG AND HAPPY RETIREMENT



1. Open a CTA  
Retirement  
Savings Plan

[enroll.CTARetirementPlan.org](https://enroll.CTARetirementPlan.org)



2. Complete a  
Salary  
Reduction  
Agreement

[403bCompare.com](https://403bCompare.com)



3. Start saving  
and make  
changes  
anytime

Initiate or Change Contributions

# NEED HELP?



---

## RESEARCH

[review.CTAretirementplan.org](https://review.CTAretirementplan.org)  
to Compare Products



---

## CTA RSP

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



---

## PRUDENT INVESTOR ADVISORS

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



# WARNING!

## 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?"

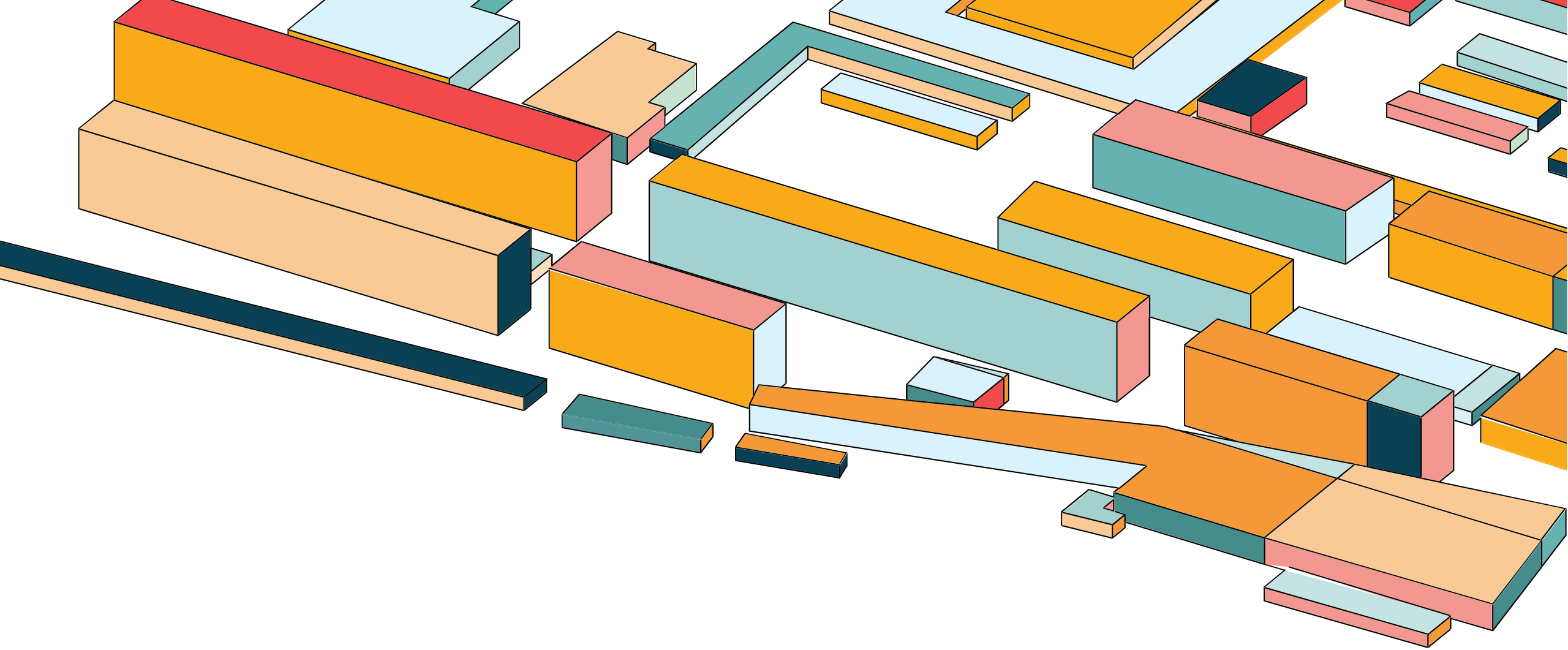
## Email and Postcards from Vendors

"Schedule your Appointment"

"Learn more about CalSTRS"

"Free Financial Advice"

"Planning with a Financial Professional"



**PROTECTING YOU**



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



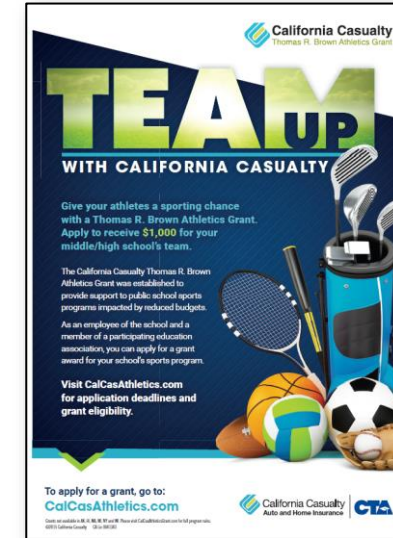
Generous Discounts

**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 \$300<sup>1</sup>

## 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

<sup>1</sup> Visit [providentcu.org/cta](https://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](http://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](http://www.providentcu.org/cta) for more details.



# CTA<sup>®</sup> Customized Cash Rewards Visa Signature<sup>®</sup> 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<sup>®</sup> Customized Cash Rewards Visa Signature<sup>®</sup> 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<sup>®</sup> 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 required<sup>1</sup>  
Apply for amounts up to \$30,000
- Request loan terms between 36-72 months<sup>2</sup>
- 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

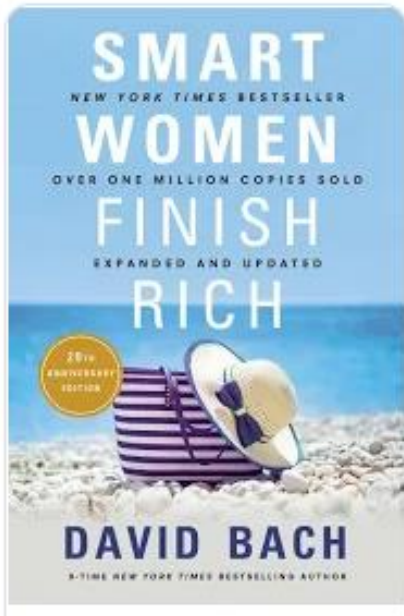
### Disclosures

#### ▶ **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



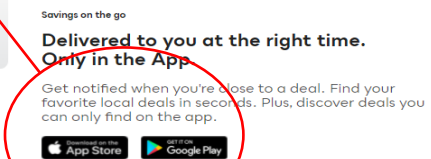
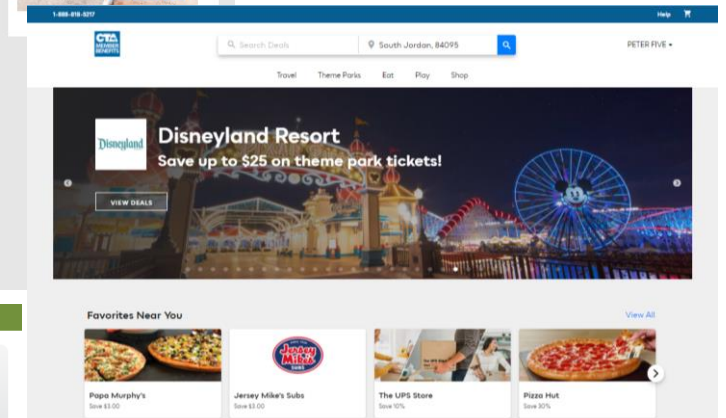
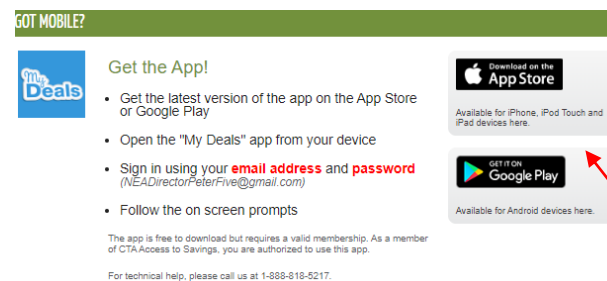
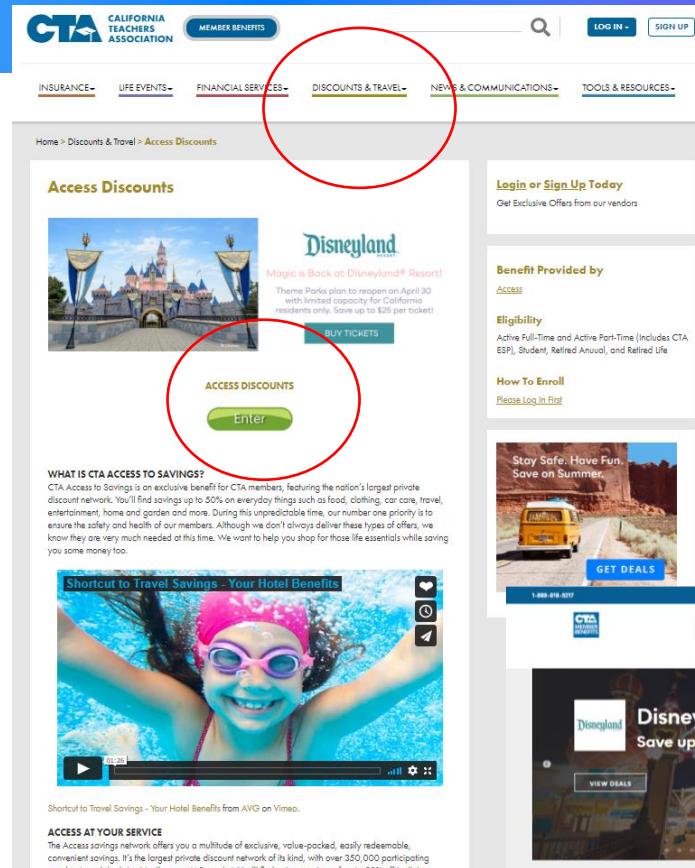
# HOW TO GET STARTED

## REAL Savings At Your Fingertips...

1. Visit: [CTAMemberBenefits.org](https://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



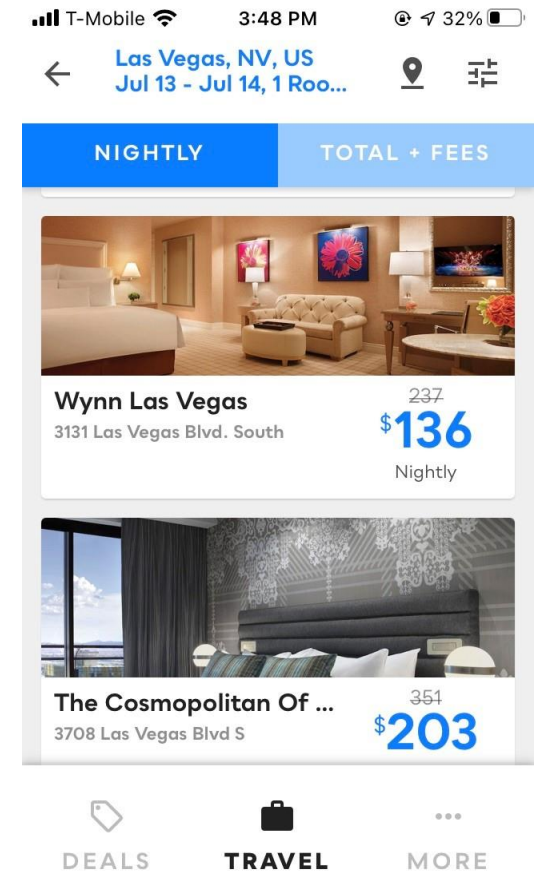
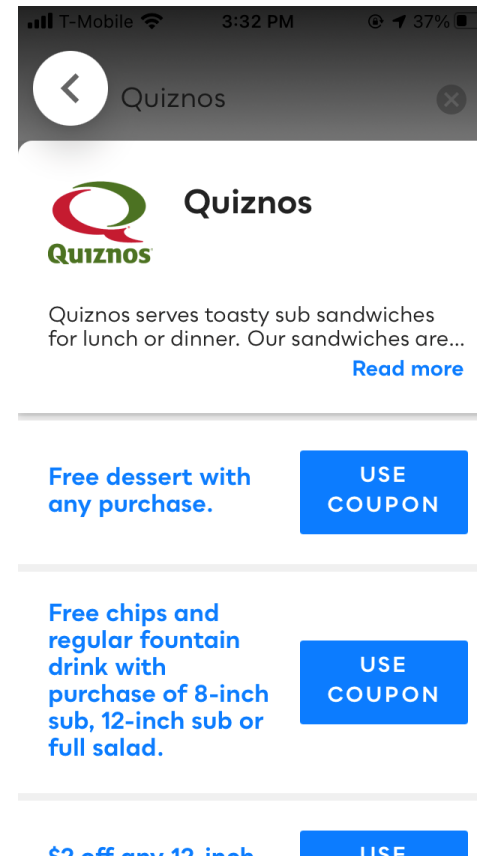
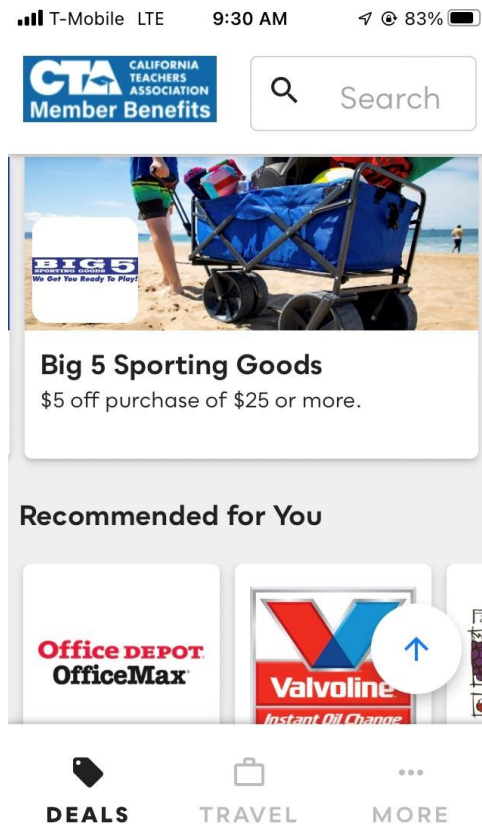
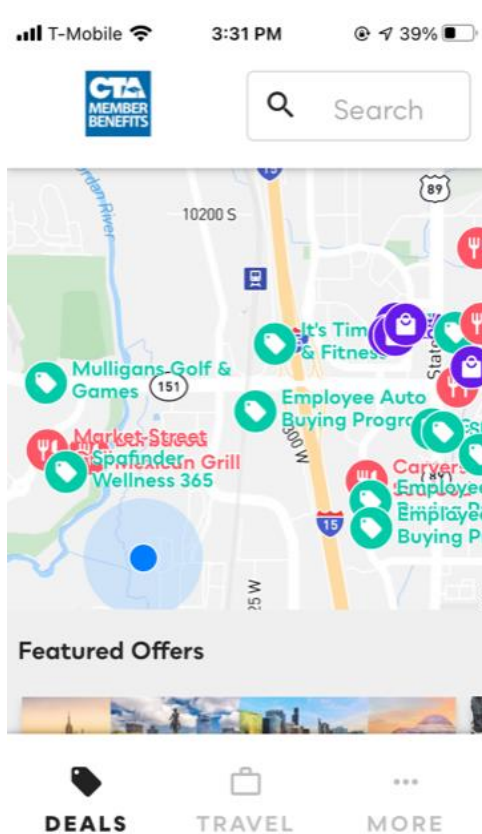
## Automotive Brands





# 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](https://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](https://CTAMemberBenefits.org/Access)**

## NEA Member Benefits



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

**[neamb.com/travel](https://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](http://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

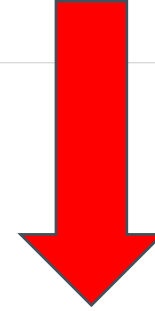
SELECT



# 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

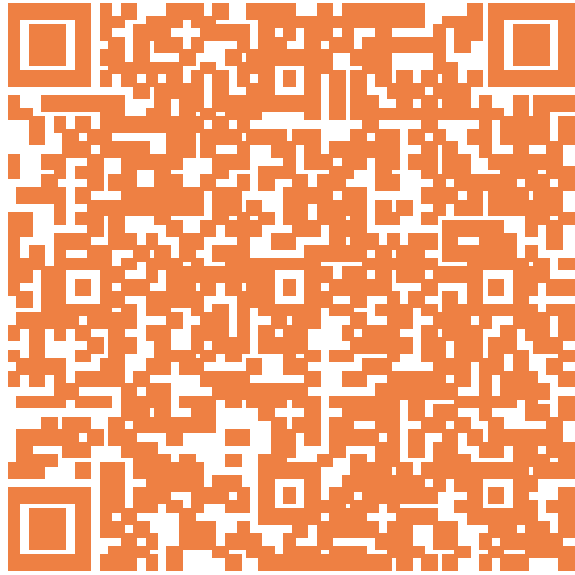
Spa

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

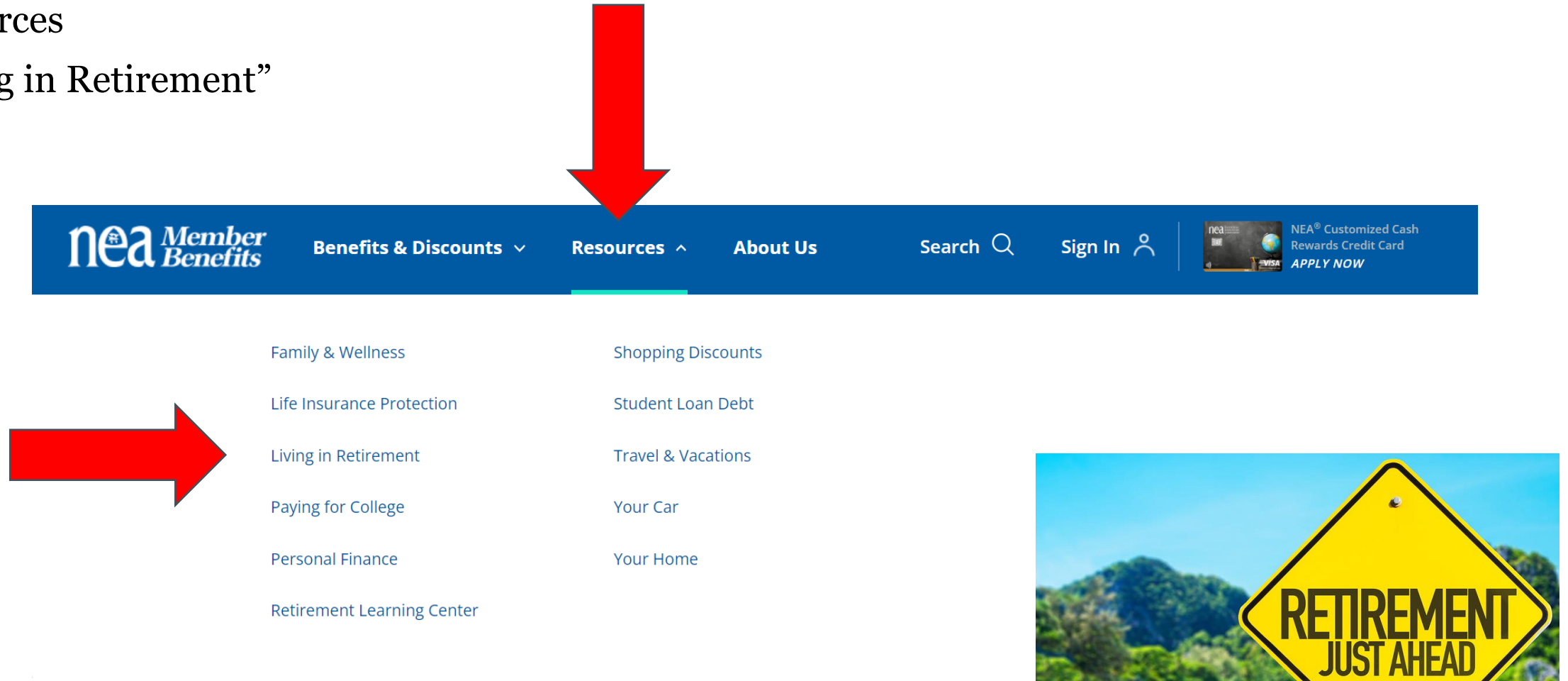
Park attendance will be managed through a new park reservation system. To enter a park on a particular day, both a park reservation for that day and a Ticket valid for park admission on that day are...

[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, a red arrow points right to the 'Living in Retirement' link in the expanded Resources menu. The menu also includes links for Family & Wellness, Life Insurance Protection, Paying for College, Personal Finance, Retirement Learning Center, Shopping Discounts, Student Loan Debt, Travel & Vacations, Your Car, and Your Home. On the right side of the navigation bar, there is a search bar, a sign-in button, and a promotional banner for the NEA Customized Cash Rewards Credit Card.

nea Member Benefits

Benefits & Discounts ▾ Resources ▴ About Us

Search 🔍 Sign In 👤

nea NEA Customized Cash Rewards Credit Card APPLY NOW

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



# 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

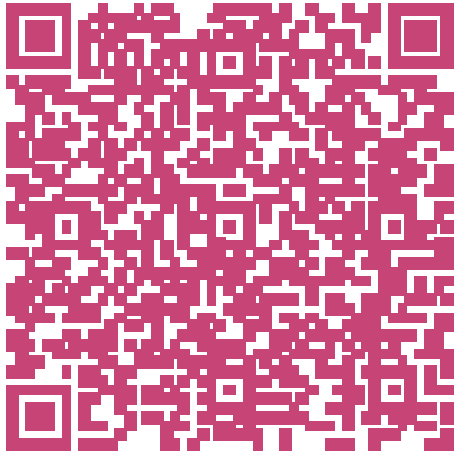
Kiplinger's  
Retirement Report  
- March 2023

Read Report



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

---




Get these resources and more to  
help you enjoy your retirement at  
**[neamb.com/enjoying-retirement](https://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](#)

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


[HOW THE PROGRAM WORKS](#)  
 QUESTIONS? Call us at 888-256-5681

### Guaranteed Savings


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




### 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.

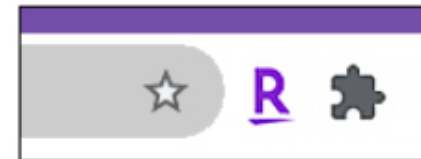


**Powerful Research Tools**  
 Be educated when shopping for a vehicle. Access unlimited Price and Market Reports, plus compare features, see pictures, read reviews, and check your trade-in value.

[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](https://neamb.com/dailydiscounts)**



# CTA RESOURCES

Download / Learn / Watch

## CTA Materials

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

CTA Member Benefits Highlights

CTA Member Benefits Poster

CTA Life and Disability Insurance  
Brochure

CTA Disaster Relief Fund

CTA Death & Dismemberment  
Plan

## CTA Trainings

[CTAMemberBenefits.org/trainings](http://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](http://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

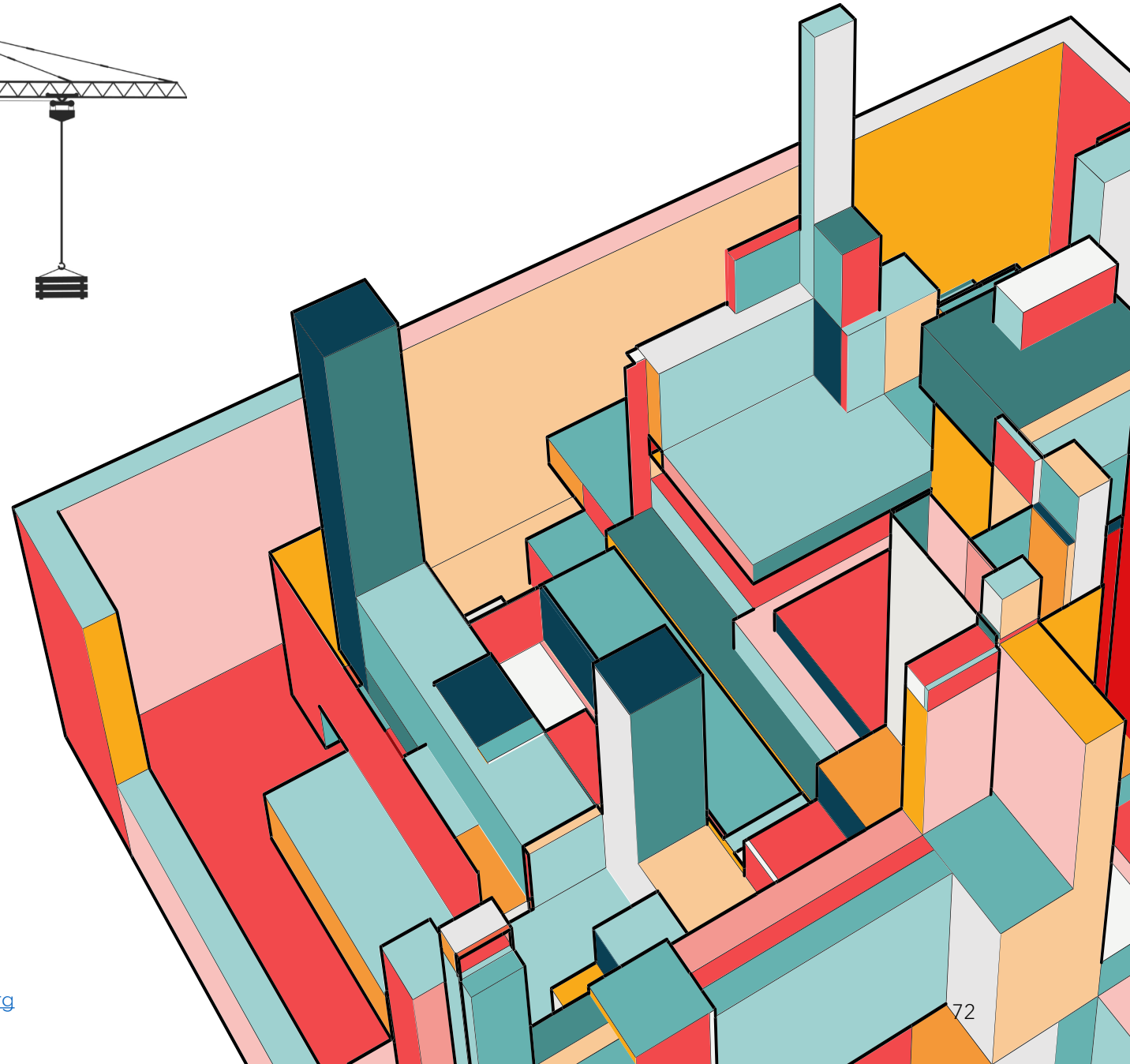
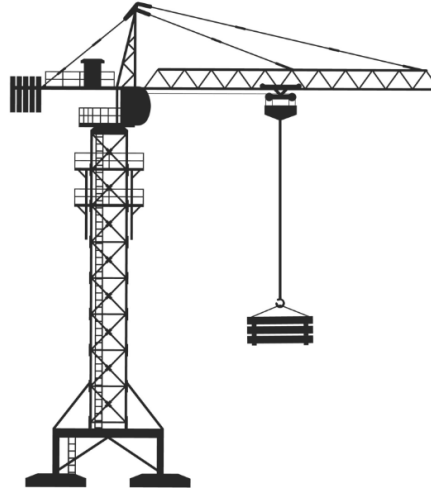
team@ctaretirementplan.org

## 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](mailto:memberbenefits@cta.org)

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

NEA Member Benefits

(800) 637-4636 - [neamb.com](http://neamb.com)