

CALIFORNIA TEACHERS ASSOCIATION

Member Benefits Highlights 2016-2017

For You



nea *Member
Benefits*

For Your Family

For Your Career

CTA MEMBER BENEFITS DEPARTMENT

1705 Murchison Drive • Burlingame, CA 94010
650-552-5200 • member_benefits@cta.org
CTAMemberBenefits.org

FROM THE PRESIDENT



Dear Colleague:

It's always my pleasure to share information with you about the many benefits of your association membership. The important work that we do helps our profession, students, communities, and our future. It's exciting to live in such dynamic and challenging times – especially when we are part of such a strong organization with such talented and committed members.

I know that many of us enjoy one of the benefits of our membership, the exclusive Member Benefit programs designed to benefit you, your family, and your career. I encourage you to take some time to glance through this Highlights brochure as I bet you'll be surprised to find something new that can benefit you. This brochure describes all the CTA and many of the popular NEA Member Benefits. Also, for your convenience, you will find website and contact information where you can learn more about the programs.

One of the most exciting programs you'll find introduced in this edition of Highlights is the NEW CTA Retirement Savings Plan, CTA's *exclusively endorsed* 403(b) plan. We developed this plan in response to members' requests for help with strategies for saving for retirement and in avoiding high-fee 403(b) plans. In response, we created a plan that offers transparency, low fees, and high-quality investment options. Your financial well-being is the cornerstone to our program.

Looking at where we've been and where we are headed, a classic movie line comes to mind, "Fasten your seatbelts, it's going to be a bumpy ride." I'm glad we have each other and our strong association along for this exciting journey. And I'm happy for the many Member Benefits that help make our lives a little less bumpy and our future a little brighter.

Sincerely,

A handwritten signature in black ink that reads "Eric C. Heins". The signature is written in a cursive, flowing style.

Eric C. Heins
CTA President

For You
For Your Family
For Your Career

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Visit the [CTAMemberBenefits.org](http://www.CTAMemberBenefits.org) Website

www.CTAMemberBenefits.org



Member Benefits



- Explore all of your Member Benefits
- Review special promotions
- Request quotes for auto & home insurance
- Apply for life & disability insurance
- Acquire articles for Chapter Newsletters
- Check or update your CTA Death & Dismemberment beneficiary
- Order or download publications
- Locate an upcoming CTA Member Benefit event near you
- Direct access to NEA Member Benefits through single sign-on

And NEW for members struggling with student loan debt,

check out our resources and links at:

www.CTAMemberBenefits.org/studentloans

Many members are finding this information very useful

in helping them obtain substantial student loan balances forgiven.

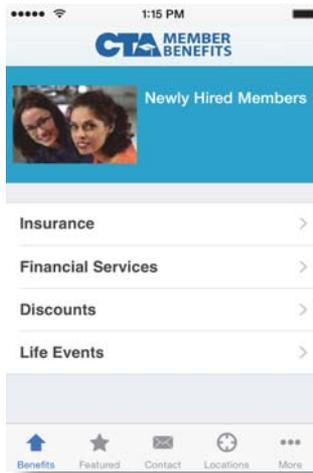
Does your chapter have a website?

Add a link to www.CTAMemberBenefits.org

CTA Member Benefits Smartphone App Download Now!

Benefits in the palm of your hand.

The “CTA Member Benefits” App is available for your Apple iPhone or iPad from the Apple App Store. The Android App is available for download from the Google Play Store.



- Benefits:** Review and share CTA and NEA Member Benefits information
- Locations:** Find your CTA Regional UniServ Staff for your district, locate a local CTA office or find a Credit Union branch near you
- Discounts:** Access discounts to rental cars, hotels, entertainment and more
- Insurance:** Update your CTA Death & Dismemberment Plan beneficiary(ies)
- Life Events:** Apply for a CTA Disaster Relief Fund grant



AUTOMATIC BENEFITS

CTA Well-Baby Program

Mayo Clinic Health Coaching for Pregnancy

(800) 906-1064 - www.CTAMemberBenefits.org/wellbaby

Now available to all active CTA members and their spouses/domestic partners and surrogates.

To maximize your benefits under the program, we encourage you or your spouse/domestic partner to enroll within the first trimester; you must enroll your surrogate. Enrollment will be accepted through the 30th week of pregnancy.

However, if you are a CTA member, or the spouse/domestic partner of, or surrogate for a CTA member, who is past 30 weeks of pregnancy, a one-time late enrollment opportunity will be accepted as long as the CTA member is within the first 120 days of new employment.

The CTA Well-Baby Program offers the following resources to help guide you through your pregnancy:

- Mayo Clinic Health Coaching for Pregnancy, a telephonic-based program where registered nurses provide education and support throughout your pregnancy and three months postpartum.
- Ask Mayo Clinic, a 24-hour telephonic resource staffed by registered nurses during pregnancy and up to three months postpartum.

Erin Barron
Vice President, Standard Teachers Association

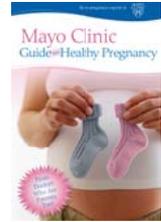
"I have had the extreme pleasure of using the CTA Well-Baby Program five times now! I only became aware of the program after my first daughter's birth, and have since used the Mayo Clinic nurses and their amazing support to help me through three more daughters and a surrogate pregnancy, birth and postpartum. I am currently using the Well-Baby Program once again for my second surrogacy. I have been extremely blessed to have knowledgeable nurses just a phone call away whenever I've had questions or concerns. As Vice President of my local teachers association, I encourage each new member to join as the occasion arises!"



CTA Well-Baby Program

- *Mayo Clinic Guide to a Healthy Pregnancy* book (Spanish version available upon request), and *Mayo Clinic Guide to Your Baby's First Year* book.
- A Growth Chart and Pregnancy Calculator.

To enroll in The CTA Well-Baby Program, call Mayo Clinic Health Coaching for Pregnancy at 800-906-1064 and follow the prompts. During enrollment, you or your spouse/ domestic partner will need your CTA Individual Member ID, which is located on your CTA membership card. You must enroll your surrogate. All information you share with your Mayo Clinic Health Coaching for Pregnancy nurse will be kept confidential.



CTA/NEA Educators Employment Liability (EEL)

CTA Legal Services Department
(650) 552-5425 – www.cta.org

Coverage A – Educators Liability

- \$1,000,000 per member per occurrence not to include any civil rights issues or civil rights claims
- \$300,000 per member per occurrence for civil rights issues or civil rights claims and not to include any other claims
- \$3,000,000 per occurrence aggregate for all claims, including civil rights and civil rights claims

Coverage A – Legal Defense Cost Limits

- \$3,000,000 per member per occurrence not to include any civil rights issues or civil rights claims
- \$9,000,000 per occurrence aggregate for all claims, not to include any civil rights issues or civil rights claims

Coverage B – Reimbursement of Attorney Fees for Defense of a Criminal Proceeding

- \$35,000 per criminal proceeding (if exonerated)

Coverage C – Bail Bond

- \$1,000 per bond

Coverage D – Assault-Related Personal Property Damage

- \$500 per assault

To download an EEL Certificate of Insurance or claim form, sign into We Are CTA at www.cta.org, go to Member Services, then click on Legal Services.

AUTOMATIC BENEFITS

NEA Magazine Service

www.neamb.com/cta

As a thank you for being an NEA Member, we are offering two free magazine subscriptions. Visit the above website to start your subscription service.

CTA Death & Dismemberment Plan

CTA Member Benefits Department

(650) 552-5200 – www.CTAMemberBenefits.org/dd

The CTA D&D Plan provides a no-cost life insurance benefit for eligible members to assist their surviving loved ones in the event the unthinkable happens.

The CTA D&D Plan provides:

- A Death Benefit of up to \$2,000
- An Accidental Death and Accidental Dismemberment Benefit of up to \$10,000
- A \$50,000 Benefit if the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader
- A life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached at ten (10) years

Years of Continuous Membership	Death Benefit	Accidental Death & Accidental Dismemberment (AD&D) Benefit	Occupation/ Association Leader AD&D Benefit
1	\$200	\$1,000	\$50,000
2	\$400	\$2,000	\$50,000
3	\$600	\$3,000	\$50,000
4	\$800	\$4,000	\$50,000
5	\$1,000	\$5,000	\$50,000
6	\$1,200	\$6,000	\$50,000
7	\$1,400	\$7,000	\$50,000
8	\$1,600	\$8,000	\$50,000
9	\$1,800	\$9,000	\$50,000
10 or more years	\$2,000 (Maximum Benefit)	\$10,000 (Maximum Benefit)	\$50,000 (Maximum Benefit)

AUTOMATIC BENEFITS

CTA Death & Dismemberment Plan

A member may verify if they have a beneficiary on file, designate, or make changes to a beneficiary, by simply clicking on Update Beneficiaries upon sign-in at www.CTAMemberBenefits.org.

To make a claim, request a paper version of the beneficiary designation form, or if you have any other questions, please contact the CTA Member Benefits Department. Please refer to the CTA Death & Dismemberment Plan and Summary Plan Description for further details of the benefit.

NEA Complimentary Life Insurance

NEA Member Benefits

(800) 637-4636 – www.neamb.com/complife

CTA Members also receive NEA's Complimentary Life Insurance.

The following coverage is provided at no cost to eligible members:

- Up to \$1,000 Group Term Life Insurance
- Up to \$5,000 Accidental Death and Dismemberment (AD&D) Insurance
- \$50,000 AD&D Insurance for any covered accident that occurs while on the job or while serving as an Association Leader
- \$150,000 Life Insurance for unlawful homicide while on the job

The NEA Complimentary Life Insurance benefit grows with years of continuous membership. The maximum benefit is reached after five (5) continuous years.

Years of Continuous Membership	Death Benefit	Accidental Death & Accidental Dismemberment (AD&D) Benefit	Occupation/ Association Leader AD&D Benefit	Unlawful Homicide While At Work
1	\$200	\$1,000	\$50,000	\$150,000
2	\$400	\$2,000	\$50,000	\$150,000
3	\$600	\$3,000	\$50,000	\$150,000
4	\$800	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000 (Maximum Benefit)	\$5,000 (Maximum Benefit)	\$50,000 (Maximum Benefit)	\$150,000 (Maximum Benefit)

To designate a beneficiary or file a claim, contact NEA Member Benefits or visit www.neamb.com/complife.

AUTOMATIC BENEFITS

Vision Discount Program for CTA/NEA-Retired

VSP



(800) 877-7195 - www.CTAMemberBenefits.org/vsp

- Discount program available from Vision Service Plan (VSP) preferred providers only*
- VSP Access Plan discount program includes:
 - 20% discount on VSP network doctors' fees, complete pairs of prescription and nonprescription glasses, lens options, and sunglasses
 - 15% off VSP network doctors' contact lens exam fees

* Discounts are available through the VSP preferred provider who provided an eye exam within the last 12 months and a CTA/NEA-Retired membership number must be presented at the time of visit.

CTA Disaster Relief Fund Administered by the FACT Foundation

FACT Office

(800) 233-3709 - www.CTAMemberBenefits.org/df

The Fund is endowed to provide financial assistance to CTA members who have experienced significant losses due to disasters in California. The four grants are:

- **Standard Grant:** CTA members may receive up to \$1,500 for significant economic hardship related to damage to their primary residence, displacement (for seven days or more) or disruption in required utilities
- **Catastrophic Damage Grant:** Recipients of the Standard Grant may be eligible for up to another \$1,500 if damages exceed \$50,000
- **Temporary Displacement Grant:** A grant of up to \$500 may be available for members who are displaced from their primary residence as the result of a disaster, but do not meet all the requirements for a Standard Grant
- **School Site Grant:** Members may receive up to \$500 for damage to their classroom. This grant covers losses of a member's personal property (including teaching materials etc.).

Chris Davis
Garvey Education Association

"I am proud of my association's efforts in the Member Benefits department"



CTA Group Voluntary Life Insurance Plan

Standard Insurance Company (The Standard)

(800) 522-0406 – www.CTAMemberBenefits.org/life



Online enrollment is available at www.CTAMemberBenefits.org/life (login required).

Plan features and benefits include:

- Level term coverage options ranging from \$25,000 to \$400,000¹
- Optional coverage for spouse/domestic partner and children
- Retiree Term Life Insurance coverage available to CTA-NEA lifetime retired members upon retirement²
- Access to the CTA Advisory Panel on Endorsed Services review process
- Convenient payroll deductions
- Beneficiary financial counseling³
- Travel assistance⁴
- Accidental Death and Dismemberment (AD&D) coverage

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.

² Retiree's Dependent Life Insurance amount is based on the amount of Life Insurance in force as a retired member.

³ Financial counseling is provided by StanCorp Investment Advisers, Inc.

⁴ Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard. Please contact The Standard for a copy of the United Healthcare Global Travel Assistance program description which contains complete terms, conditions and limitations.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY). GP 190-LIFE/S399/CTA.3

Sanya Namboun-Terracina
Garvey Education Association

"I have had the Standard Life Insurance since I began teaching 20 years ago. I feel confident and have peace of mind knowing that, if anything happened to me, I'm covered and my family would be taken care of."



CTA Group Voluntary Disability Insurance Plan

Standard Insurance Company (The Standard)

(800) 522-0406 – www.CTAMemberBenefits.org/disability



Online enrollment is available at www.CTAMemberBenefits.org/disability (login required).

Disability insurance is a benefit paid directly to you if you're unable to work due to illness, injury, pregnancy or childbirth.

Plan features and benefits include:

For Educators:

- \$25 per regular day of required attendance, subject to any benefit waiting period, during fully paid sick leave or restored sick leave.
- Up to 75% of regular daily contract salary during the first and second benefit years if you become disabled, subject to any benefit waiting period and reduced by deductible income.¹
- After the second benefit year, disabled educators with less than five years of credited service under CalSTRS and/or CalPERS may receive up to 50% of regular monthly contract salary to at least age 65, reduced by deductible income.¹
- \$35 per calendar day while confined to a hospital² bed as a bed-registered patient as a result of your disability with no benefit waiting period (60-day maximum). This is paid in addition to any disability benefits that may be payable.

For CTA Education Support Professionals (CTA ESP):

- Up to 66 2/3% of regular daily contract salary if you become disabled, subject to any benefit waiting period and reduced by deductible income.¹

Additional Disability Plan Features for Educators and ESPs:

- Covers disabilities occurring on or off the job
- Extra Duty Pay benefits
- Access to the CTA Advisory Panel on Endorsed Services review process
- Family care and dependent education benefits
- Convenient payroll deductions

¹ Examples of deductible income: 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. Contact The Standard for a full list.

² The definition of "hospital" does not include a nursing home, convalescent home or extended care facility.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY). GP 190-LTD/S399/CTA.1

Enrollment Opportunities for Voluntary Life and Disability Insurance Plans:

Active CTA members can easily apply for coverage at any time with satisfactory proof of good health. In addition, there are a number of special enrollment opportunities when members can enroll without answering health questions, including:

- Newly hired CTA members may enroll in CTA-endorsed Disability and/or up to \$200,000 of Life insurance during the first 180 days of employment. Learn more and apply online at: www.standard.com/cta/newhire.
- Family status change provision allows members to enroll or increase their Life insurance (up to \$200,000), and their spouse or domestic partner Life insurance (up to \$17,500), or enroll in Disability insurance. Members must apply within 31 days of the date of a qualifying family status change (examples include: marriage, domestic partnership, birth or adoption of a child, divorce and loss of spousal employment).
- Members with CTA Decreasing Term Life insurance can move to the CTA-endorsed Level Term Life insurance plan from August 1-31.
- Select chapters may participate in chapter campaigns throughout the school year. Contact your Chapter President to find out if your chapter is eligible for a special campaign.

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY).

To learn more about coverage options, call The Standard's dedicated CTA Customer Service Department at (800) 522-0406.

Dena Dragoo
San Gabriel Teachers Association

"After I attended the summer institute we had an Open Enrollment Campaign for The Standard. We signed up over 40 new and veteran teachers."

Chapter Leaders, take note:

We know that Chapter Leaders frequently receive questions about the benefit options available to CTA members. The information below is designed to help you answer some of the questions that members may have about the CTA-endorsed Disability and Life Insurance Plans.

Why do I need Disability and Life Insurance?

Disability and Life Insurance are critical components of any financial plan. Disability Insurance helps to protect against the loss of income that could occur if you are unable to work due to illness, injury, pregnancy or childbirth. It can be used for expenses that medical insurance doesn't cover – like your rent or mortgage, utilities, groceries, childcare or other bills. You can think of it this way: medical insurance pays the doctor, while Disability Insurance pays you! Life Insurance provides protection for loved ones who might experience financial difficulties if you were to pass away. CTA offers this coverage to give members the opportunity to fill in any coverage gaps.

What is special about these plans?

The CTA-endorsed Disability and Life Insurance plans were designed by CTA and The Standard to meet the specific needs of CTA members. The plans have a number of great features, including coverage for disabilities that occur on or off the job and access to the CTA Advisory Panel on Endorsed Services.

Who is The Standard?

The Standard is the only CTA-endorsed provider of Disability and Life Insurance. They've been protecting their customers since 1906 and insure more than 6 million people nationwide, including more than 75,000 CTA members*. Each year almost 5,000** CTA members turn to The Standard for help during a time of need.

In addition to offering Voluntary Disability and Life Insurance, The Standard also offers employer-paid plans endorsed by CTA. More than 170* school districts in California participate in these unique group Disability and Life Insurance plans.

If you are interested in arranging a special enrollment opportunity for your chapter or would like to learn more about the voluntary or employer-paid insurance plans available through The Standard, simply call their dedicated CTA Customer Service Department at (800) 522-0406.

**As of 3/31/2015, based on data developed by Standard Insurance Company*

***As of 8/31/2015, based on data developed by Standard Insurance Company*

CTA Auto and Home Insurance Program

California Casualty

(800) 800-9410 – www.CTAMemberBenefits.org/calcas



California Casualty has been protecting and serving CTA members since 1951. Our auto and home insurance program encompasses an array of unique benefits, a tradition of outstanding customer service and a history of competitive rates not available to the general public.

California Casualty offers all policyholders free ID Defense and auto and home-specific benefits (listed below) at a generous discount. Members can maximize their savings with an additional 18% discount by bundling their home/renters and auto insurance.

CTA Auto Insurance

- Deductible waived for vandalism and collision to an insured vehicle parked on school property, or while away at a school-sponsored event
- \$500 coverage for non-electronic personal property stolen from an insured vehicle
- Summer and Holiday Skip payment options
- Rates locked in for a full year

CTA Home Insurance

- More rate-reducing options including: new roof/new house discount, three years claims free discount and yearly pay-in-full discount
- Personal property, including computers, used in teaching covered up to \$3,000, with no deductible
- Fundraising money or goods lost or stolen while in an insured's possession are covered to \$500, with no deductible

In business for over 100 years, California Casualty is a company of financial strength, enduring relationships and high customer satisfaction – characteristics of an insurance provider you can trust with your most valuable assets. Here is what a fellow member said:

Aimee Howland
(pictured with her son Quintin Parker)
Enterprise Elementary Teachers Association

"Three months after purchasing my first ever new car, someone hit my car in the parking lot at school. There was no note, witness, or video. I was mad and worried as it was going to cost me some major bucks because my deductible was \$1,000. To my surprise and delight, California Casualty covered my claim and waived the deductible as the damage occurred while my car was parked on my campus. My car was fixed and I didn't have to pay a dime."



VOLUNTARY BENEFITS

CTA Financial Services

Provident Credit Union

(650) 508-0300 - (800) 632-4600 outside 650

www.CTAMemberBenefits.org/provident



Make life easy.

Provident Credit Union is the credit union created by educators, founded in 1950 to serve the California Teachers Association (CTA). Provident has created products and services specially tailored to fit the needs of educators. Some of these benefits include:

- Super Reward Checking – Paying one of the highest interest rates in the nation
- Skipped payments on auto loans during the summer months
- Bridge the summer months with an Accumulator Account, perfect for creating that 12th paycheck
- Fee-free ATM's and CO-OP® Shared Branch banking at over 30,000 ATM's and 5,000 credit unions nationwide
- Free Online and Mobile Banking, Bill Pay and Telephone Access
- CTA Special Mortgage Programs
- Fee-Free Chapter, Caucus, and PAC Fund Accounts

Visit: www.CTAMemberBenefits.org/provident to see how we can help you reach your financial goals. Be sure to ask about our New Account Bonus for CTA members.

CTA Credit Card Program

Bank of America - (877) 518-9005

www.CTAMemberBenefits.org/creditcard

Brought to you by:

Bank of America



CTA Rewards

Truly rewarding: with a choice of valuable rewards, competitive rates and exceptional benefits.†

- Earn points on purchases
- Choice of cash, gift cards or travel rewards
- Redeem for travel on major U.S. airlines with no blackout dates

CTA Cash Rewards Visa Signature®

The card that lets you earn more cash back for the things you buy most.‡

- 1% cash back on purchases everywhere, every time
- 2% cash back at grocery stores
- 3% cash back on gas

CTA Credit Card Program

Grocery store and gas bonus rewards apply to the first \$1,500 in combined purchases in these categories each quarter.

†For information on the rates, fees, other costs or benefits of these credit cards, please call the phone number or visit the website provided on the previous page and refer to the disclosures accompanying the online credit application.

These credit card programs are issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc.

NEA Click & Save

(800) 637-4636

www.neamb.com/clickandsave

nea Click & Save

Save online at hundreds of your favorite stores! Select personalized email reminders from your favorite merchants, and receive advance notice of upcoming sales and special events in your area. This exclusive shopping service offers savings on brand name merchandise from hundreds of top retailers, online stores, and local merchants. Save on clothing, electronics, restaurants, jewelry, movie tickets, and more!

NEA Members who use Click & Save can invite four friends or family members to participate in Click & Save. Just register or sign in and click on the “Invite a Friend” button. Check out the Overwhelming Offers and use your WOWPoints for a big discount. These deep, limited discounts change every day. Members never know what they’ll find!

What are Overwhelming Offers and WOWPoints?

- Overwhelming Offers are deep discounted deals that have a limited time availability!
- WOWPoints can be earned by shopping through WOWPoint Offers and by reserving Overwhelming Offers. They’re flexible and valuable on the NEA Click & Save site and can be used for making purchases with select merchants from the “Redeem WowPoints” section under the “My Account” section of the site.

CTA Travel and Entertainment

TSA Special Member and Insurance Services, Inc.

Entertainment and Travel - (800) 537-8491

www.CTAMemberBenefits.org/entertainment - www.CTAMemberBenefits.org/travel



- Enjoy terrific discounts on e-Tickets to popular Northern and Southern California theme parks, aquariums, and other seasonal offers year-round
- Stock up and save on See’s Candies Gift Certificates and movie theater tickets
- Save when you book your next vacation package, cruise, hotel stay, rental car, and more

VOLUNTARY BENEFITS

CTA Rental Car Program

Enterprise Rent-A-Car - (800) 736-8227 – www.enterprise.com

Account Number: NACA068



It is fast and easy to make arrangements for your car rental needs nationwide with Enterprise Rent-A-Car!

Online:

- Visit www.enterprise.com
- Enter your Account Number: NACA068

By Phone:

- Call (800) RENT-A-CAR for the nearest branch
- Provide your Account Number: NACA068
- Make your reservations with the rental branch

NEA Travel Discounts

(800) 637-4636

www.neamb.com/travel

CTA and NEA members love to travel. Whether it is your dream vacation or a week-end trip to visit friends and family, NEA Member Benefits has solutions for you to save time and money. Members already have discounts with car rental companies Hertz, Alamo, Enterprise (CTA has a flat rate, NEA MB has a discounted rate), Dollar, and National. In addition, members save 20% with hotel stays at Red Roof Inn. Members can also enjoy guided vacations with Trafalgar (10% discount) and G Adventures (15% discount).

In the Click & Save section on neamb.com (under Discounts, then Everyday Discounts) members can search for travel discounts. Solutions range from hotels, flights, vacations, cruises, and discounts to popular destinations and adventure parks. Members can stretch their vacation dollars even further by checking out the restaurant discounts. Members collect WOW Points, which can then be used to make additional purchases on the Click & Save site. Check it out today and start planning your vacation.



NEA Long Term Care Program

(855) 529-1654

www.neamb.com/ltc

By the time you turn 65 there's a 70% chance you'll need long-term care at some point.* This care is not covered by health insurance or Medicare.

NEA Member Benefits offers a free, no pressure, no obligation phone consultation with an expert long term care planning advisor. Take advantage of this free service from NEA to make sure you've evaluated your needs.

The NEA Long-Term Care Program can help protect your family. This insurance program, is offered to members and their parents, grandparents and adult children. For expert advice and your free needs assessment call today 855-529-1654.

* SOURCE: longtermcare.gov

NEA Wireless

www.neamb.com/wireless



- 15% discount on AT&T cell phone monthly service

NEA Academy

(800) 637-4636 - www.neaacademy.org



The NEA Academy offers high-quality, on-demand professional learning opportunities to meet your lifestyle and your budget. Including Bachelor's, Master's, PhD and certificate programs greatly discounted for Members. The NEA Academy is your one-stop shop for all your professional development. Highlights of the NEA Academy include:

- Member discounts of up to 15% (Depending on partner)
- Member-reviewed and approved courses and programs
- Strategies that can be immediately implemented
- 24/7 access
- Facilitated or self-paced learning options
- Continuing education credits offered
- Graduate programs representing a wide-variety of advanced degrees
- Scholarship and financial aid available

For more information, visit www.neaacademy.org.

VOLUNTARY BENEFITS

Additional NEA Member Benefits

(800) 637-4636 – www.neamb.com

nea Member
Benefits

- NEA Retiree Health Program: Coverage for hospital and medical expenses not covered by Medicare.
www.neamb.com/medsupp
- NEA Group Part D Program: Protect yourself against the high cost of prescription drugs.
www.neamb.com/partd
- The NEA Member Benefits Programs offers top-notch Life and AD&D protection with competitive rates provided by Prudential Life Insurance Company.
www.neamb.com/insurance
- NEA Smart Option® Student Loan by Sallie Mae®: Get the money you need and use the funds for tuition, fees, room and board, and other school certified expenses.
www.neamb.com/studentloan
- NEA Home Financing Program: New mortgages, refinances, and home equity lines of credit. Members enjoy competitive rates and exceptional service.
www.neamb.com/hf
- NEA Auto Buying Program: Provides members with low, no haggle prices on new and used cars from certified dealers across the country.
www.neamb.com/autobuying
- NEA Magazine Service: Save up to 85% off the cover price of over 800 popular magazines with a choice of seven payment options.
www.neamb.com/magazine
- Costco®: Membership Discounts for new memberships; additional savings for existing Costco members.
www.neamb.com/costco
- H&R Block: NEA members save on tax preparation services, software and online programs (available from January 1 through April 15)
www.neamb.com/hrblock



Additional NEA Member Benefits



- 1800 Flowers: NEA members enjoy a 20% savings every day on flowers, plants, gift baskets, gourmet foods, and more!
www.neamb.com/flowers
- The NEA Savings Program will provide NEA members the opportunity to participate in four savings products:
 - NEA® Online Savings Account
 - NEA® Money Market Account
 - NEA® Certificate of Deposit
 - NEA® Individual Retirement Account Certificate of Deposit

All the savings products offer highly attractive rates. NEA members will enjoy an exclusive \$20 account credit per new account opened (excluding IRA CDs); offer is limited to one per member (including certain family members), per product, per calendar year.

Information about the new NEA Savings Program is available on the NEA Member Benefits Website (www.neamb.com) under the Finance tab and heading “Savings and Investments.”

NOTE: These are just some of the numerous benefits and services offered by NEA Member Benefits. To learn about other offerings, call the phone number above or visit their website.

Susan Savins
Santa Maria Jt. UHSD Faculty Association

“I love the fact that CTA and NEA Member Benefits staff have already researched vendors for us, ensuring quality services tailored to our needs, at great prices. It saves me time and energy. I use several of the products and especially like NEA MB’s Click & Save for the savings for restaurants and major retail purchases. My pocketbook thanks the association for these Member Benefits.”



DeWayne Sheaffer
CCA Professor

“I have had California Casualty for over 20 years. They are a great insurance company from cost to customer service. I recommend that all members try California Casualty.”



CTA Business Initiatives & Development Department

(650) 552-5200 - www.CTAinvest.org

CTA Retirement Savings Plan – exclusively endorsed 403(b) Plan

Created to provide you with access to a high-quality, low-fee selection of appropriate investment options.

- High quality investment options are recommended and monitored by a national independent investment consulting firm.
- Fiduciary Standards – Plan decisions are made solely in the interest of participants
- Low Fees – Participants will pay a flat, annual recordkeeping fee of \$65 and \$15 for custodial account services in 2016 as well as asset based fee for investment products.
- Transparency – all fees are clearly disclosed and easily identified
- No annuities, surrender fees or commissions
- Contributions pre-tax or post-tax

The CTA Retirement Savings Plan must be offered through your district. Check CTAMemberBenefits.org/rsp to see if the plan is available. Enroll on-line at CTAretirementplan.org
CTA Retirement Plan Center - (855) 604-6222 (M-F, 8:00 a.m. - 6:00 p.m.)

CTA Investment Education

Visit CTAinvest.org for objective help on your retirement savings strategy.

Here you will find:

- 2-3 minute videos on Social Security, 403(b) plans, selecting a financial advisor
- On-line calculators
- Articles on CalSTRS and CalPERS
- Videos on how to get started with a 403(b) plan and make smart investment choices
- Model Portfolios - illustrations of 403(b) investment mixes based on years to retirement

Educational Resources – Consumer guides

- The CTA Guide to Working with a 403(b) or 457 Advisor
- Saving For Your Retirement with a 403(b) or 457 Plan
- Model Portfolio consumer guide

Does your chapter have a website? Add a link to www.CTAinvest.org.

To determine your eligibility to participate in CTA's Member Benefits Programs, refer to the chart below. The chart illustrates the various membership categories provided by CTA. A "Yes" means that the particular membership category is eligible to participate in the specific CTA Member Benefits Program, an "S" means that the particular category is eligible to participate but with special applicable rules, and "No" means that the particular membership category is not eligible to participate in the specific CTA Member Benefits Program.

CTA Member Benefit Program	Active Full-Time (Includes CTA ESP)	Active Part-Time (Includes CTA ESP)	Student CTA	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
NEA Complimentary Life Insurance	Yes	Yes	No	S	S
CTA/NEA Educators Employment Liability (EEL)	Yes	Yes	Yes	Yes	Yes
CTA Disaster Relief Fund	Yes	Yes	Yes	Yes	Yes
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Group Disability Insurance Plan	Yes	S	No	No	No
CTA Well-Baby Program	Yes	Yes	Yes	Yes	Yes
CTA Auto Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Home Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Financial Services	Yes	Yes	Yes	Yes	Yes
CTA Travel, Entertainment and Purchasing Discounts	Yes	Yes	Yes	Yes	Yes
Vision Discount Program for CTA/NEA-Retired	No	No	No	Yes	Yes
CTA Rental Car Program	Yes	Yes	Yes	Yes	Yes

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This is a brief description of the CTA and NEA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates, Summary Plan Descriptions or custodial account agreement. The benefits described herein may be modified or terminated by CTA and NEA Member Benefits at any time.

Program	Provider	Telephone	Website
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/dd
NEA Complimentary Life Insurance	NEA Member Benefits	(800) 637-4636	neamb.com/complife
CTA/NEA EEL Insurance	CTA Legal Services Dept.	(650) 552-5425	cta.org
CTA Disaster Relief Fund	FACT Foundation	(800) 233-3709	CTAMemberBenefits.org/drf
Vision Discount Program for CTA/NEA-Retired	VSP	(800) 877-7195	CTAMemberBenefits.org/vsp
CTA Group Life Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/life
CTA Group Disability Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/disability
CTA Auto and Home Insurance Program	California Casualty	(800) 800-9410	CTAMemberBenefits.org/calcas
CTA Well-Baby Program	Mayo Clinic Health Coaching for Pregnancy	(800) 906-1064	CTAMemberBenefits.org/wellbaby
CTA Financial Services	Provident Credit Union	(650) 508-0300 (800) 632-4600 outside 650	CTAMemberBenefits.org/provident
CTA Credit Card Program	Bank of America	(877) 518-9005	CTAMemberBenefits.org/creditcard
CTA Entertainment and Purchasing Discounts	TSA Special Member and Insurance Services, Inc.	(800) 537-8491	CTAMemberBenefits.org/entertainment
CTA Travel	TSA Travel (provided by Corniche Travel)	(800) 537-8491	CTAMemberBenefits.org/travel
NEA Member Benefits Programs	NEA Member Benefits	(800) 637-4636	neamb.com
CTA Rental Car Program	Enterprise Rent-A-Car	(800) 736-8227	CTAMemberBenefits.org/enterprise
NEA Academy	NEA Member Benefits	(800) 637-4636	neacademy.org

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