



1



2



3

Pop Quiz

I would grade retirement
as:

- A
 - B
 - C
 - D
 - F
- (If anyone says F... I'm trading places with you!) 😊

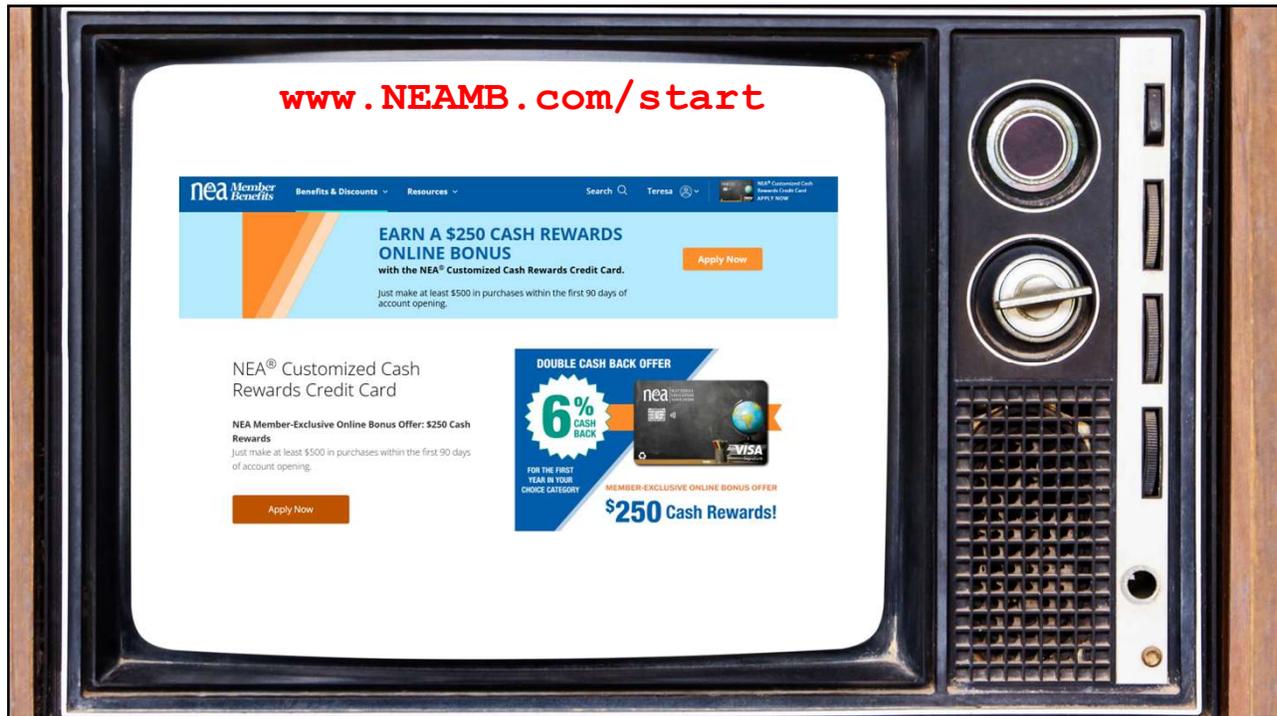


BREAKING NEWS //

4



5



6

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 icon, and a Sign In button. Below the navigation 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: "Life Insurance. No Cost To You.", "Top Entertainment. All Right Here.", "Getting Cash Back Is Easy.", and "Save Your Money". 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.

7

Create Account

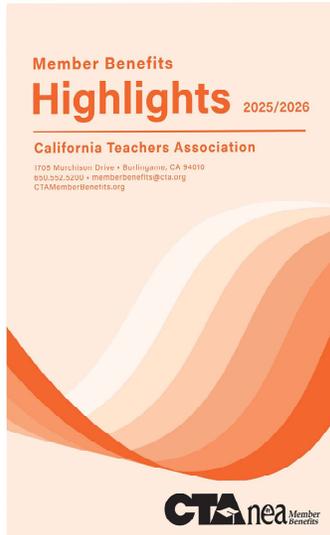
The screenshot shows the neamb.com/start website with a "Create Account" overlay. The overlay is divided into three steps:

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

 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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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

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

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



10

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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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

13

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 --

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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**





neamb.com/start

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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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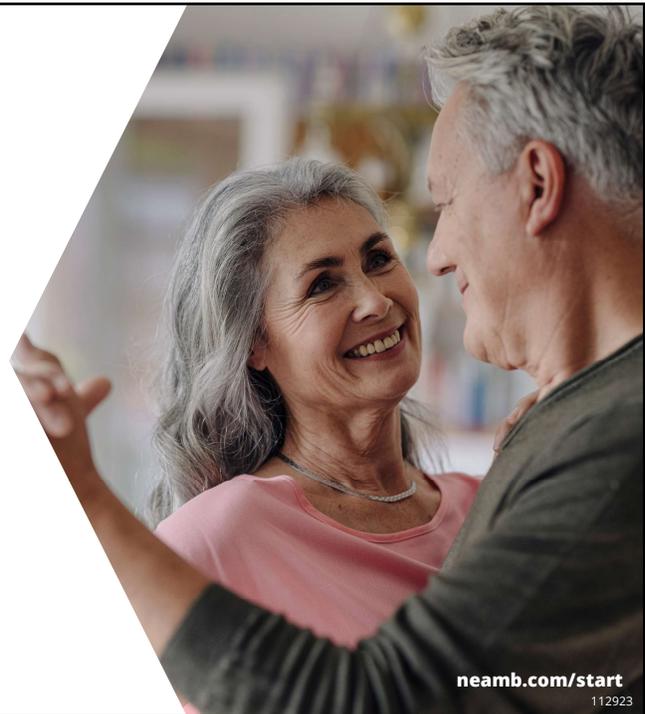
17

LIFE & 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



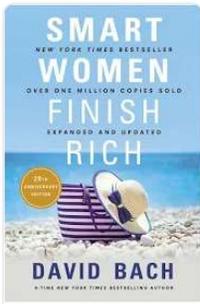
- **The Highlights pg. 7**
- **Group Legal Services Program (GLS)**
- CTA-paid legal representation for wide variety of statutory employment matters including classification, dismissal, leaves, layoff, credential defense, and more
- Required referral from CTA staff, subject to program conditions
- 1 hour for Retired members for certain matters



19

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've 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

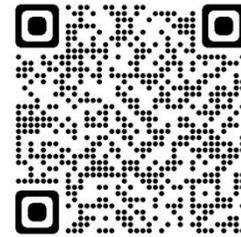
20

Calm App

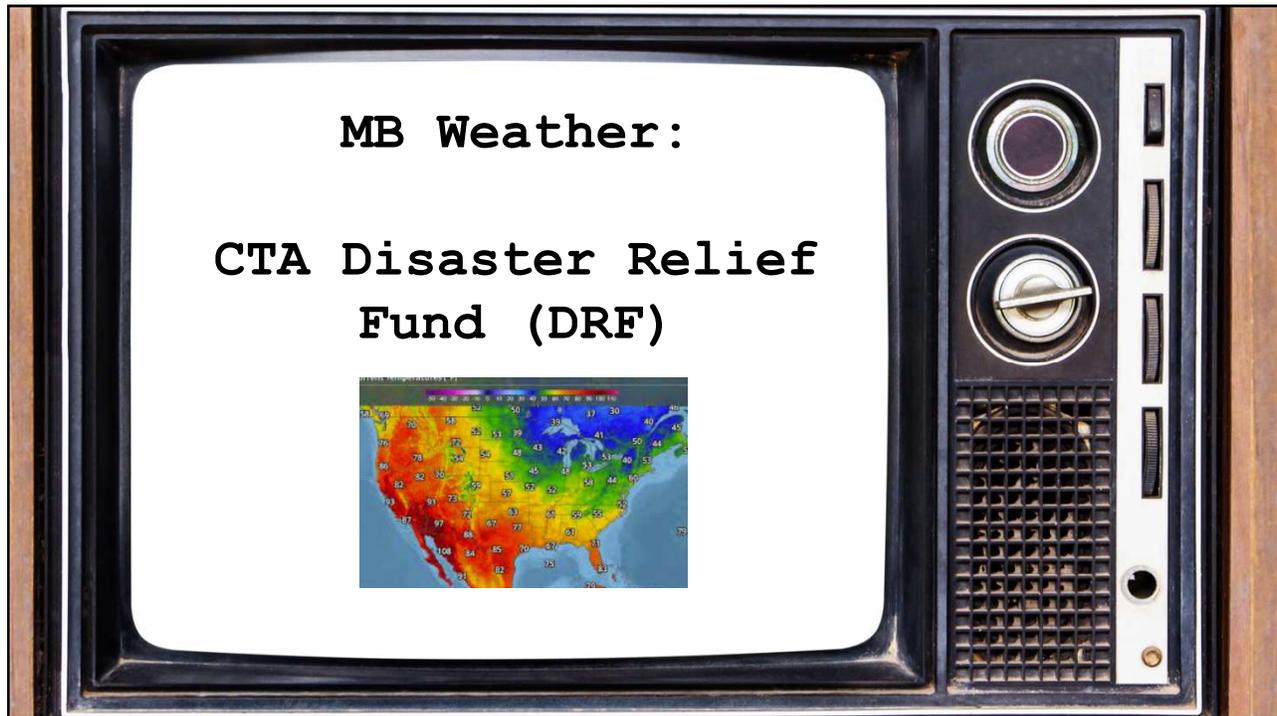
• **The Highlights pg. 1-2**

#1 Mental Health App

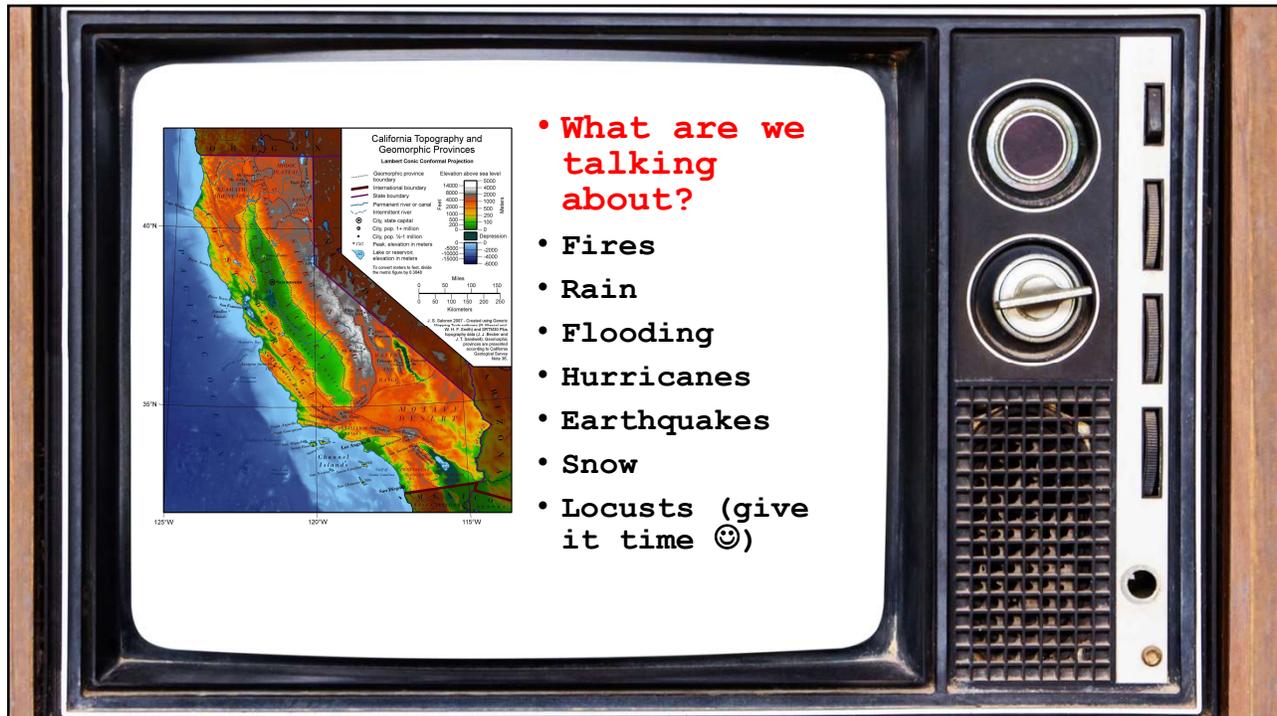
- Invite up to 5 dependents
- Sleep Stories
- Meditation
- Movements
- Soundscapes
- Daily Programs



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22



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







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






25

**Automatic Benefits:
CTA Access to Savings**

- **The Highlights pg. 3-5**
 - How to get started
 - 1. Visit 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



26

Compare hotel prices

Palazzo Tower
Luxury King City View
720 FEET²

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

\$334.08 / night
including resort fee*

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

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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

<div style="border-bottom: 1px solid #ccc; padding: 10px;"> <p>Midsize Toyota Corolla or similar Automatic, 5 People, 3 Bags</p> <p>PAY LATER \$82.94 Per Day \$442.81 Total</p> <p>Select</p> </div> <div style="border-bottom: 1px solid #ccc; padding: 10px;"> <p>Economy Mitsubishi Mirage or similar Automatic, 4 People, 2 Bags</p> <p>PAY LATER \$83.18 Per Day \$443.99 Total</p> <p>Select</p> </div> <div style="border-bottom: 1px solid #ccc; padding: 10px;"> <p>Compact Nissan Versa or similar Automatic, 5 People, 2 Bags</p> <p>PAY LATER \$83.18 Per Day \$443.99 Total</p> <p>Select</p> </div> <div style="padding: 10px;"> <p>Standard Pickup 4WD Chevrolet Colorado 4WD or similar Automatic, 4 People, 3 Bags</p> <p>PAY LATER \$84.00 Per Day \$448.05 Total</p> <p>Select</p> </div>	<div style="border-bottom: 1px solid #ccc; padding: 10px;"> <p>Compact Nissan Versa or similar Automatic, 5 People, 2 Bags</p> <p>PAY LATER \$40.34 Per Day \$243.32 Total</p> <p>Select</p> </div> <div style="border-bottom: 1px solid #ccc; padding: 10px;"> <p>Midsize Toyota Corolla or similar Automatic, 5 People, 3 Bags</p> <p>PAY LATER \$40.34 Per Day \$243.32 Total</p> <p>Select</p> </div> <div style="border-bottom: 1px solid #ccc; padding: 10px;"> <p>Standard Volkswagen Jetta or similar Automatic, 5 People, 3 Bags</p> <p>PAY LATER \$41.89 Per Day \$250.34 Total</p> <p>Select</p> </div> <div style="padding: 10px;"> <p>Full Size Chrysler Malibu or similar Automatic, 5 People, 4 Bags</p> <p>PAY LATER \$41.89 Per Day \$250.34 Total</p> <p>Select</p> </div>
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28

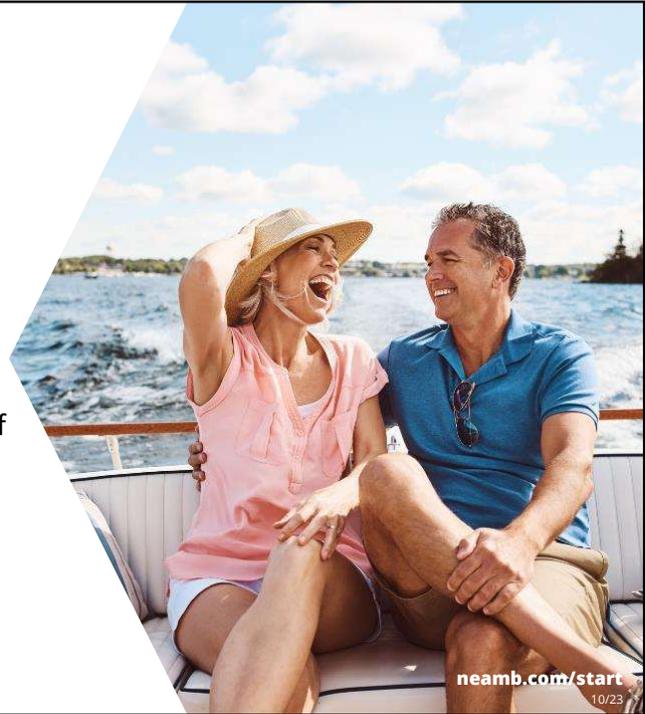
TRAVEL

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

nea Member Benefits



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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**

nea Member Benefits



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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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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

nea Member Benefits
neamb.com

Pets Best
PET HEALTH INSURANCE



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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**



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SHOPPING & DISCOUNTS

NEA® Magazine Service

Members receive:

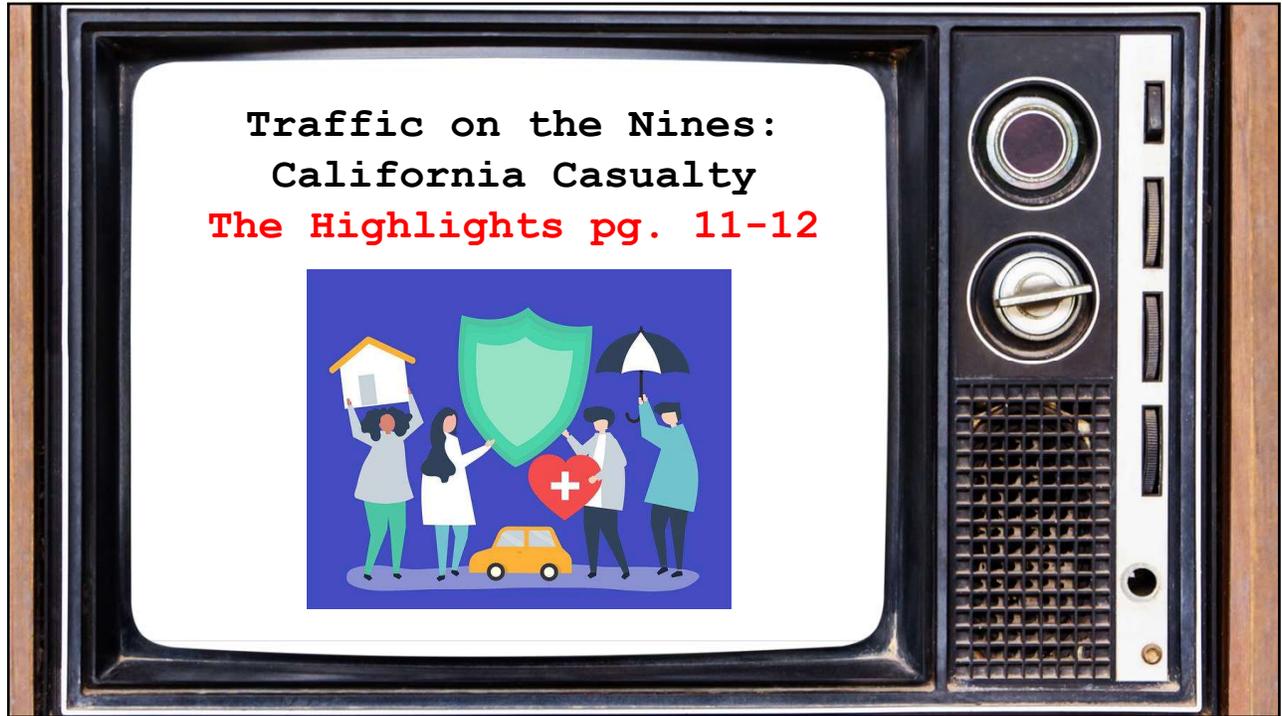
- ✓ **Two free magazine subscriptions**
- ✓ Savings of up to **85% on more than 800 magazine titles** for members' personal use or for their classroom
- ✓ www.neamb.com/get2

nea Member Benefits

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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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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



\$1,000 coverage for personal property used for school or business while in your vehicle (including up to \$500 for any non-electronic property)



\$1,000 coverage for fundraising money



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



Pet Injury protection



Various Discounts

And! 12-month Rate Guarantee



To Learn More
CalCas.com/CTA



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

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Provident Credit Union California Teachers Association



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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

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 **neamb.com/start**
112923

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Make the Most of NEA MB

Register:

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



nea Member Benefits **neamb.com/start**
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**Share a great IDEA you liked...
(or one of your own)**

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