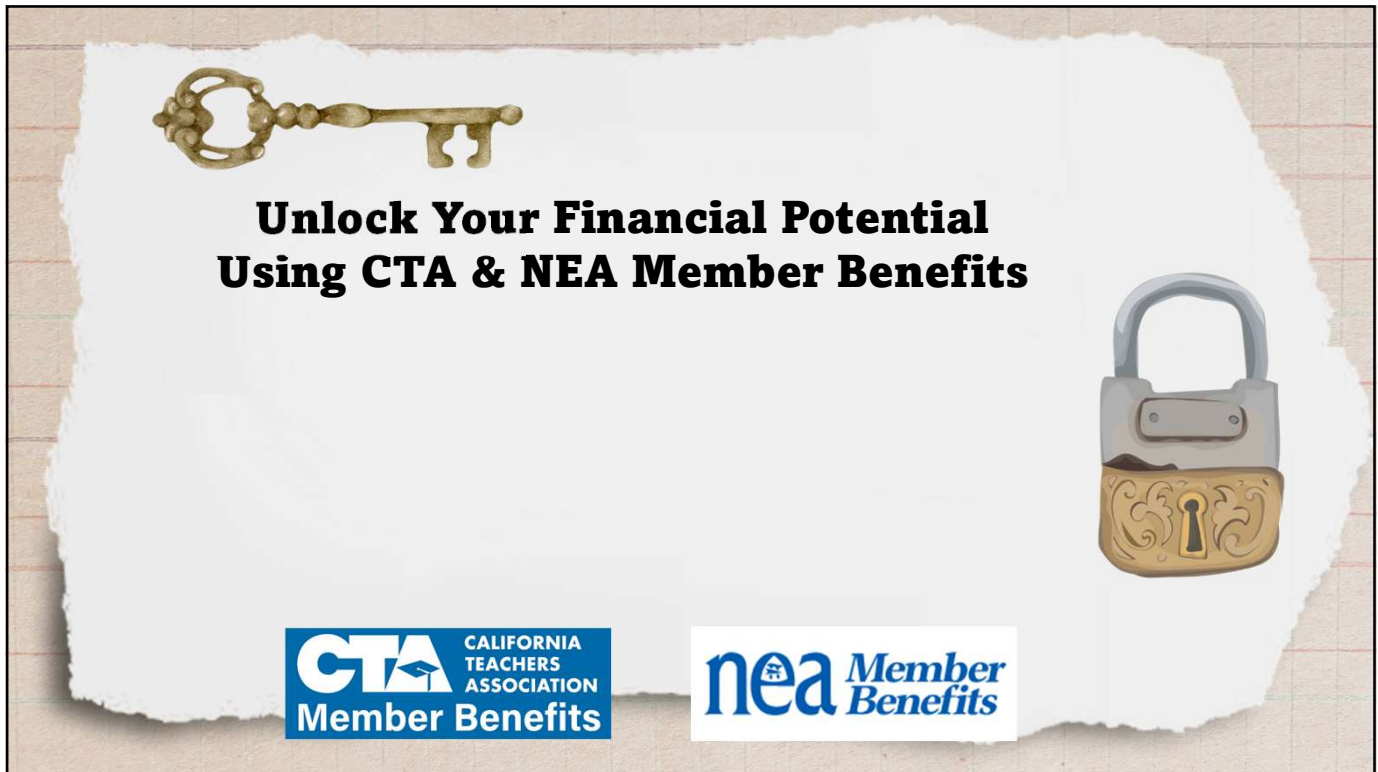
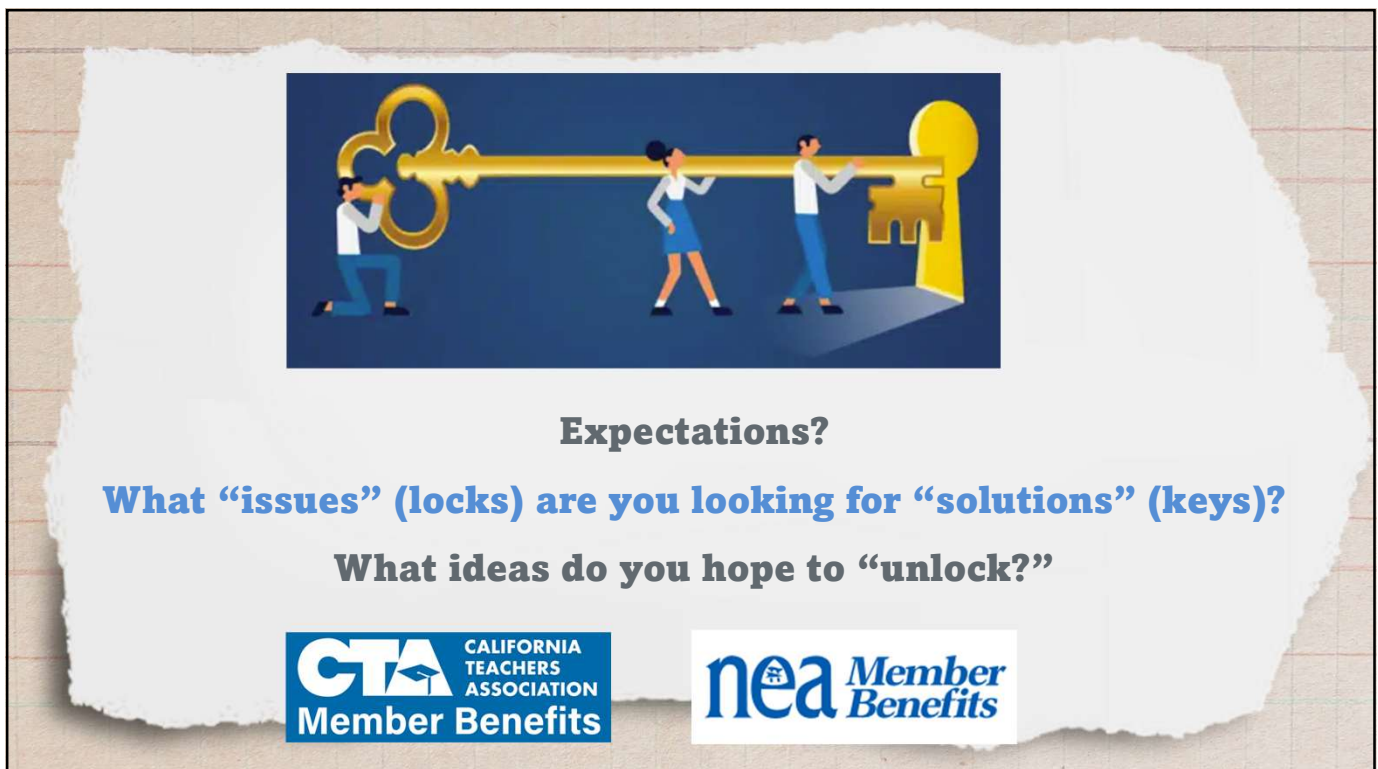




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2



Your Job...

As we learn about your CTA & NEA Member Benefits, it can feel overwhelming. As you learn new things, think about when it would be a good time of the year to share with your members.

3



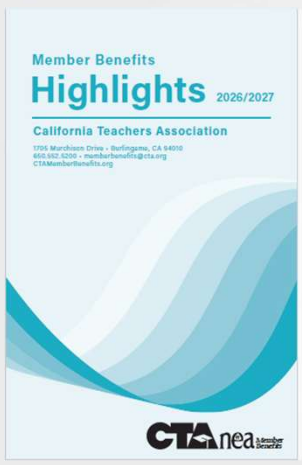
Unlock Member Benefits Year-Round

September	October	November	December
January	February	March	April
May	June	July	August

4



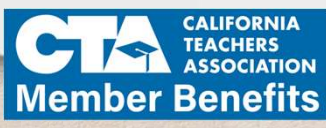
Unlock CTA Member Benefits



Website:
www.CTAMemberBenefits.org

- Need your 10 digit CTA ID Number
- CTA MB Direct Line: 650.552.5200

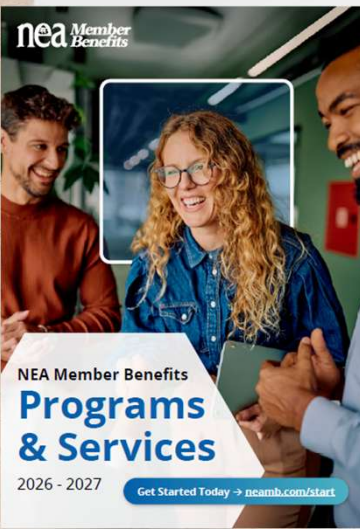
Department e-mail:
memberbenefits@cta.org

5



Unlock NEA Member Benefits



Website:
www.NEAMB.com/start

- NEA MB Member Advocacy Center:
1.800.637.4636




Join the millions of NEA members enhancing their financial wellbeing with exclusive benefits and support from NEA Member Benefits.

1.5M+ members take on travel, shopping, dining and entertainment.

50K+ members receive an average of **\$39K** in additional income after retirement.

Access member-only benefits and resources that promote and protect their economic future.

Go to → neamb.com/start

Money
Break your budget and dollars further with financial benefits and resources that work for you.

Auto & Home Insurance
Protect your home and car for less with member discounts.

Shopping Discounts
Save more and explore more with deals designed for you.

Travel Discounts
Travel smarter with member discounts.

Hardship Assistance
Get help when you're facing financial challenges.

Life & Accident Insurance
Protect your loved ones with insurance that helps you plan for the unexpected.

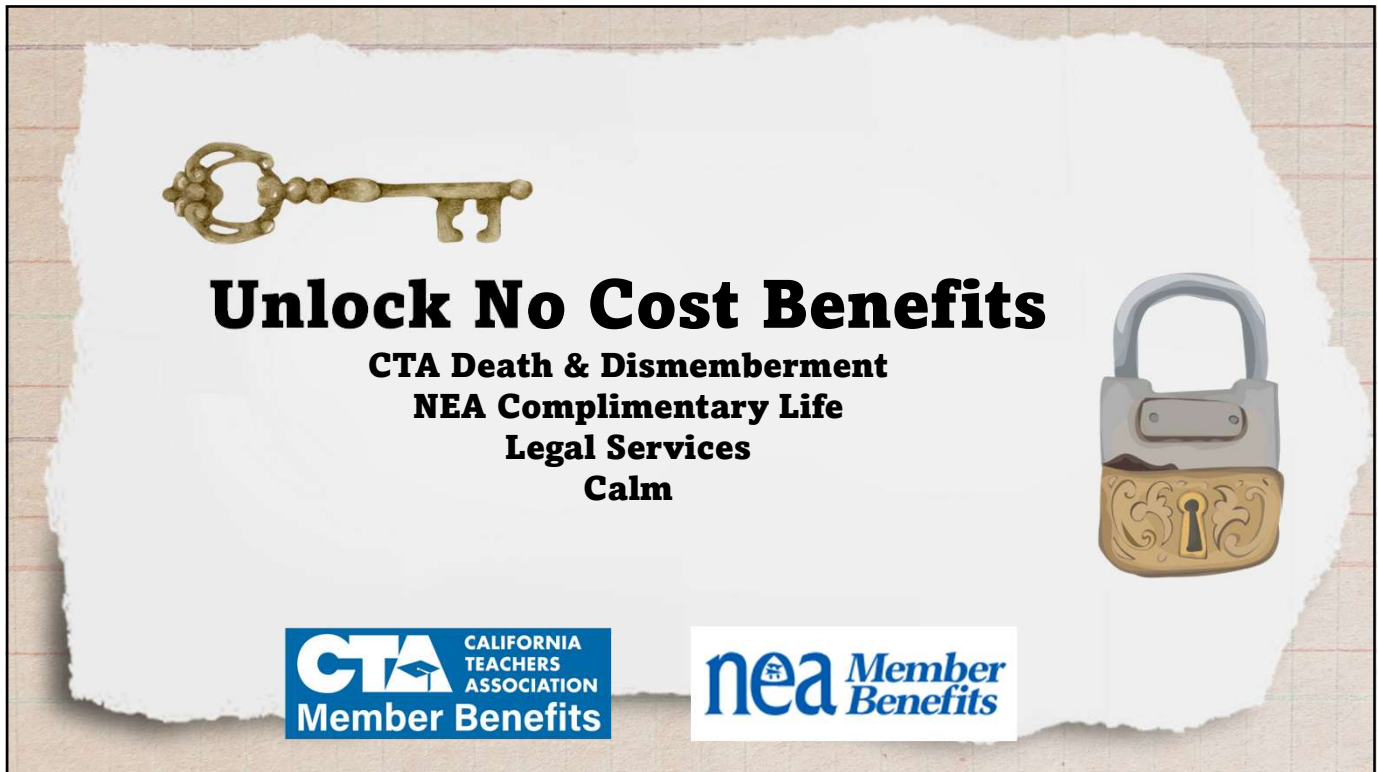
Health & Wellness
Discover programs that support your family's health and wellness needs.

Retirement
Create a retirement plan that gives you peace of mind and excitement about what's ahead.

Pro-Tip: Unlock your No-Cost Benefits now and start saving today!

nea Member Benefits

6



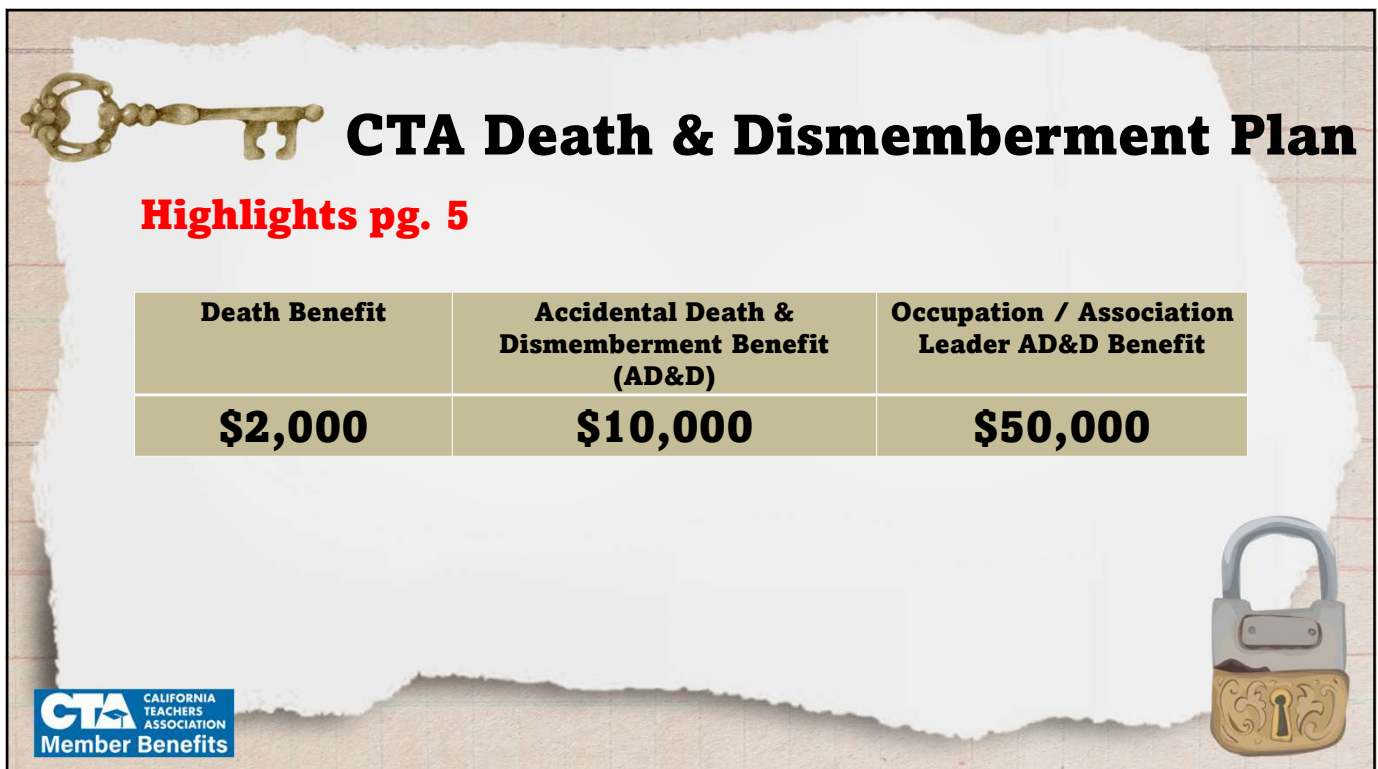
Unlock No Cost Benefits

CTA Death & Dismemberment
NEA Complimentary Life
Legal Services
Calm

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

nea Member
Benefits

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CTA Death & Dismemberment Plan

Highlights pg. 5

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

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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NEA Complimentary Life

Highlights pg. 6

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



9



Key Action Item: Name Your Beneficiary

No Beneficiary named:

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

Remember check beneficiaries often



10



Legal Services



• The Highlights pg. 6

• 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



11



Legal Services



The Highlights pg. 6

Group Legal Services Program (GLS)

Required referral from CTA Primary Contact Staff (PCS), subject to program conditions

- * 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
- * CTA-paid legal representation for wide variety of statutory employment matters including classification, dismissal, leaves, layoff, credential defense, and more
- * 2-3 hour for most employment matters



12



Calm App

• **The Highlights pg. 1**

#1 Mental Health App

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






13



Unlock Insurance Protection

The Standard California Casualty





14



The Standard

**Disability Insurance
Life Insurance**

The Highlights pg. 7-9

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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**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/cta/leader

CTA
MEMBER
BENEFITS

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.



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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California Casualty

**Auto Insurance
Home Insurance
Renters Insurance**

The Highlights pg. 10-11



19






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

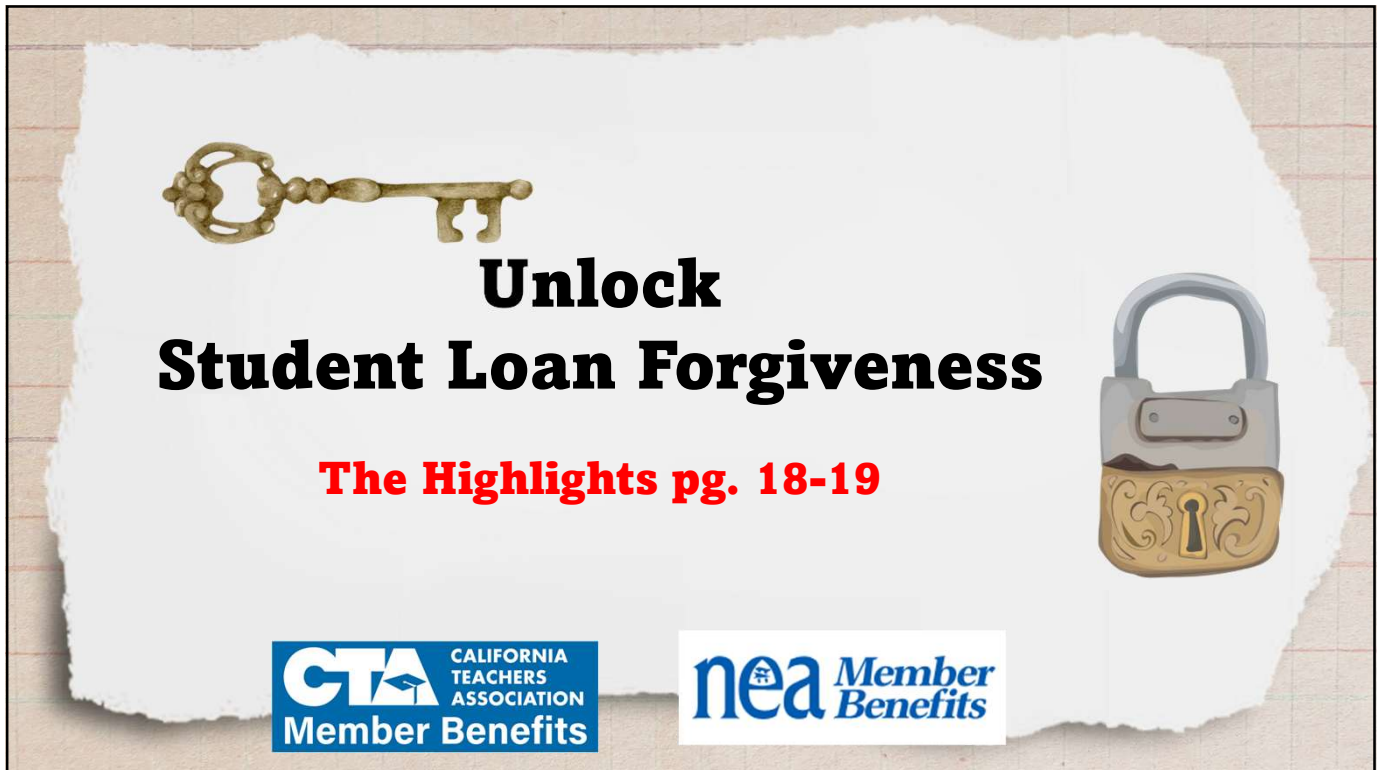
21

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.)



22



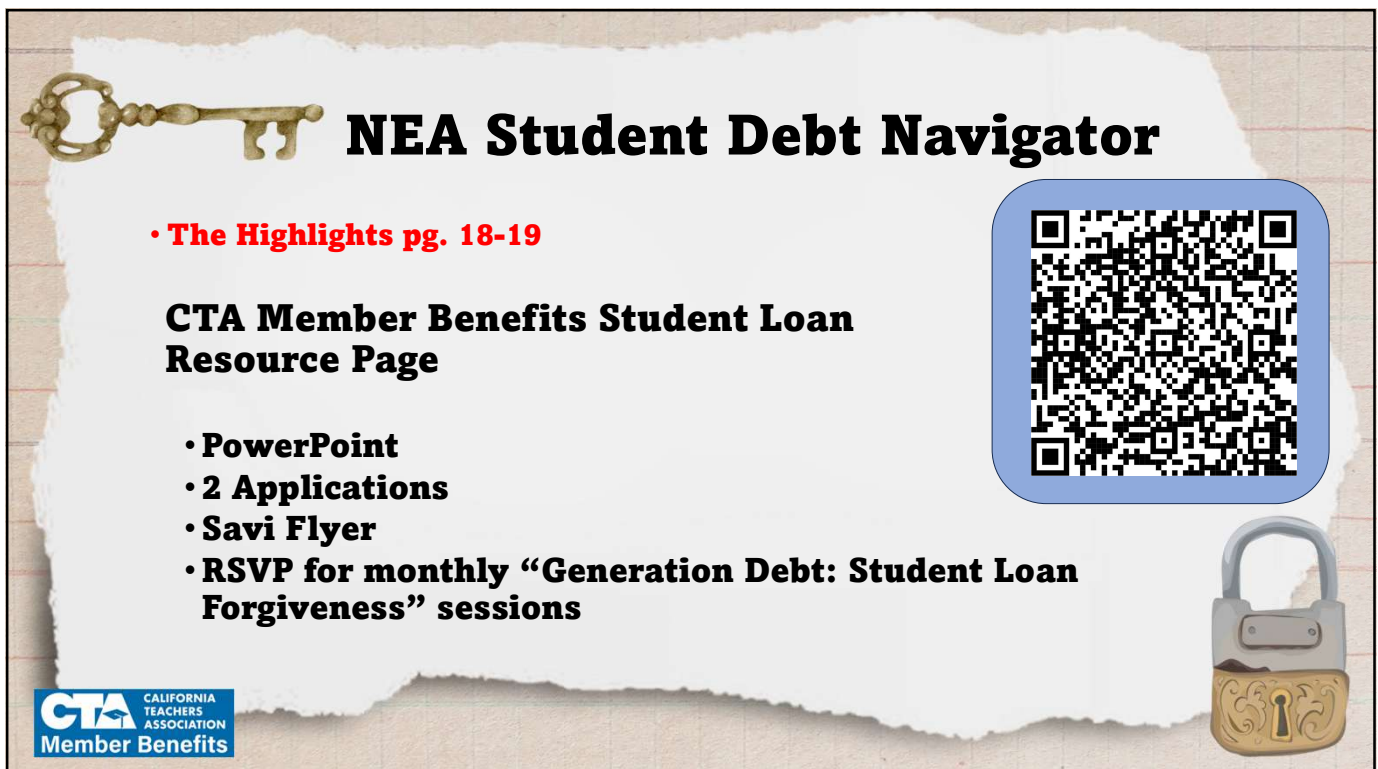
**Unlock
Student Loan Forgiveness**

The Highlights pg. 18-19

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

nea Member
Benefits

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NEA Student Debt Navigator

• The Highlights pg. 18-19

**CTA Member Benefits Student Loan
Resource Page**

- PowerPoint
- 2 Applications
- Savi Flyer
- RSVP for monthly “Generation Debt: Student Loan Forgiveness” sessions

CTA CALIFORNIA
TEACHERS
ASSOCIATION
Member Benefits

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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.

To

More to the point, much more.

nea Member Benefits
www.neamb.com/start

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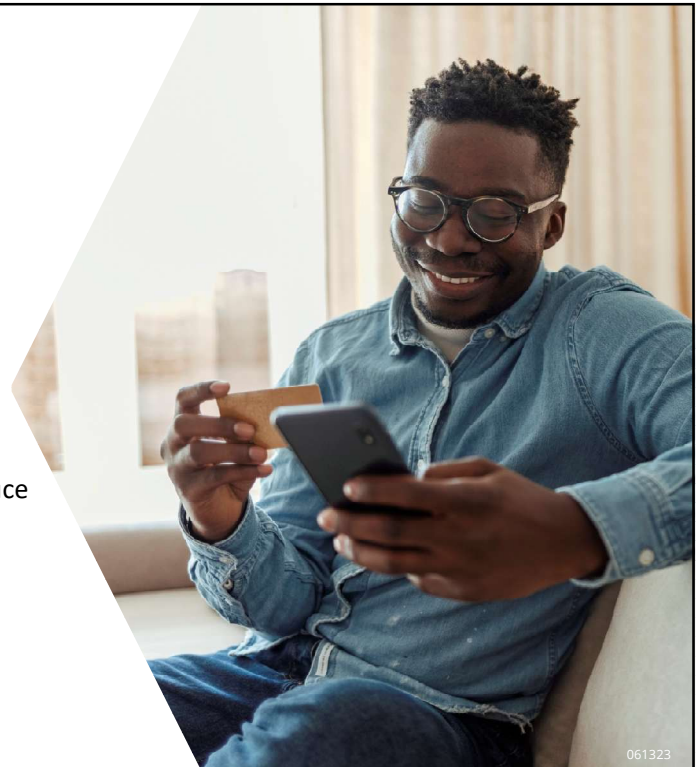
25

NO-COST BENEFITS

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



061323

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Unlock Discounts Unlock Travel Discounts

**CTA Access to Savings
Enterprise Car Rental
CTA Access to Travel
NEA Travel Program
NEA Shop & Dine**

The Highlights pg. 2-4



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CTA Access to Savings

• The Highlights pg. 2-4

Download the MyDeals app

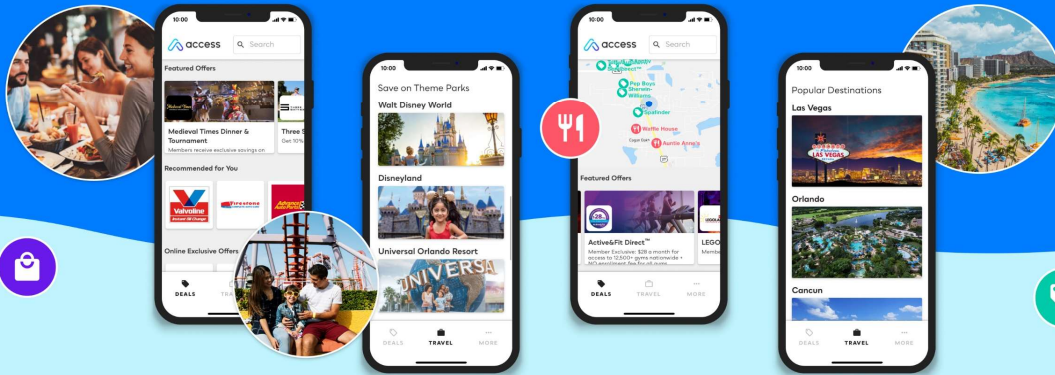
- Restaurants
- Oil Changes
- Clothing stores
- Entertainment
- Home & Garden
- Museums
- Explore and find more



28

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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CTA Car Rental Program

• The Highlights pg. 3

Without Code

Car Type	Automatic	People	Bags	Per Week	Total
Economy	Automatic	4 People	2 Bags	\$372.95	\$514.29
Compact	Automatic	5 People	2 Bags	\$378.42	\$521.88
Midsize	Automatic	5 People	3 Bags	\$392.49	\$541.49
Standard	Automatic	5 People	3 Bags	\$397.29	\$544.91
Compact SUV	Automatic	5 People	3 Bags	\$424.97	\$578.93

With Code

Car Type	Automatic	People	Bags	Per Week	Total
Compact	Automatic	5 People	2 Bags	\$201.28	\$315.88
Midsize	Automatic	5 People	3 Bags	\$201.28	\$319.83
Standard	Automatic	5 People	3 Bags	\$207.32	\$323.88
Full Size	Automatic	5 People	4 Bags	\$207.32	\$328.44
Standard Hybrid	Automatic	5 People	3 Bags	\$289.34	\$419.89

Honolulu International Airport June 14-20, 2026

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CTA Access to Savings



Travel | Parks & Tickets | Deals | Grocery Coupons | Health & Wellness

Find Your Perfect Getaway for Less

Hotels | Flights | Cruises | Cars | Parks & Tickets | Events

Where to? Check-in – Check-out 1 room, 2 guests Search

Need help booking? +1 (888) 818-5217



• **The Highlights pg. 2-4**

• **Book Travel**

- **Hotels**
- **Flights**
- **Cruises**
- **Cars**
- **Parks & Tickets**
- **Events**
- **Explore and find more**



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CTA Access to Savings: Hotels



Room, 1 Bedroom (Interior)

✓ Free Cancellation

1 Queen Bed, 1 Full Bed

4 Sleeps

\$227

\$1,898 total for 7 nights

Includes Taxes & Fees

Book Now

Room, 1 Bedroom, Corner

✓ Free Cancellation

1 Queen Bed, 1 Full Bed

4 Sleeps

\$235

\$1,968 total for 7 nights

Includes Taxes & Fees

Book Now

One Bedroom Interior

✓ Free Cancellation

1 Queen Bed, 1 Full Bed

4 Sleeps

\$274.80

\$2,265.05 total for 7 nights

Includes Taxes & Fees

Book Now

One Bedroom Corner

✓ Free Cancellation

1 Queen Bed, 1 Full Bed

4 Sleeps

\$284.90

\$2,348.32 total for 7 nights

Includes Taxes & Fees

Book Now

Access Hotels

Bedroom Interior: \$1,898.00

Bedroom Corner: \$1,968.00

Hotel Site

Bedroom Interior: \$2,265.05

Bedroom Corner: \$2,348.32



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TRAVEL

NEA® Shop & Dine Program

Members receive:

- ✓ **\$1,000 Shop & Dine Dollars** to lower the cost of domestic travel, gift cards, and more
- ✓ **Discounts** on rental cars, airfare, cruises, hotels, resorts and guided tours



neamb.com/start

10/23

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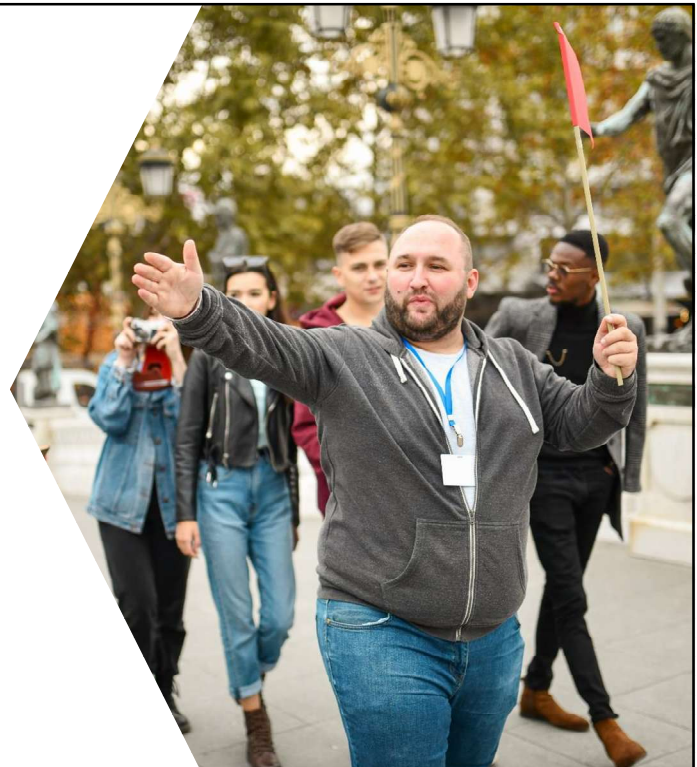
TRAVEL

Guided Tours

Members enjoy:

- ✓ **Over 400,000 trusted experiences** across 2,500+ worldwide destinations
- ✓ **Traveling with confidence** to locations off the beaten path
- ✓ **Finding tour packages** perfect for traveling solo, in pairs, with family or in travel groups of 10 or more
- ✓ **Receiving dedicated phone support** from the NEA Travel concierge team

nea Member Benefits



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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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Unlock Discounts

NEA Auto Buying Program
NEA Pet Insurance Program
NEA Wireless Program



nea Member Benefits

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SAVINGS AND DISCOUNT PROGRAMS

NEA Auto Buying Program

Member savings on new and used cars, plus perks and helpful research tools for an easier car buying experience

- Extensive inventory of new and quality preowned vehicles at Certified Dealers nationwide
- Save time by getting real pricing on in-stock inventory before visiting a dealer
- Search top brands, view photos and see what others paid for the car you want, so you can recognize a fair market price
- Report your purchase from a Certified Dealer and enjoy up to \$2,000 in post-sale benefits



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ACCESS TO EXCLUSIVE BENEFITS

NEA Pet Insurance

Members get more:

- ✓ Your pets are part of the family, so you'd do anything to keep them healthy. But accidents and illnesses can be costly, from a few hundred dollars for an urgent-care visit to thousands of dollars for surgery. Pet insurance helps you give your pets the care they need and also gives you the confidence that you can pay for their veterinary bills.
- ✓ Choose from plans that cover accidents, illness and/or routine care



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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 and get **\$50 off** every new line (**\$10 savings each month for the first five months on every new line**)
- ✓ Add lines for family or friends for just **\$15/month**



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Unlock
CTA Disaster Relief Fund
CTA Classroom Set-Up Grant
CTA University Credits Program



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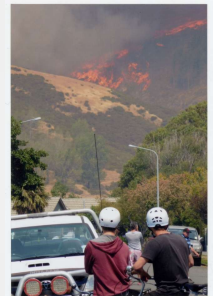


CTA Disaster Relief Fund

The Highlights pg. 12-13

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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CTA Classroom Set-up Grant

Highlights page 6

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.**



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CTA Classroom Set-up Grant

Highlights page 6



- 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 for eligibility criteria, exclusions, and application.



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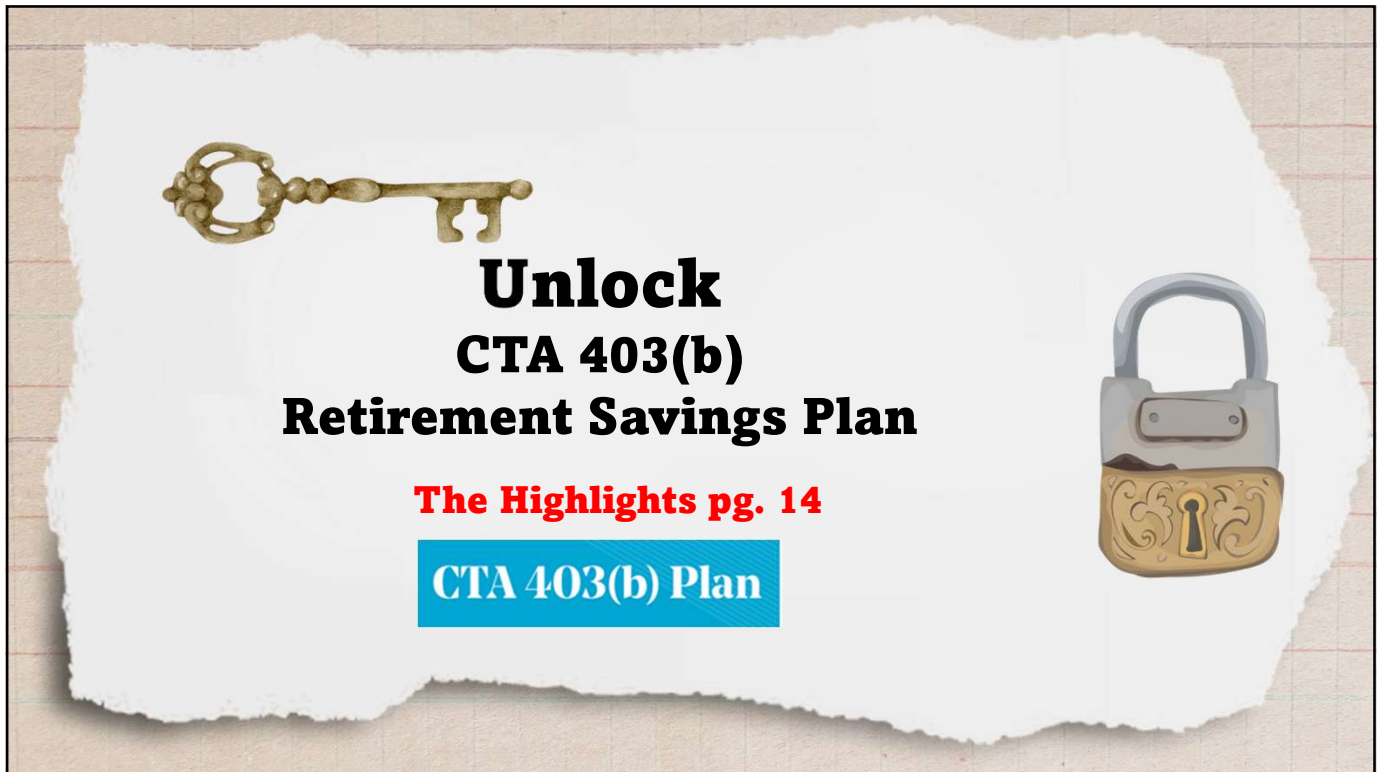


CTA University Credit Program

- **The Highlights pg. 18**
 - **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**



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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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The CTA 403(b) Retirement Savings Plan

- Flat Annual Fee: \$95
- About \$8 per month
- Plus, low-cost mutual fund expenses, about \$18 per year for every \$10,000 invested.

team@ctaretirementplan.org | 916.235.9800



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New Saver Incentive Program

TO QUALIFY

- CTA Member in Good Standing, and
- Does not have an existing 403(b) or 457(b).

INCENTIVE

A one-time credit* of \$95, equal to one year of the administrative fees, to help members get started with their retirement savings.

*applied to the members' account in the first quarterly billing cycle following initial funding.

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.

nea Member Benefits
www.neamb.com/start

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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!**

nea Member
Benefits
www.neamb.com/start

052423

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Unlock Provident Credit Union NEA MB Financial Products

The Highlights page 15-16



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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-Statements. 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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Auto Loan and Mortgage Discount

Gets members on the road to lower payments!

- **EXCLUSIVE 0.125% RATE DISCOUNT¹**
- Take an additional 0.125% off with relationship pricing²
- Low fixed rates on new and used vehicles
- No Payments for 90 days option³
- Flexible terms up to 84 months⁴



Members save thousands on their loans with a dedicated discount on their mortgage rates.

EXCLUSIVE 0.125% DISCOUNT

Discount applies to both purchases and refinances

\$100 Discount on standard mortgage loan

Receive \$250 towards closing costs*

Exclusive Movable[®] feature**

**CTA Members average savings
over \$10,000
over the life of their loan!**

1. The rate discount promotion of 0.125% applies to CTA members applying for auto or mortgage loans with Provident. Requires automatic monthly payments. 0.125% discount can be combined with other programs to a max of .25%.
2. Relationship pricing and/or the credit of the additional 0.125% off your qualified auto loan rate is based on you having one of the following Provident products: home equity loan/line of credit, auto/boat/RV/motorcycle loan, checking with direct deposit and autopay.
3. Payments begin approximately 90 days after loan funding. Interest accrues from day of funding.
4. Terms over 72 months require a minimum loan of \$20,000. Subject to credit rating.
5. Provident Credit Union is unable to finance branded or certain types of commercial vehicles. Out-of-state financing is available only at select dealerships and on certain types of transactions. If you are purchasing a vehicle from a private party, all necessary DMV documentation including a smog certificate dated within the last 90 days, may be required.
6. 100% financing available on used cars up to retail Kelley Blue Book value. Subject to credit rating.
7. Refinance loans up to 100% Kelley Blue Book. Lowered monthly payments may require extension of current term.

* Relationship pricing credit of the additional \$250 off closing costs is based on you having one of the following Provident products: home equity loan/line of credit, auto/boat/RV/motorcycle loan, checking with direct deposit, or certificate/IRA.
** Single family/owner-occupied condos, homes and second homes in California only. Other restrictions may apply. Membership required. Subject to final approval.



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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.
- ✓ Earn 2% and 6% cash back on the first \$2,500 in combined grocery store/wholesale club/choice category purchases each quarter, then earn 1% thereafter. After the 3% first-year bonus offer ends, you will earn 2% and 3% cash back on these purchases up to the quarterly maximum.



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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



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Unlock Financial Knowledge

CTA & NEA Member Benefits Presentations



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MB4U



Highlights page 19

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”



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Your Job...

As we learn about your CTA & NEA Member Benefits, it can feel overwhelming. As you learn new things, think about when it would be a good time of the year to share with your members.

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Checking For Understanding 😊



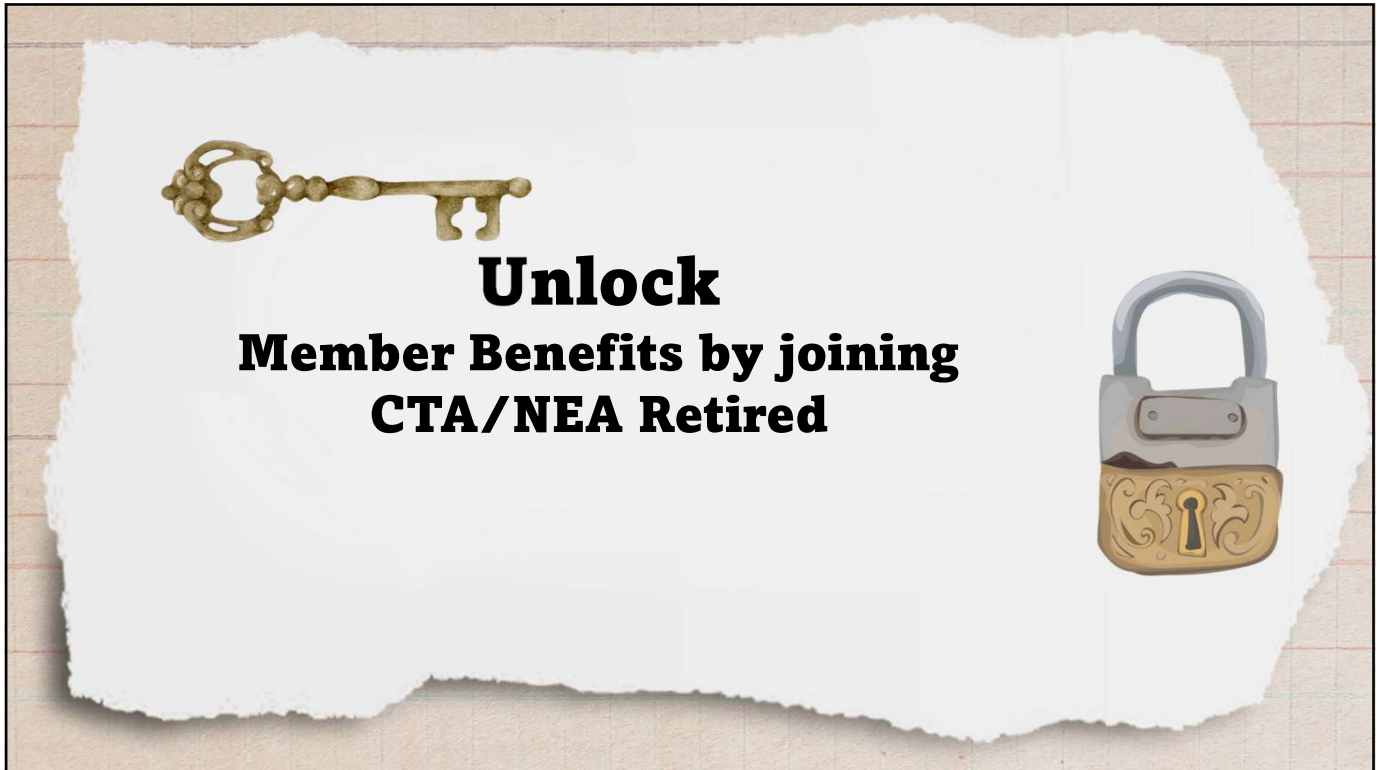
Have a conversation and compare calendars with someone near you. Where did you put various Member Benefits?

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 **Unlock Member Benefits Year-Round**

September	October	November	December
January	February	March	April
May	June	July	August

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The Standard

CTA-endorsed Life Insurance Conversion



The Highlights pg. 7-9

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, www.standard.com/cta/member/retirement



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CTA/NEA Retired

The Highlights Inside Back Cover

Vision Discount for CTA/NEA-Retired & Hearing Aid Discount

NEA Dental & Vision Insurance Program

NEA Retiree Health Program

NEA Long-Term Care Program

NEA Guaranteed Issue Life Insurance Plan



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VSP Vision Savings Pass™		
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**	
*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		

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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

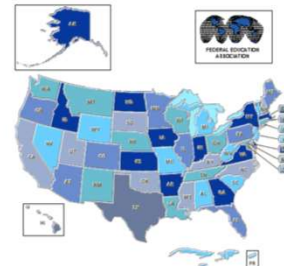
- [Check Rates by State](#) with this interactive map.
- Learn about Eligibility & Guaranteed Acceptance and Read Additional Provisions.
- For a summary of benefits and comparison of all Medicare supplement plans in the program, see the NEA Retiree Health Program: Summary of Benefits.
- Learn about the 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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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

nea Member Benefits



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