



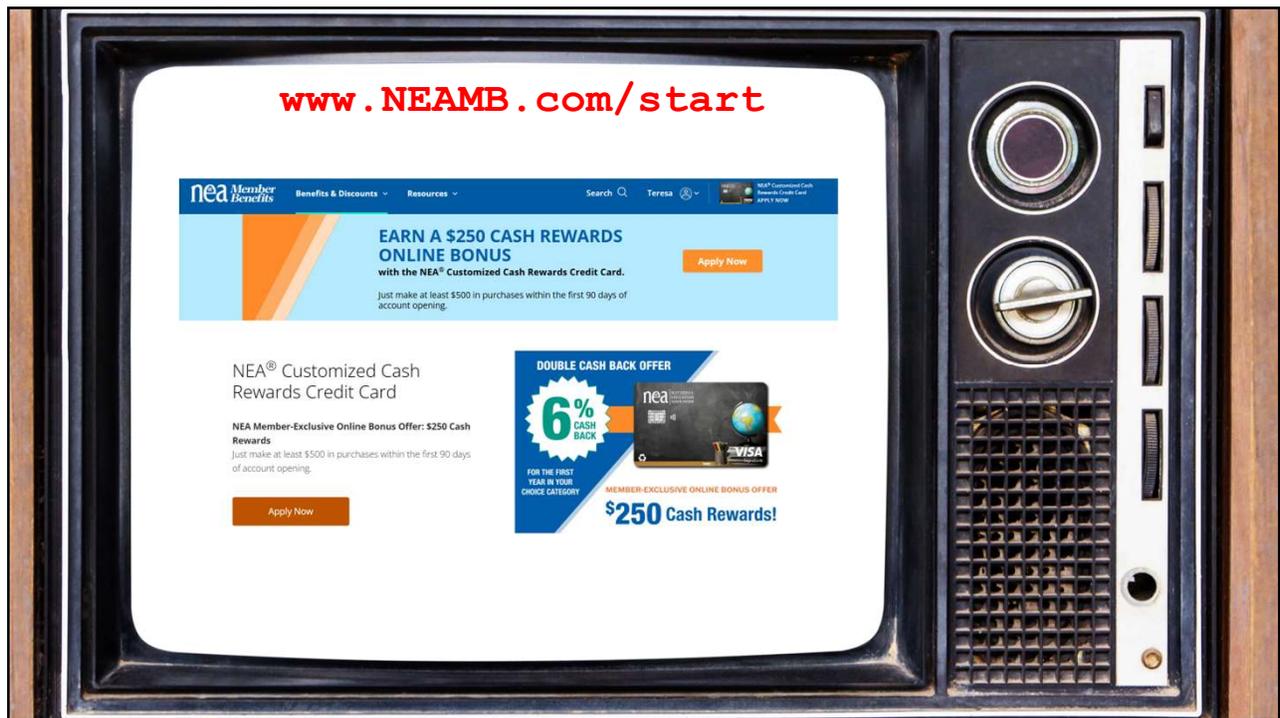
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# Members Get More at neamb.com/start

The screenshot shows the neamb.com/start website. At the top, there is a navigation bar with the NEA Member Benefits logo, links for Benefits & Discounts and Resources, a search bar, and a Sign In button. Below the navigation bar is a main banner with the text "Thanks for Your Interest in NEA Member Benefits" and "Explore educator benefits designed to support you". A "Sign In" button is prominently displayed. Below the banner are four featured benefit cards: "NEA Complimentary Life Insurance: Life Insurance. No Cost To You.", "NEA Discount Tickets Program: Top Entertainment. All Right Here.", "NEA Discount Marketplace: Getting Cash Back Is Easy.", and "NEA Travel: Save on Travel". To the right of the banner is a large QR code that links to neamb.com/start. The website footer includes the NEA Member Benefits logo and the URL neamb.com/start.

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# Create Account

The screenshot shows the neamb.com/start website with a "Create Account" overlay. The overlay is divided into three steps:
 

- Step 1: Click "Sign In"**: An orange arrow points from the "Sign In" button on the website to the "Step 1 of 2" form. This form includes fields for "First Name", "Last Name", "Email Address", "Password", and "Confirm Password", along with a "Continue" button.
- Step 2: Name & Login**: An orange arrow points from the "Step 1" form to the "Step 2 of 2" form. This form includes fields for "Address", "City", "State", "ZIP Code", and "Birth Date" (with dropdowns for Month, Day, and Year).
- Step 3: Address & Birth Date**: An orange arrow points from the "Step 2" form to the "Step 3" text box.

 An orange box on the left side of the overlay contains the text: "Trouble signing in? Call the Member Advocacy Center 800-637-4636". The website footer includes the NEA Member Benefits logo and the URL neamb.com/start.

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**Member Benefits Highlights** 2025/2026  
California Teachers Association  
1705 MacArthur Drive • Buellington, CA 94016  
805.292.5200 • [memberbenefits@cta.org](mailto:memberbenefits@cta.org)  
[CTAMemberBenefits.org](http://CTAMemberBenefits.org)

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

## 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



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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](http://www.standard.com/cta/member/retiree)



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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](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).

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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



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

- **Contact Teresa Muench**
- **2025-2026 Programs & Services Brochure**

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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

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



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**HEALTH & WELLNESS**

# NEA Long-Term Care Program

Members get more:

- ✓ **Maintain quality of life** without jeopardizing savings
- ✓ **Education and plan design support**
- ✓ **Variety of plan options available**



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HEALTH &amp; 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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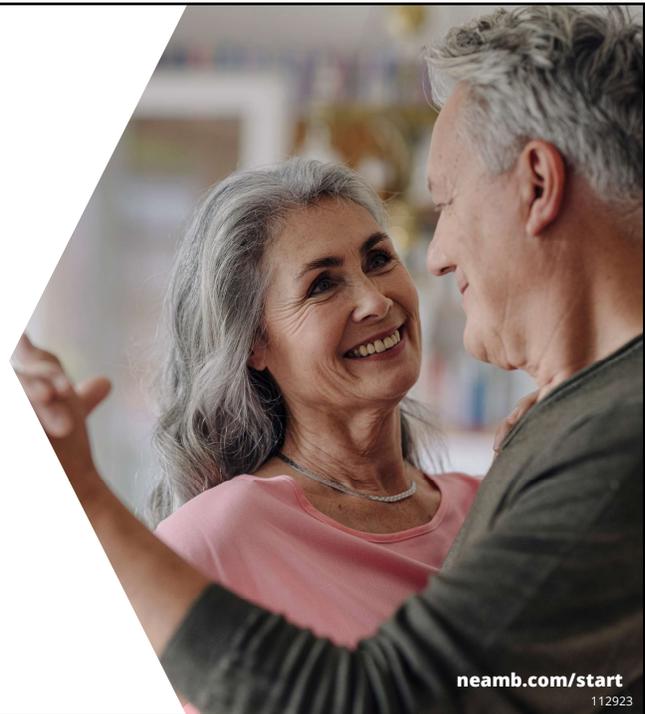
21

LIFE &amp; ACCIDENT INSURANCE

## NEA® Guaranteed Issue Life Insurance Plan

Members get more:

- ✓ Members ages 45 and up are **guaranteed coverage**
- ✓ **Member-only rates** for member and spouse
- ✓ **No** medical exams or health questions
- ✓ **Income tax-free benefit** for loved ones



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nea Member Benefits

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## Automatic Benefits: Legal Services



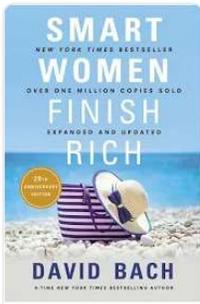
- **The Highlights pg. 7**
- **Group Legal Services Program (GLS)**
  - Required referral from CTA staff: PCS (Primary Contact Staff)
  - Must be a current active member at the time the underlying incident occurred; at the time the need for legal services arose; and throughout the time legal services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



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## 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 \_\_\_\_\_ Number \_\_\_\_\_ Box \_\_\_\_\_  
 Address \_\_\_\_\_

### 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 \_\_\_\_\_

Personal Document Locator

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# Calm App

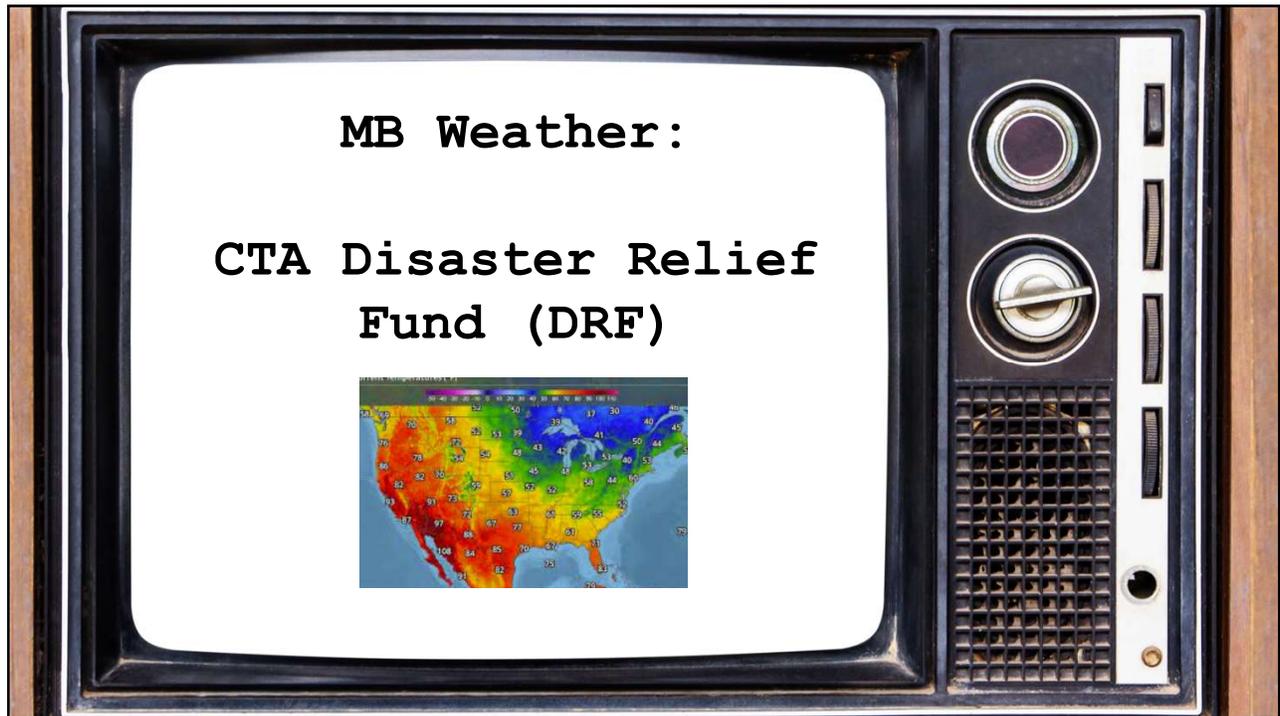
• **The Highlights pg. 1-2**

#1 Mental Health App

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



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



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**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







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# Compare hotel prices

VS

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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

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10/23

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## 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**

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## 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

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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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## SHOPPING &amp; 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**



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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](http://www.neamb.com/get2)



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

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

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## 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 (including up to \$500 for any non-electronic property)</li> </ul>	<ul style="list-style-type: none"> <li> \$1,000 coverage for fundraising money</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>
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To Learn More  
[CalCas.com/CTA](http://CalCas.com/CTA)

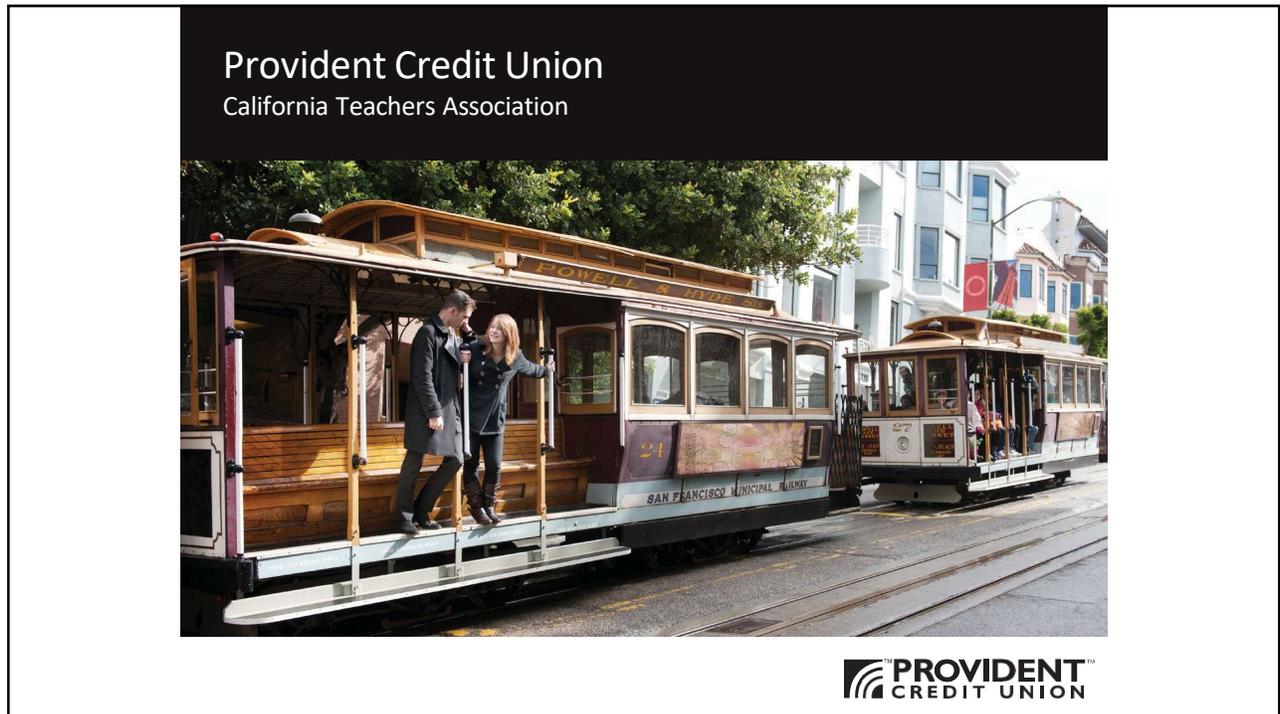


Coverage benefit descriptions are an overview only. Complete descriptions are outlined in the actual policy

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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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## Member Advocacy Center

- **Available to help members with product or service-related questions**  
(e.g., login issues, travel program details, insurance payments, credit card application process, etc.)
- **Call 800-637-4636**
- **Hours:**  
**Mon-Fri: 8am-8pm EST**  
**Sat: 9am-1pm EST**



**nea** Member Benefits

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# Make the Most of NEA MB

**Register:**

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

- Register on Website
- Claim your \$1000 Travel Dollars
- Call us 800-637-4636 with questions
- Check out all the discount programs
- Send me an email if you need anything!

**Teresa Muench**  
[tmuench@neamb.com](mailto:tmuench@neamb.com)



**nea** Member Benefits

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

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

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