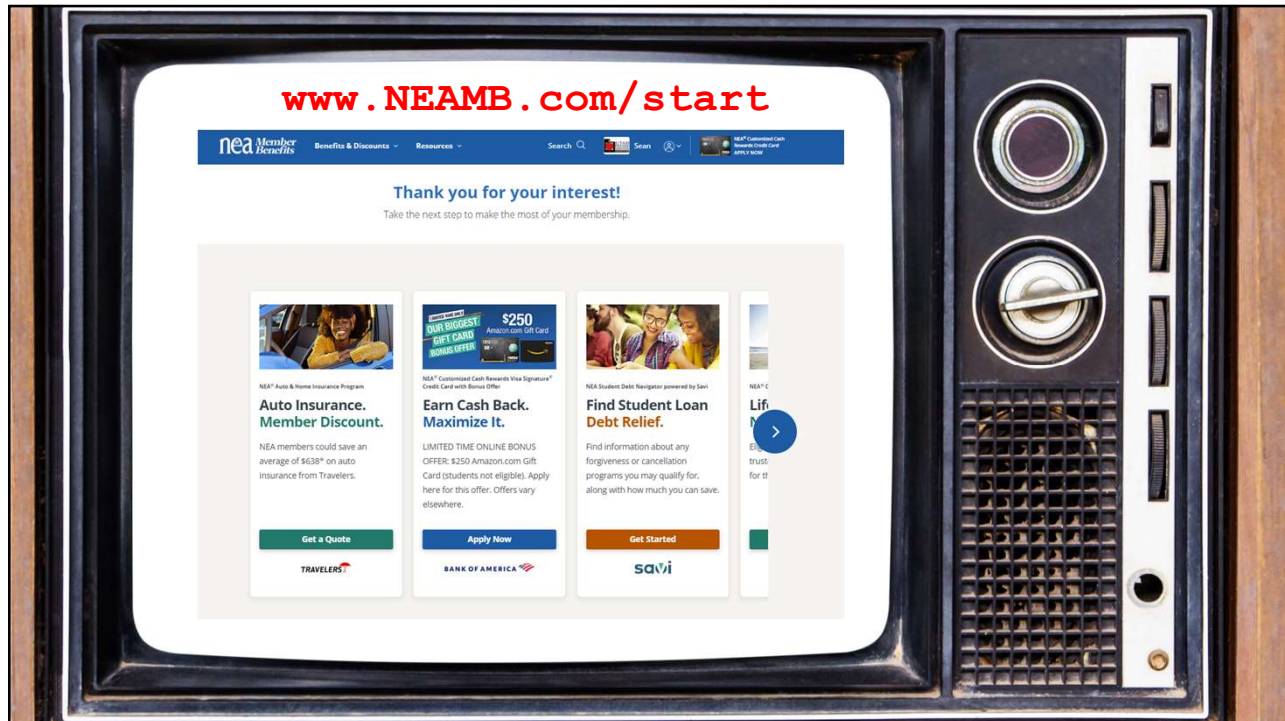




1



2



3

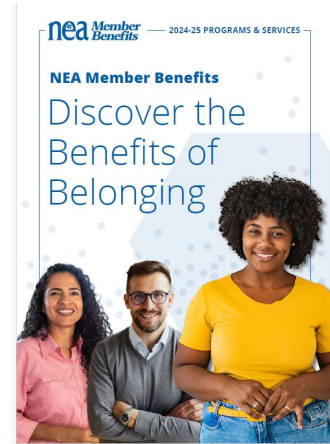
## TO DO LIST

- Register on [www.ctamemberbenefits.org](http://www.ctamemberbenefits.org)
  - Need your 10 digit CTA ID Number
  - Call CTA MB 650.552.5200
  - E-mail [memberbenefits@cta.org](mailto:memberbenefits@cta.org)
- Register on [www.neamb.com/start](http://www.neamb.com/start)
  - Call NEA MB 800.637.4636
- Familiarize yourself with both CTA & NEA Member Benefits
- Start saving time & money

4

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

- **2024-2025 Programs & Services Brochure**



**BREAKING NEWS**



5



6



# MB INVESTIGATES: THE CTA & NEA MB ENDORSEMENT PROCESS

## Where do we get our ideas for programs from?

- Member Surveys
- Focus Groups
- SEO (Search Engine Optimization)
- Requests from leadership
- RFP (Request for Proposal)
- VESC (Vendor Endorsed Screening Committee)

## What is the process we follow?

- Due diligence
- Signed agreements
- CTA Board Approval
- NEA MB Monitoring

## Member Concerns / Complaints

- CTA MB & NEA MB Staff will advocate
- APES (Advisory Panel on Endorsed Services)



7

# AUTOMATIC BENEFITS: CTA DEATH & DISMEMBERMENT




The Highlights pg. 6

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





8

**AUTOMATIC BENEFITS:  
NEA COMPLIMENTARY LIFE**



**The Highlights pg. 7**

Death Benefit	Accidental Death & Dismemberment Benefit (AD&D)	Occupation / Association Leader AD&D Benefit	Unlawful homicide while at work
\$1,000	\$1,000-\$5,000	\$50,000	\$150,000

**BREAKING NEWS** //  

9

**AUTOMATIC BENEFITS:  
CTA DEATH & DISMEMBERMENT  
NEA COMPLIMENTARY LIFE**



**TO DO LIST**

**Name Your Beneficiary**

**No Beneficiary named:**

1. Spouse or domestic partner
2. Children
3. Parents
4. Siblings
5. Executor

**BREAKING NEWS** //  

10

## Automatic Benefits: Legal Services



- **The Highlights pg. 7**
- **CTA/NEA Legal Services Educators Employment Liability (EEL)**
  - Civil Defense for eligible employment lawsuits
  - Criminal Proceedings
  - Bail Bond
  - Assault-Related Personal Property Damage
- **Extended Educators Employment Liability (EEEL) Coverage**
- **Rendering Services:**
  - Dental Hygienists
  - Certified Athletic Trainers
- **Teaching & Supervising:**
  - Physical Therapists
  - Occupational Therapists
  - Registered Nurses

**BREAKING NEWS**

**nea** Member Benefits

**CTA** CALIFORNIA TEACHERS ASSOCIATION  
Member Benefits

11

## Automatic Benefits: Legal Services



- **The Highlights pg. 7**
- **Group Legal Services Program (GLS)**
  - Required referral from CTA staff: PCS (Primary Contact Staff)
  - Must be a current active member at the time the underlying incident occurred; at the time the need for legal services arose; and throughout the time legal services are provided
  - 2-3 hour for most employment matters
  - 30 minutes for personal matters

**BREAKING NEWS**

**nea** Member Benefits

**CTA** CALIFORNIA TEACHERS ASSOCIATION  
Member Benefits

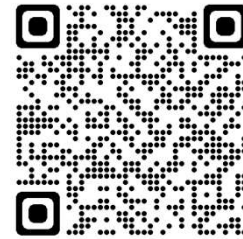
12

## Calm App

• **The Highlights pg. 1-2**

#1 Mental Health App

- Invite up to 5 dependents
- Sleep Stories
- Meditation
- Movements
- Soundscapes
- Daily Programs



13

The Standard:  
Life & Disability  
Insurance

The Highlights pg. 8-10

TheStandard®

14



**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](https://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.

15

## 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.



**Top causes of disability claims for CTA members\***

 Pregnancy	 Mental Health Conditions	 Muscle/Bone Disorders
 Cancer	 Reproductive/Urinary	 Accidents/Fractures

\* Based on the claims decisions data developed by The Standard for period of 9/1/18 - 8/30/21.

<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.

16



## 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.

17



18















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


19

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

<ul style="list-style-type: none"> <li> 24/7, USA-based, emergency claims service</li> <li> Flexible payment plans, including EZ Pay with Summer &amp; Holiday Skip payment options</li> <li> Free ID Theft Resolution</li> <li> 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.</li> <li> \$1,000 coverage for personal property used for school or business while in your vehicle (limit includes \$500 for any non-electronic property)</li> </ul>	<ul style="list-style-type: none"> <li> \$1,000 coverage for fundraising money or goods</li> <li> \$3,000 coverage for personal property used for teaching</li> <li> Pet Injury protection</li> <li> Various Discounts</li> </ul> <p><b>And!</b> 12-month Rate Guarantee</p>
--	--

To Learn More  
[CalCas.com/CTA](https://CalCas.com/CTA)

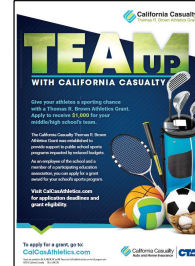




20

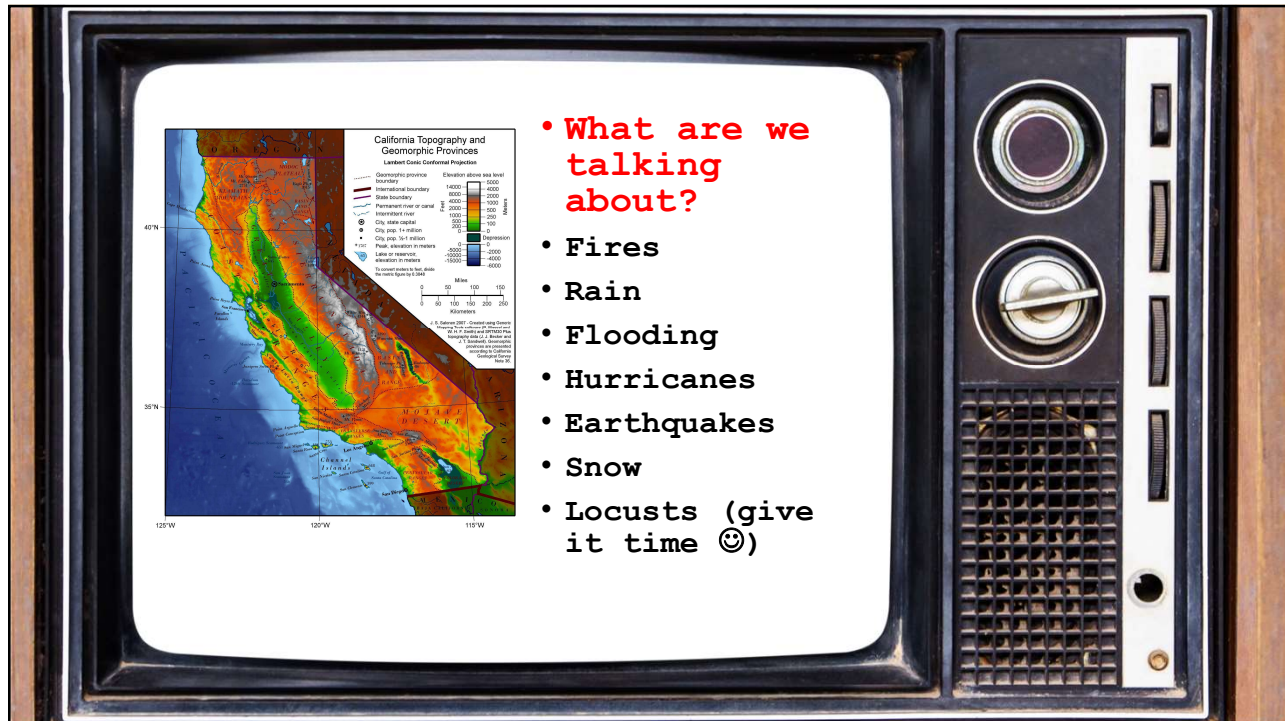
## Member Engagement Activities

- 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.)



## CTA Disaster Relief Fund (DRF)





23




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

**The Highlights pg. 13-14**

**Five Grants**

- Standard Grant: up to \$1,500
- Catastrophic Damage Grant: up to \$1,500
- Temporary Displacement Grant: up to \$500
- Short Term Displacement Grant: up to \$1,000
- School Site Grant: up to \$500

*The filing deadline is 12 months from the date of the incident. Must be a CTA member during the incident and current CTA member to qualify*

**BREAKING NEWS**

**CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits**

24





25


# GO TO: [neamb.com/start](https://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](#)



**Step 2:**  
Click "Get Started"

Sign in to ensure you have access to all of the benefits, discounts and services available to you as an NEA member.

Need a Member Benefits account? [Create an Account](#)

Not a NEA member? [Join Now](#)


Email Address

Password

[Forgot Password?](#) [Forgot Login Email?](#)


Remember me

[Sign In](#)



**Step 3:**  
Sign In or Create Account

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

  
[www.neamb.com/start](https://www.neamb.com/start) 052423

26

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

The screenshot shows the website's navigation bar with categories: INSURANCE, LIFE EVENTS, FINANCIAL SERVICES, DISCOUNTS & TRAVEL, RETIREMENT, and TOOLS & RESOURCES. A red arrow points to the 'TOOLS & RESOURCES' link. Below the navigation bar, there are promotional banners for 'Maximize Your Rewards With 3% Cash Back' and '\$200 Amazon.com Gift Card'. A dropdown menu is open under 'TOOLS & RESOURCES', listing various options. A red arrow points to 'Student Loan Forgiveness' in this menu.

**Tools & Resources**

- > Tools And Resources Home
- > Calculators
- > Eligibility Information
- > Frequently Asked Questions
- > New Member Resource Center
- > CTA Member Benefits Videos
- > Forms and Materials
- > Member Training Programs
- > CTA Conferences
- > Useful Links
- > **Student Loan Forgiveness**
- > Articles for Chapter Newsletters
- > Contact Us
- > Newsletter Sign-Up

**Student Loan Forgiveness**

CTA CALIFORNIA TEACHERS ASSOCIATION MEMBER BENEFITS

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

27

**Dates:**

Monday August 12, 2024 4:30-5:30 PM

Tuesday September 10, 2024 4:30-5:30 PM

Wednesday October 16, 2024 4:30-5:30 PM

Thursday November 21, 2024 4:30-5:30 PM

Monday December 16, 2024 4:30-5:30 PM

Tuesday January 14, 2025 4:30-5:30 PM

Thursday February 6, 2025 4:30-5:30 PM

Wednesday March 19, 2025 4:30-5:30 PM

Wednesday April 2, 2025 4:30-5:30 PM

**RSVP to any of the above sessions HERE!**

**Resources:**

PowerPoint

Additional Dates

NEA Student Debt Navigator Link

Other "stuff"

**Student Loan Forgiveness**

[Student Loan Forgiveness](#)

- 2023-2024 Student Loan Forgiveness PPT
- 2023-2024 "NEA Student Debt Navigator" Flyer
- Student Loan Forgiveness - NEA Student Debt Navigator: powered by Savi
- Teacher Loan Forgiveness Application (*Form Exp. Date 9/30/2023*)
- 12 things student loan borrowers should know about the return to repayment by NPR
- "Generation Debt" Webinar Schedule

Recently, the US Department of Education made changes to how the student loan forgiveness programs are administered. This session will explain the two loan forgiveness programs, the requirements, pitfalls to be cautious of, and ways to potentially lower monthly payments. Members will learn about the "NEA Student Debt Navigator" powered by Savi, which is a tool to help association members analyze their personal student loans. Members will leave with a better understanding of what steps they should take.

**Dates:**

Monday August 12, 2024 4:30-5:30 PM

Tuesday September 10, 2024 4:30-5:30 PM

Wednesday October 16, 2024 4:30-5:30 PM

Thursday November 21, 2024 4:30-5:30 PM

Monday December 16, 2024 4:30-5:30 PM

Tuesday January 14, 2025 4:30-5:30 PM

Thursday February 6, 2025 4:30-5:30 PM

Wednesday March 19, 2025 4:30-5:30 PM

Wednesday April 2, 2025 4:30-5:30 PM

**RSVP to any of the above sessions HERE!**

**Resources:**

PowerPoint

Additional Dates

NEA Student Debt Navigator Link

Other "stuff"

CTA CALIFORNIA TEACHERS ASSOCIATION MEMBER BENEFITS


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

28




29

**CTA University Credit Program**



- **The Highlights pg. 19**
  - 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.
- **Verify with your school district that they will grant credit and lane changes**

**BREAKING NEWS**



30

## CTA University Credit Program



- **The Highlights pg. 19**

- **How to access it:**

- **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)

- **Verify with your school district that they will grant credit and lane changes**

**BREAKING NEWS**



31

## CTA Classroom Set-up Grant



32



# CTA Classroom Set-up Grant

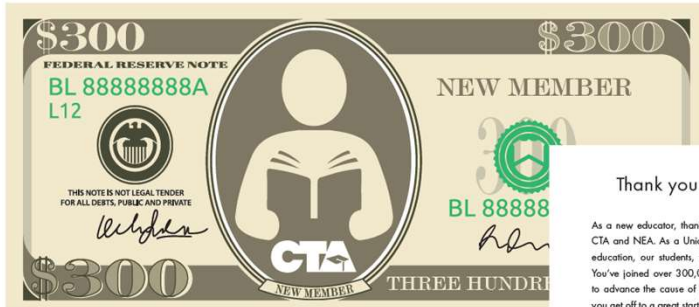
## Highlights page 7

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

1. You must be a brand new Active Full-Time CTA Member in good standing who is a TK-14 classroom educator.
2. You must have joined CTA for the first time as a California educator.
3. You must submit an application within 12 months from the Employment Start Date.



# CTA Classroom Set-up Grant



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

Thank you for joining CTA!

As a new educator, thank you for joining your local chapter, CTA and NEA. As a Union, we advocate on behalf of public education, our students, working conditions and much more. You've joined over 300,000 of your colleagues in California to advance the cause of public education. CTA wants to help you get off to a great start by providing a \$300 CTA Classroom Setup Grant. If I can do anything to help, please let me know.

Chapter President

### Classroom Setup GRANT REQUIREMENTS

- You must be a brand new (no prior employment by CA school district) Active Full-Time CTA Member in good standing who is a TK-14 classroom educator, including but not limited to virtual educators, special education educators, speech pathologists, physical education, etc.
- You must have joined CTA for the first time as a California educator and apply for this grant within 12 months from your Employment Start Date\*
- This \$300 grant is for the purchase of materials, resources, supplies, tools, and/or other educational instruments to create and promote a positive learning environment in a classroom/ designated learning space.

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



Visit [www.CTAMemberBenefits.org/classroom](http://www.CTAMemberBenefits.org/classroom) for eligibility criteria, exclusions, and application.





35

### A Success Formula for Your Retirement Savings

<p>Contributions</p>  <p>Maximize</p>	<p>Expenses, Distributions, Loans</p>  <p>Minimize</p>	<p>Rate of Return</p>  <p>Growth</p>	<p>Time</p>  <p>Start Now</p>
--	---	--	--

team@ctaretirementplan.org | 916.235.9800

36

# The CTA 403(b) Retirement Savings Plan

## The California Teachers Association's own 403(b) Program

- Low Cost (fixed fee)
- World Class Investments
- No Commissions
- No Surrender Fees
- Fiduciary Advisors



team@ctaretirementplan.org | 916.235.9800

37

37

# CTA 403(b) Enrollment is Simple

1

### Quick Online Enrollment

Opening an account is simple and takes just 5-7 minutes online.



Visit <https://enroll.ctaretirementplan.org/>

2

### Start Contributions

Many School Districts are integrated so you don't need to complete a separate **Salary Reduction Agreement (SRA)**. For others, all you need to do is complete the **SRA** and turn it in.

3

### School District

The school district provides the payroll function and sends money from your paycheck to the CTA 403(b).

This page provides an overview of the enrollment process for the CTA 403(b) program.

team@ctaretirementplan.org | 916.235.9800


38

38

**Free  
CTA 403(b)  
Consultation  
Service**

**Do you have concerns about your current 403(b) plan?**

- Don't understand your plan
- Don't know what plan fees you are paying
- Don't know what kind of investments are in your plan
- Poor service or no service at all from your current advisor
- General trust issues with your current advisor or financial company

 **Schedule a 1:1  
Virtual Appointment  
Today!**

team@ctaretirementplan.org | 916.235.9800

39

39

**Solutions from CTA &  
NEA Member Benefits**



40



# 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](http://providentcu.org/cta) for program details



41

### CREDIT CARD FOR MEMBERS

# NEA<sup>®</sup> Customized Cash Rewards Credit Card

## Members receive:

- ✓ **For a limited time:** A member-exclusive online bonus offer of a **\$250 Amazon.com Gift Card** after making at least \$500 in purchases within the first 90 days of account opening (Students not eligible)
- ✓ Option to customize cash rewards by choosing to **earn 3% cash back** in one of 6 popular categories, 2% at grocery stores and wholesale clubs and 1% on all other purchases
- ✓ **Earn 2% and 3% cash back** on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter, then earn 1% thereafter



Learn more at [www.neamb.com/250](http://www.neamb.com/250). Credit card offers may vary. Offers may not be available elsewhere. This credit card program is issued and administered by Bank of America, N.A.

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

112923

42



**Stretch Your Dollar:  
With CTA & NEA MB Discounts**




**nea Member Benefits**      **CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits**


43

**Automatic Benefits:  
CTA Access to Savings**

- **The Highlights pg. 3-5**
  - How to get started
  - 1. Visit [www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org)
  - 2. Sign-up or Log-in
  - 3. Select Discounts & Travel
  - 4. Click on Access Discounts
- Once registered, download the MyDeals app
  - Organization name: CTA Access to Savings and your 10 digit CTA Member ID



BREAKING NEWS



44

## Popular & Familiar Merchants

**Quick-serve, Pizza, Casual Dining Brands**

**Shopping and Movie Brands**

**Automotive Brands**

45 | PROPRIETARY & CONFIDENTIAL TO ACCESS DEVELOPMENT • COPYRIGHT 2022

45

## Popular & Familiar Merchants

**Theme Park Direct Ticketing Brands**

**Hotel Brands**

**Airlines**

**Car Rental Brands**

**Cruise Brands**

46 | PROPRIETARY & CONFIDENTIAL TO ACCESS DEVELOPMENT • COPYRIGHT 2022

46



# Compare hotel prices

**ENROLL IN VENETIAN REWARDS FOR UP TO 25 OFF YOUR STAY. LEARN MORE**

**QUESTS & DATES**  
2 Guests  
Jul 23 - Jul 27

**SUITES & OFFERS**  
Select

**CONFIRMATION**  
\$0.00

## Select Your Suite

Enroll in Venetian Rewards when you book direct and save up to 5% [Learn More](#)

**Palazzo Tower**  
**Luxury King City View**  
720 FEET<sup>2</sup>

Save up to 5% when you enroll in Venetian Rewards [Learn More](#)

**Summer Savings: Up to 33% Off**  
When you book 3 nights or more

**\$334.08 / night**  
including resort fee\*

**Book Direct: Up to 25% Off**  
When you book 2 nights or more

**\$368.00 / night**  
including resort fee\*

**Palazzo Luxury King City View Suite**  
✓ Free Cancellation

1 King Bed, 1 Sofabed Bed, 1 Sofabed Bed  
720 sq. ft.

**\$284**  
\$1,517 total for 4 nights  
Includes Taxes & Fees

[Book Now](#)

47

## CTA Rental Car Program

### • The Highlights pg. 4

**Without Code**

RENTAL DETAILS [Edit](#)

Tue, Jul 23, 12:00 PM  
Sat, Jul 27, 12:00 PM

→

PICK-UP & RETURN [Edit](#)

Harry Reid International Airport

**With Code**

Car Type	Without Code (Per Day)	Without Code (Total)	With Code (Per Day)	With Code (Total)
<b>Midsize</b> Toyota Corolla or similar Automatic, 5 People, 3 Bags	\$82.94	\$442.81	\$40.34	\$243.32
<b>Economy</b> Mitsubishi Mirage or similar Automatic, 4 People, 2 Bags	\$83.18	\$443.99	\$40.34	\$243.32
<b>Compact</b> Nissan Versa or similar Automatic, 5 People, 2 Bags	\$83.18	\$443.99	\$41.89	\$250.34
<b>Standard Pickup 4WD</b> Chevrolet Colorado 4WD or similar Automatic, 4 People, 3 Bags	\$84.00	\$448.05	\$41.89	\$250.34

48



## TRAVEL

## NEA® Travel Program

Members receive:

- ✓ **\$500 Travel Dollars** to lower the cost of domestic and international travel
- ✓ **Discounts** on rental cars, airfare, cruises, hotels, resorts and guided tours

nea Member Benefits



neamb.com/start

10/23

49

## SHOPPING &amp; DISCOUNTS

## NEA® Auto Buying Program

Members receive:

- ✓ Easily search Certified Dealers online for a **new or used car**
- ✓ A **fair market price** and **great service**
- ✓ **Up to \$2,000 in post-sale benefits** after reporting a purchase from a Certified Dealer

nea Member Benefits



neamb.com/start

112923

50

## SAVINGS AND DISCOUNT PROGRAMS

## NEA® Pet Insurance Program

Get Reimbursed up to 90% on eligible veterinary bills\*

- ✓ Get a quote online
- ✓ Choose any licensed Vet emergency or specialist
- ✓ Choose from plans that cover accident, illness and/or routine care
  - ✓ Accident only plans start at \$6 monthly



51

## SHOPPING &amp; DISCOUNTS

## NEA® Magazine Service

Members receive:

- ✓ **Two free magazine subscriptions**
- ✓ Savings of up to **85% on more than 800 magazine titles** for members' personal use or for their classroom
- ✓ [www.neamb.com/get2](http://www.neamb.com/get2)



neamb.com/start  
112923



52

## SHOPPING &amp; DISCOUNTS

## NEA Discount Tickets

Members receive:

- ✓ Savings of up to **40%** on theme parks (including Disney & Universal Studios)
- ✓ Access to **high-demand** concerts, Broadway shows and sports events
- ✓ Discounts on local **movie tickets**

nea Member Benefits



neamb.com/start

112923

53

## SHOPPING &amp; DISCOUNTS

## Costco Membership

New members receive:

- ✓ Online activation redemption and a **\$40 Digital Costco Shop Card for Executive Membership**

Or...

- ✓ A **\$20 Digital Costco Shop Card for Gold Star Membership**

nea Member Benefits



neamb.com/start

112923

54



## SHOPPING &amp; DISCOUNTS

## NEA Wireless Program

### Members receive:

- ✓ Savings on monthly wireless plans for the **whole family**
- ✓ Get **\$50 off** every new line activated by December 31, 2024\*
- ✓ Unlimited talk and text plans start at just **\$20/month**



\*Applied as individual \$5 credits on ten (10) monthly invoices

[neamb.com/start](https://neamb.com/start)

112923



55

## NEA Personal Loan

## 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



Learn more at [www.neamb.com/start](https://www.neamb.com/start).



061323

56



**SHOPPING & DISCOUNTS**

# NEA Discount Marketplace

Members receive:

- ✓ Savings at **3,500+** top retailers and restaurants
- ✓ Exclusive **cash back deals**
- ✓ A **\$10 welcome bonus** when they spend \$25 at any store through Discount Marketplace



**nea** Member Benefits

neamb.com/start

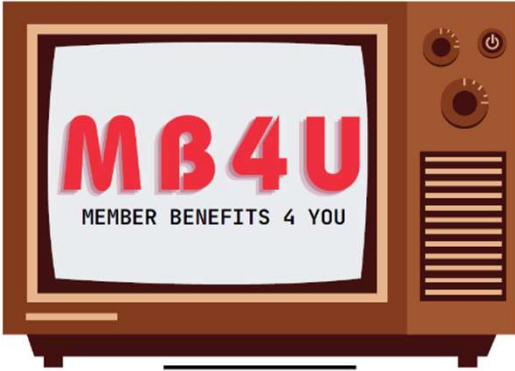
112923

57

## MB4U (Member Benefits For You)

- **First Tuesday of the month at 4:00 PM**

Date	MB4U Topic
August 6, 2024	The Standard
September 3, 2024	CTA Retirement Savings Plan
October 1, 2024	University Credit Program
November 5, 2024	California Casualty
December 3, 2024	Access & Enterprise Discounts
January 7, 2025	Calm
February 4, 2025	Disaster Relief Fund
March 4, 2025	NEA Student Loans
April 1, 2025	Leader Resources
May 6, 2025	Provident Credit Union



**BREAKING NEWS**

58



59

## CTA-endorsed Life Insurance Conversion



Current participants who become a **CTA/NEA Lifetime** member may be eligible to continue a portion of their coverage after retirement.

Eligibility and timeline requirements apply. For more information, contact The Standard.

Learn more at:  
[www.standard.com/cta/member/retiree](http://www.standard.com/cta/member/retiree)





60

 	
<b>Frequency</b>	Exam every calendar year Materials unlimited
<b>Copay</b>	Exam covered after \$50 patient payment* Retinal screening not to exceed \$39
<b>Prescription Glasses</b>	Lenses are covered using schedule of patient payments Frames 25% off retail frame cost with purchase of complete pair of glasses 20% off unlimited non-prescription sunglasses**
<b>Contact Lens Exam</b>	15% off contact lens exam**
<small>*Cost only available with the purchase of a complete pair of glasses; otherwise, member will receive 20% off U&amp;C **Based on applicable laws, benefit may vary by doctor location</small>	

61

## Vision Discount Program for CTA/NEA-Retired

The discount program available from Vision Service Plan (VSP) participating providers only\*

The VSP Savings Pass discount program includes:

- **Eye Exam:** \$50 with purchase of complete prescription glasses, 20% discount without purchase
- **Eyeglasses:** Fixed pricing on lenses with the purchase of a complete pair of prescription glasses. 25% discount on cosmetic lens options, and 20% discount on sunglasses
- **Contact Lenses:** 15% off VSP network doctors' contact lens exam fees
- **TruHearing Plan:** Exclusive savings offered to VSP members, dependents and extended family through TruHearing. Visit [vsp.truhearing.com](http://vsp.truhearing.com) or call 877-396-7194 for more information.

\*Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months and a NEA/CTA-Retired membership number must be presented at the time of visit. Join NEA/CTA-Retired at [www.cta.org/retired](http://www.cta.org/retired).

62

## Hearing aid discount program



NATIONWIDE NETWORK OF MORE THAN 7,000 LICENSED HEARING AID PROFESSIONALS



Straightforward, nationally fixed pricing on a wide selection of hearing aids



1-YEAR OF FREE VISITS FOR FITTING, ADJUSTMENTS, AND CLEANING



80 free batteries per hearing aid

**TruHearing**

63

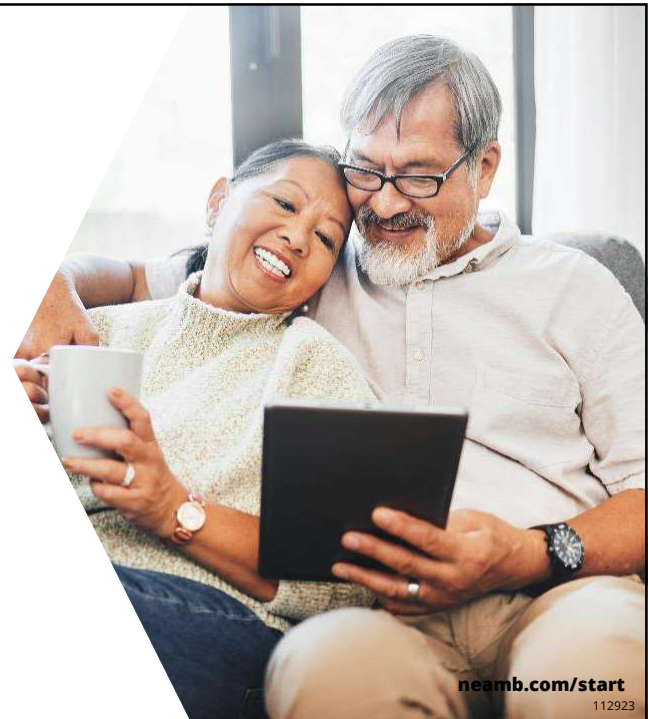
HEALTH & WELLNESS

## NEA Long-Term Care Program

Members get more:

- ✓ **Maintain quality of life** without jeopardizing savings
- ✓ **Exclusive rates** for members and their loved ones
- ✓ Variety of plan options available

**nea** Member Benefits



[neamb.com/start](https://neamb.com/start)

112923

64



## NEA Retiree Health Program

- Provides coverage for the roughly 20% of expenses not covered by Medicare.
- Nationwide coverage that keeps pace with Medicare’s annual charges.
- You’re covered for pre-existing conditions if you’re replacing an existing plan.
- Open Enrollment period each year.



**nea** Member Benefits

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

# NEA<sup>®</sup> Retiree Health Program

Get help paying for costs not covered by Medicare —plus discounts on dental, vision care and more

Print an Enrollment Kit



Print an Enrollment Kit - MN residents

To apply by phone, please call the NEA Retiree Health Program hotline at 1-844-213-1556. (Monday-Friday 8 a.m. to 5 p.m. CT)

In partnership with

