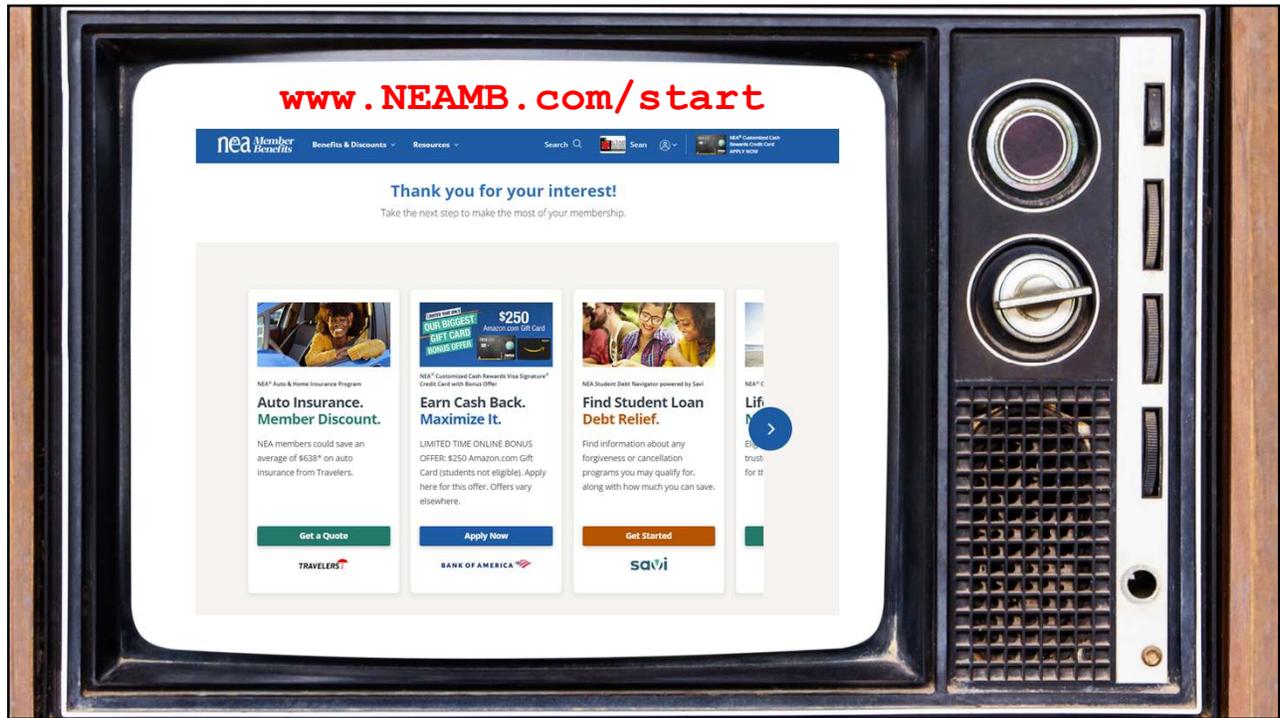




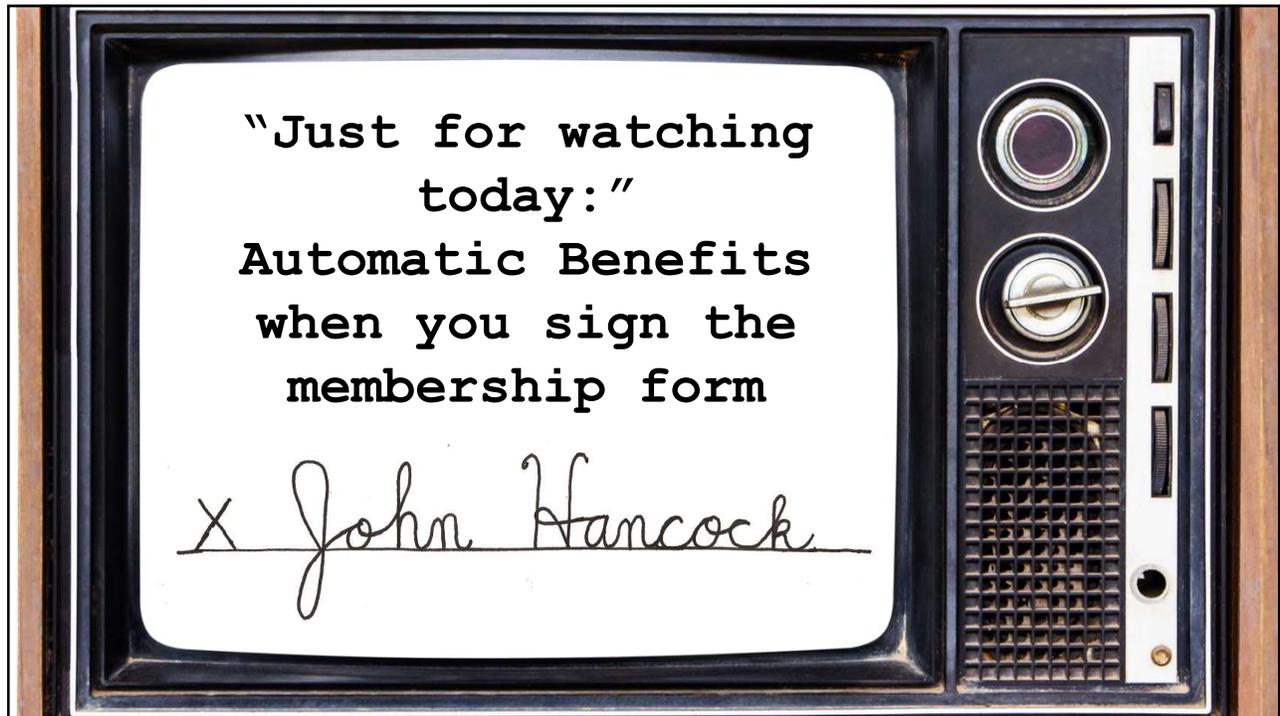
1



2



3



4

**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 |



5

**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 |



6

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



TO DO LIST
 Name Your Beneficiary

No Beneficiary named:

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

BREAKING NEWS

nea Member Benefits

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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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

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ASSOCIATION
Member Benefits

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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

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Member Benefits

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Calm App

- **The Highlights pg. 1-2**
 - #1 Mental Health App
 - Invite up to 5 dependents
 - Sleep Stories
 - Meditation
 - Movements
 - Soundscapes
 - Daily Programs



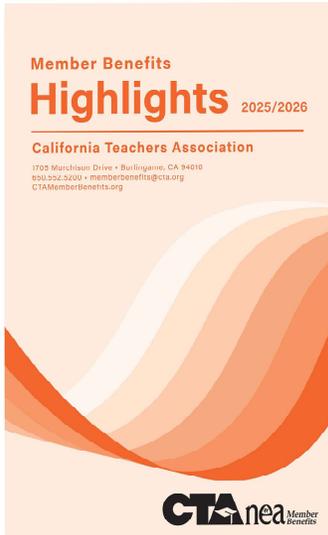
BREAKING NEWS

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TEACHERS
ASSOCIATION
Member Benefits

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TO DO LIST



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



11

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

- **2025-2026 Programs & Services Brochure**



12

MB Sports:

**The Standard:
Life & Disability
Insurance**



The image shows a vintage television set with a dark wood-grain frame. The screen displays the text and logo. To the right of the screen is a control panel with two large circular dials, a speaker grille, and several vertical sliders and buttons.

13

MB Sports:



What would you do in the event of an injury or even death?

The Highlights pg. 8-10

The image shows a vintage television set with a dark wood-grain frame. The screen displays the text and a photograph. To the right of the screen is a control panel with two large circular dials, a speaker grille, and several vertical sliders and buttons.

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 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.

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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.

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 8/1/20 – 7/31/23.

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.

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Extra Benefits at No Extra Cost



Plan participants on an approved Disability claim may qualify for additional benefits if they meet additional specific criteria:



Student Loan Benefit: a weekly benefit paid for up to six months if you have an active student loan while on an approved disability claim.



Cancer Benefit: a weekly benefit paid for up to six months if your approved disability claim is due to cancer.



Summer Benefit: a weekly benefit if you become or continue to be Disabled during the months of June and/or July.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 additional specific criteria during the months of June and July. CTA provides this benefit at no extra cost, and The Standard acts as the claims administrator of this benefit. Summer Benefit is not provided under the Voluntary Disability insurance policy.

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**Traffic on the Nines:
California Casualty**
The Highlights pg. 11-12

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California Casualty
AUTO AND HOME INSURANCE

CTA CALIFORNIA
TEACHERS
ASSOCIATION

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

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CELEBRATING 75 YEARS OF PARTNERSHIP

DIAMOND ANNIVERSARY

Member Giveaway!

75 CTA Members will receive \$75 e-gift cards.
One lucky CTA Member gets **\$750!**

\$75 e-gift cards
Entry dates Jan-July 2026

\$750 Grand Prize
Entry dates Jan-Oct 2026

Winners announced August and December 2026!

Scan the QR code for a chance to win!
<https://secure.mycalcas.com/75years>

CELEBRATING 75 YEARS 1951-2026

California Casualty

CTA CALIFORNIA TEACHERS ASSOCIATION

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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.)



Making sense out of nonsense: Student Loan Forgiveness



GO TO: neamb.com/start



Thank you for your interest!

Take the next step to make the most of your membership.

[Register Now](#)



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.



Find Student Loan Debt Relief.

Find information about any forgiveness or cancellation programs you may qualify for, along with how much you can save.



Life Insurance. No Cost To You.

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

nea Member Benefits

[neamb.com/start](#)

- Name your Comp Life Beneficiary
- Explore discount programs; Tickets, Travel, Marketplace
- Subscribe to one of our newsletters
- Sign-up for the sweepstakes...and much more

nea Member Benefits
www.neamb.com/start 052423

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www.CTAMemberBenefits.org

CTA Member Benefits Student Loan Resource Page



www.CTAMemberBenefits.org

nea Member Benefits
www.neamb.com/start 052423

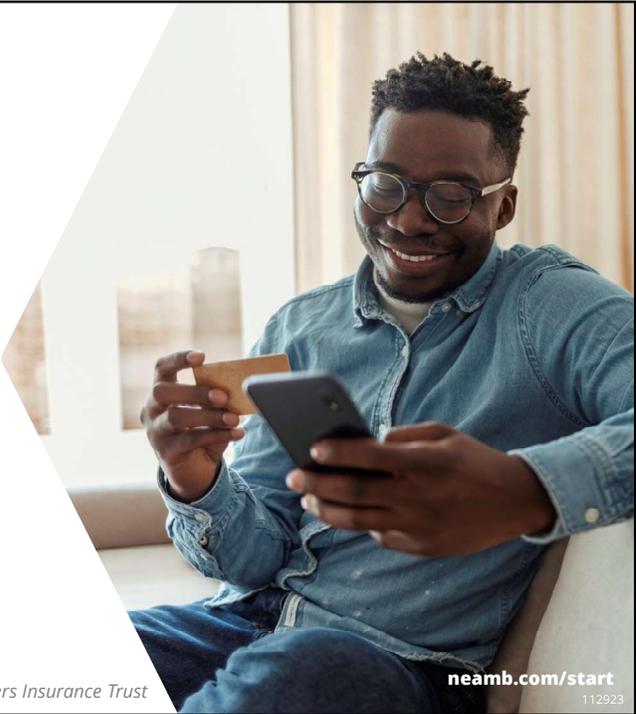
24

MONEY

NEA® Student Debt Navigator

Members receive:

- ✓ One free year of this online tool to determine eligibility for federal programs to potentially reduce or more efficiently **manage student loan debt**
- ✓ Members who use this benefit **save an average of \$2,000** annually on their student loans



Paid for by the Members Insurance Trust

neamb.com/start

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




 An advertisement for NEA Member Benefits and CTA Member Benefits. The background is a vintage-style television set with a wooden frame. The screen displays the text "Stretch Your Dollar: With NEA MB Discounts" in a typewriter font. Below the text is a collage of various US dollar bills. At the bottom of the screen are two logos: "nea Member Benefits" on the left and "CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits" on the right. The right side of the TV frame shows two circular speakers and a speaker grille.

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SHOPPING & 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

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SHOPPING & DISCOUNTS

NEA Wireless Program

Enjoy exclusive savings on cell phone services

Members receive:

- ✓ **Savings on monthly wireless plans** for the whole family
- ✓ Switch plans and get **\$50 off** every new line
- ✓ **Add lines** for family or friends for just **\$15/month**

nea Member Benefits



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SHOPPING & 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



neamb.com/start
112923

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SHOPPING & 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**



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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

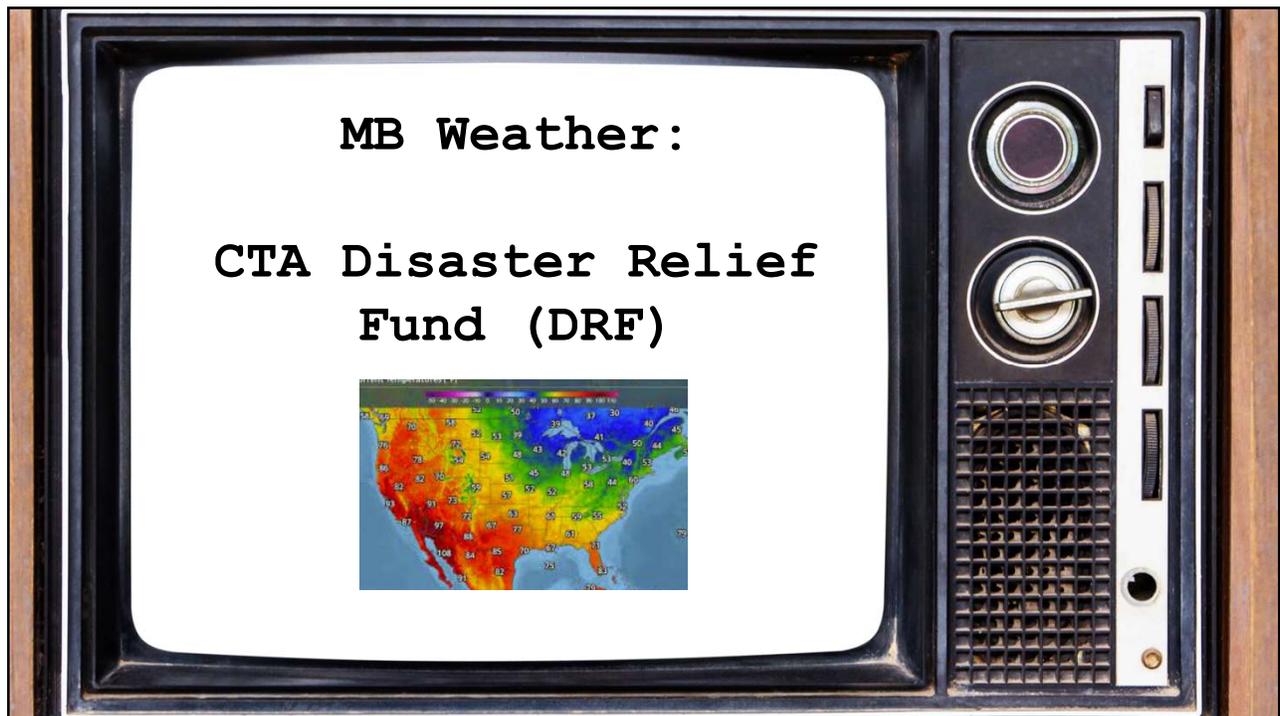
 



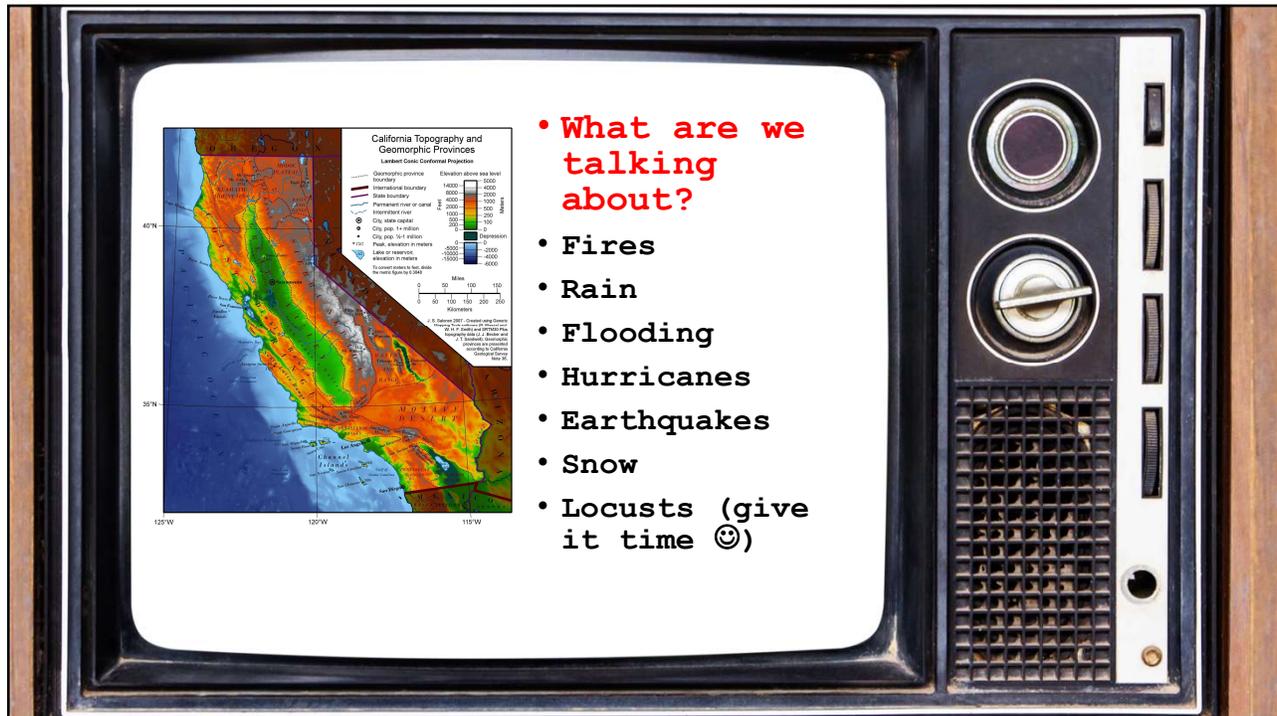
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MB Weather:

CTA Disaster Relief Fund (DRF)



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**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

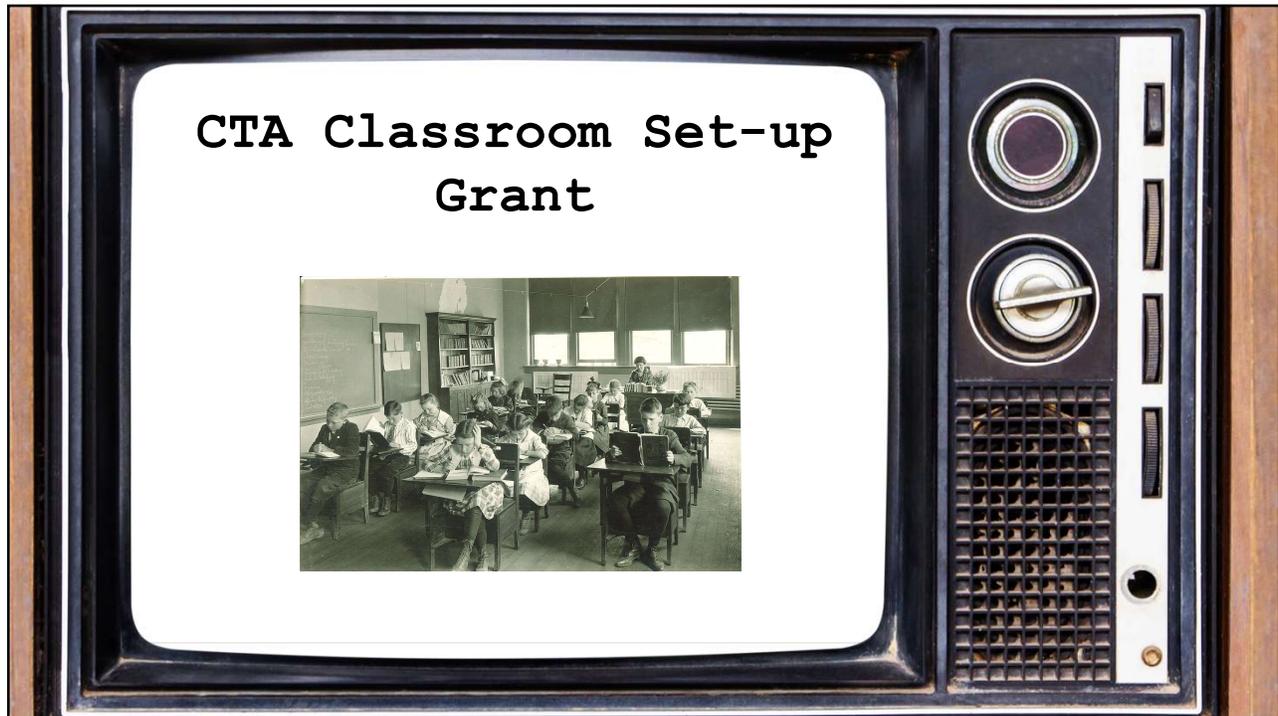




BREAKING NEWS

CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits

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CTA Classroom Set-up Grant

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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.

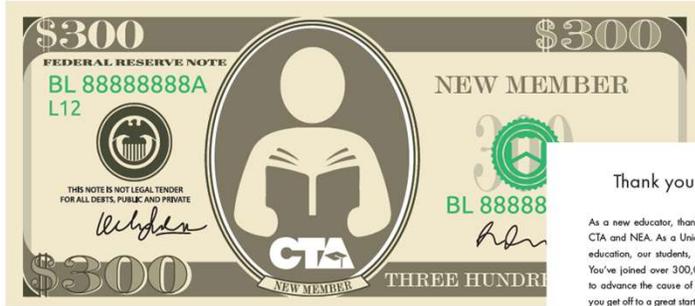
BREAKING NEWS

nea Member Benefits

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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CTA Classroom Set-up Grant



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.

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

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 Nov. 1, 2023



Visit www.CTAMemberBenefits.org/classroom for eligibility criteria, exclusions, and application.



Financial News: CTA Retirement Savings Plan

The Highlights pg. 15



A Success Formula for Your Retirement Savings



team@ctaretirementplan.org | 916.235.9800

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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

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CTA 403(b) Enrollment is Simple

team@ctaretirementplan.org | 916.235.9800

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.

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Free CTA 403(b) Consultation Service

team@ctaretirementplan.org | 916.235.9800

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!**

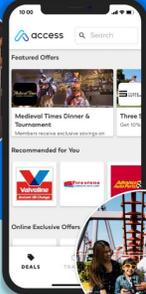
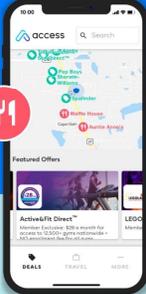
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Effortless Savings at Your Fingertips!

The My Deals Mobile app delivers the same fantastic savings from your desktop to your phone!


- 🔍 **GPS SEARCH:** Intuitive mapping tool that makes finding what you need fast and effortless.
- 📍 **NEARBY DEAL ALERTS:** When you're in close proximity to a deal, you'll get a notification.
- ✈️ **TRAVEL DISCOUNTS:** Save up to 50% on hotels, car rentals, flights, and activities.
- 🏠 **LOCAL DEALS:** Up to half off delicious eats, shopping, oil changes, movie tickets and more!

Never miss a deal with notifications for nearby deals, discover local discounts in seconds, and access thousands of savings on the go.




*Offers vary by area and participation may be subject to change.

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Compare hotel prices

VS

The Palazzo at The Venetian
Las Vegas, Nevada

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](#)

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CTA Rental Car Program



• The Highlights pg. 4

Without Code RENTAL DETAILS: Tue, Jul 23, 12:00 PM - Sat, Jul 27, 12:00 PM PICK-UP & RETURN: Harry Reid International Airport

| Car Type | Model | Automatic | People | Bags | Per Day | Total |
|-----------|------------------------------|-----------|--------|------|---------|----------|
| Midsize | Toyota Corolla or similar | Yes | 5 | 3 | \$64.47 | \$276.87 |
| Economy | Mitsubishi Mirage or similar | Yes | 4 | 2 | \$67.37 | \$287.43 |
| Compact | Nissan Versa or similar | Yes | 5 | 2 | \$67.37 | \$287.43 |
| Standard | Volkswagen Jetta or similar | Yes | 5 | 3 | \$68.81 | \$293.05 |
| Compact | Nissan Versa or similar | Yes | 5 | 2 | \$42.37 | \$189.45 |
| Midsize | Toyota Corolla or similar | Yes | 5 | 3 | \$42.37 | \$189.45 |
| Standard | Volkswagen Jetta or similar | Yes | 5 | 3 | \$43.77 | \$195.13 |
| Full Size | Chrysler Malibu or similar | Yes | 5 | 4 | \$43.77 | \$195.13 |

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TRAVEL

NEA® Travel Program

Members receive:

- ✓ **\$1,000 Travel Dollars** to lower the cost of domestic and international travel
- ✓ **Discounts** on rental cars, airfare, cruises, hotels, resorts and guided tours



neamb.com/start

10/23

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SHOPPING & 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**



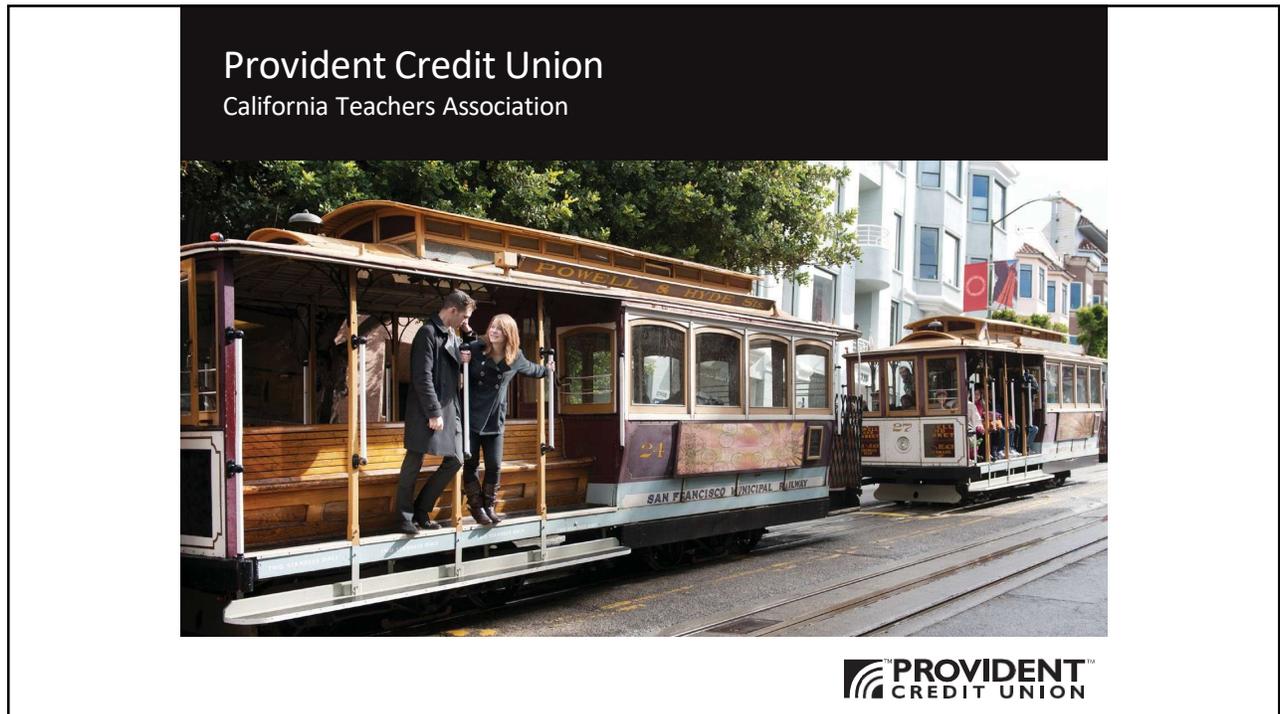
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\$475 New Account Bonus

To earn the \$300 New Account Bonus*, member must simply do these three things for two months, starting the month following of their account opening:



1. Deposit

Deposit a minimum of \$25 within the first 60 days of account opening.



2. Make purchases

Make purchases of \$400 or more using a Provident debit and/or credit card**



3. Set-Up Direct Deposit

Have monthly direct deposits or automatic credits of at least \$500



4. Enroll

Enroll in online banking and e-Documents with a valid e-mail address

You must be a new member, 18 or older and reside in California. You are not eligible if you are a current owner or signer on a Provident Credit Union personal or business account or if you have been an owner or signer on a Provident Credit Union personal or business account within the last two years. One New Account Bonus per household/business. To be eligible, you must open one of the following checking accounts: Super Reward Checking, Provident Checking or Simply Free Checking, all other checking accounts are not eligible for the bonus. New Account Bonus offer may expire anytime. You must fund your Checking account within the first 60 days of account opening with a minimum deposit of \$25. If you fail to fund your Checking account within the first 60 days, you are no longer eligible for the New Account Bonus and your account(s) will be closed.



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Super Reward Checking



Easy Earning

Earn 1.26% APY and pay no monthly fees.



Easy Access to Funds

Surcharge-free ATM network of 30,000+ locations. No fees for checks or money orders



Protected

All checking accounts have Zero Liability Fraud Protection Guarantee on debit card purchases.

Account Features:

- Earn 1.26% APY
- High yield dividends on balances up to \$25,000
- No monthly fees
- No minimum balance
- Unlimited ATM use with no Provident surcharge
- Up to \$12 per month in rebates for third-party ATM surcharges

* Annual Percentage Yield (APY) is effective as of 3/1/2021 and may change anytime. The minimum deposit required to open this Account is \$25. To qualify you must also be a member, 18 or older. Limit 1 (one) Super Reward Checking account per membership. These are the requirements to receive 1.01% APY on balances up to \$25,000, 0.08% APY on balances beyond the first \$25,000, and ATM rebates. 1) Make purchases of \$400 or more using Provident debit and/or credit card per month. 2) Have a monthly direct deposit or ACH transfer (automatic debit or credit) post to the account. 3) Maintain enrollment in e-Documents. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that month. IMPORTANT: All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday-Friday) and may take one or more business days from the purchase/transaction date.



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CREDIT CARD FOR MEMBERS

NEA® Customized Cash Rewards Credit Card

Cardholders receive:

- ✓ **For a limited time:** A member-exclusive online offer for a **\$250 Cash Rewards Bonus** after making at least \$500 in purchases within the first 90 days of account opening.
- ✓ Option to customize cash rewards by choosing to **earn 6% cash back for the first year** (3% cash back + 3% first-year cash back bonus) in one of 6 popular categories, 2% at grocery stores and wholesale clubs and 1% on all other purchases. After the first year from account opening, you'll earn 3% on purchases in your choice category.
- ✓ Earn 6% and 2% cash back on the first \$2,500 in combined purchases each quarter in the choice category, and at grocery stores and wholesale clubs, then earn unlimited 1% thereafter. After the 3% first-year bonus offer ends, you will earn 3% and 2% cash back on these purchases up to the quarterly maximum.




neamb.com/250

neamb.com/start

nea Member Benefits

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. When you use the QRC feature certain information is collected from your mobile device for business purposes.

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CREDIT CARD FOR MEMBERS

NEA RateSmart® Card

Members receive:

- ✓ A **low intro APR** offer and then a competitive APR
- ✓ **Greater security** when you use your credit card at chip-enabled terminals, a **\$0 Liability Guarantee** for fraudulent transactions and extra protection when you add your card to your digital wallet
- ✓ Free general admission to 225+ museums on the first weekend of every month



This credit card program is issued and administered by Bank of America, N.A.

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MONEY

NEA Personal Loan[®]

Members get more:

- ✓ **Fixed** for life rates
- ✓ **No collateral** required
- ✓ Apply for loan amounts up to **\$30K**
- ✓ **No** annual fee, application fee, processing fee or pre-payment penalties



neamb.com/start

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Talking About An Education: 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



nea Member Benefits

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Talking About An Education: CTA University Credit Program



•The Highlights pg. 19

•How to access it:

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

BREAKING NEWS



nea Member Benefits

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MB4U

(Member Benefits For You)

- **First Tuesday of the month at 4:00 PM**
 - Specific CTA and NEA Member Benefits
- **Monthly Sessions:**
 - "Generation Debt: Student Loan Forgiveness"
 - "Happy Financially Fit New You!"
 - "Retirement 101: Where do I Begin?"
 - "More Month Than Money: Setting & Living Within a Budget"



BREAKING NEWS

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**Share a great IDEA you liked...
(or one of your own)**

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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



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|   | |
|---|--|
| Frequency | Exam every calendar year Materials unlimited |
| Copay | Exam covered after \$50 patient payment* Retinal screening not to exceed \$39 |
| Prescription Glasses | 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** |
| Contact Lens Exam | 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&C **Based on applicable laws, benefit may vary by doctor location</small> | |

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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 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.




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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

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HEALTH & WELLNESS

NEA[®] Dental and Vision Insurance Program

Members get more:

- ✓ **Comprehensive coverage** on routine exams and preventive care
- ✓ Bundle vision and dental for **lower rates**
- ✓ **Special retiree plan** for members who are age 55 and up



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HEALTH & WELLNESS

NEA[®] Retiree Health Program

Members get more:

- ✓ Get help paying for costs **not covered by Medicare**
- ✓ Benefits that **automatically increase** to cover Medicare's gaps
- ✓ **Additional discounts** on dental care, vision care, hearing care and more



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HEALTH & WELLNESS

NEA[®] Retiree Health Program

HOW IT WORKS

Start your coverage and protect your future

Learn more about the NEA[®] Retiree Health Program

- [Check Rates by State](#) with this interactive map.
- Learn about [Eligibility & Guaranteed Acceptance](#) and Read Additional Provisions.
- For a summary of benefits and comparison of all Medicare supplement plans in the program, see the [NEA Retiree Health Program: Summary of Benefits](#).
- Learn about the [Best Benefits Discount Program, Including Emergency Travel Service](#)
- Read about [Medicare Advantage \(Part C\)](#).
- [Glossary of insurance terms](#).

NEA Retiree Health Program Rates

For policies effective 1/1/2023 - 12/31/2023

Rates for the NEA Retiree Health Program are determined by state, in some cases, by ZIP Code.

Click a state on the map or select a state from the drop-down menu below.



State (Area)
-- Select A State --

Get a Quote

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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



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