

CTA/NEA MB Leader Engagement Calendar 2022-2023



Leaders play an important role in membership engagement and retention, helping members feel connected to our powerful voice for students and public education in California.

We understand the continuing demands on your time, so we've formulated this engagement calendar to give you ideas for including **bite-sized information** in your own activities and communications.

When engaging members with CTA/NEA Member Benefits, take advantage of the tools at the CTA MB Leader Resource Center CTAMemberBenefits.org/leaders, NEA resources NEAMB.com/start, and CTAMemberBenefits.org/download to access publications such as the Member Benefits Highlights Brochure, updated annually. We're also eager to support you with trainings, webinars, tips, and more. For more info, reach us at MemberBenefits@cta.org or (650) 552-5200.

★ *Member Benefits Programs can be promoted any time, but here's a simple way to spread information throughout the year to continually engage with members!*

Fall



Theme: *Back-To-School Welcome!*

Top Tips – Fall

- Promote the **New Hire Special Enrollment Opportunity** to apply for CTA-endorsed Disability and Life insurance with no health questions asked.¹
- Highlight automatic benefits, such as **CTA/NEA Educators Employment Liability (EEL) Insurance**
- Download/Order Member Benefits publications and update bulletin boards

Fall is a great time to set the stage for continually engaging members for the coming year!

*Educate members, **both new and seasoned**, about the Member Benefits available to them with Back-To-School-themed highlights.*

Whether it's deals on supplies for the classroom, savings at home, or professional liability protection, the beginning of the school year provides many opportunities to share!

Order new publications & Spruce up your Bulletin Boards:

- Download/email or order/distribute the **Member Benefits Highlights Brochure** (revised annually) and other flyers with members by visiting ctamemberbenefits.org/download. Also order materials from NEA Member Benefits by contacting Sean Mabey at smabey@neamb.com.
- Highlight the **CTA 403(b) Retirement Savings Plan** by ordering (or downloading) plan posters and flyers: ctamemberbenefits.org/forms.
- There are many *non*-CTA-endorsed vendors promoting their products at schools this time of year. Remind members to be on the lookout for CTA- & NEA-endorsement when meeting with benefits providers. Our associations take pride in working with companies that share our union values and have quality standards for endorsed programs.

New Hire Orientations

- ❖ AB 119 and SB 191 now make it easier for the union to request a list of new hires and participate in new hire orientations. This year, create new member packets that include:

Order our CTA Member Benefits Folder* and insert your relevant items:

1) collective bargaining agreement, **2)** membership form or online info: [CTA.org/join](https://cta.org/join), **3)** CTA Member Benefits **Highlights Brochure** and **New Member Flyer***, **4)** New Hire and District Transfer Special Enrollment Opportunity flyer**, **5)** The Standard's **Member Enrollment Brochure**** with application for Disability and/or Life insurance, and **6)** a letter from the local President.

* *Member Benefits publications are available for download:*

ctamemberbenefits.org/download

** *Standard Voluntary Disability & Life insurance*

New Hire/District Transfer Special Enrollment Opportunity: stdrd.co/newtodistrict

Enrollment Brochure: standard.com/cta/leader

Digital New Hire Kit: stdrd.co/digitalkit

- ❖ During your **new hire orientations**, invite CTA staff and CTA-endorsed business partners to present helpful Member Benefits information to new and potential members. We and our endorsed partners are able to support you both **in-person** and with **virtual resources and webinars**.
 - Let **California Casualty** help with your member engagement and recruitment activities. Invite your local Field Marketing Manager to participate in your back-to-school events, new hire orientations, membership meetings and rep councils – virtually or live and in-person. Reach out to Norma Alfaro, California Casualty's Sr. Field Marketing Manager at nalfaro@calcas.com to learn more.
 - **The Standard** can help you host new hire orientations, chapter meetings or rep councils in-person or virtually! Reach out to your Benefits Consultant on The Standard's Chapter Leader Resource Center website at standard.com/cta/leader.

❖ Sharable Content:

- ❖ Newly hired members and district transfers have a special opportunity to apply for CTA-endorsed Voluntary Disability and Life insurance **without answering health questions** from Standard Insurance Company (The Standard). The Standard is the only CTA-endorsed provider for these coverages. You must apply within 270 days from starting work. Learn more or apply at standard.com/cta/newhire.
- ❖ **Register** on both the **CTA & NEA Member Benefits websites** for access to exclusive member-only programs. CTA Member Benefits: ctamemberbenefits.org + NEA Member Benefits: neamb.com/start.
- ❖ With **CTA Access to Savings**, members will find savings up to 50% on everyday items such as restaurants, clothing, car care, travel, entertainment, home, garden and

more, including Back-To-School supplies. Visit: ctamemberbenefits.org/access or download this handy flyer: [CTA Access to Savings Flyer](#).

❖ September is *Life Insurance Awareness Month*

- CTA/NEA Automatic Member Benefits include both the **CTA Death and Dismemberment Plan** and **NEA Member Benefit Complimentary Life**. Eligible members are automatically enrolled, but are encouraged to name a beneficiary at CTAMemberBenefits.org/dd and NEAmb.com/complife.
- New to your district? Don't miss out on your limited-time enrollment offer for CTA-endorsed Disability and Life insurance. Newly hired members and district transfers have a special opportunity to apply for CTA-endorsed Disability insurance and/or Life insurance **without answering health questions** when applying within 270 days from starting work. Members can learn more/apply at: standard.com/cta/newhire.

Shareable Content: Make it Fun!

- ❖ Plan your '**Back-to-School**' events with trivia and prizes. Liven-up your member meetings by adding a Member Benefits overview or connecting CTA-endorsed partners and site reps. Contact us to schedule your event: MemberBenefits@cta.org.
- Assist members in downloading the **MyDeals** mobile app, a convenient way to search **over 350,000 deals** and save on-the-go. With **CTA Access to Savings**, members can find savings up to 50% on everyday things such as food, clothing, car care, travel, entertainment, home and garden and more. Visit: ctamemberbenefits.org/access or download this handy flyer: [CTA Access to Savings Flyer](#).

Member Protections:

- Newly hired members and district transfers have a special opportunity to apply for CTA-endorsed Voluntary Disability and Life insurance **without answering health questions** from Standard Insurance Company (The Standard). **The Standard is the only CTA-endorsed provider for these coverages**. Members must apply within 270 days from starting work. Learn more or apply at standard.com/cta/newhire.
- Put a spotlight on special features of CTA-endorsed Disability insurance with The Standard. For instance, a **Student Loan Benefit** and **Cancer Benefit** is automatically included! Visit: CTAMemberBenefits.org/disability
- If you have a District **Flex Plan (Section125)**, warn members early on about providers who may try to steer them toward other products not endorsed by CTA during open enrollment. More information for leaders, including joint advisories and a sample warning communication piece, can be found at CTAMemberBenefits.org/leaders.

Winter



Theme: *Holiday Shopping & Healthy Finances*

Top Tips – Winter

- Promote Healthy Finances** with CTA's 403(b) Retirement Savings Plan & CTA-Endorsed Credit Union
- Warn Members About Non-Endorsed Flex Plan Vendor Sales Tactics
- Survey** members to connect them to the benefits they're most interested in

Winter is an ideal time to help protect members with information about retirement savings and financial wellness!

*Demonstrate the added value of membership with the peace of mind provided by **union-endorsed partners**.*

*Whether it's exclusive rates on mortgage loans, auto loans, and savings accounts or the **CTA 403(b) Retirement Savings Plan** for educators, this time of year is perfect for educating members about all that CTA and NEA have to offer!*

Member Protections:

- Publicize the automatic death benefits provided to members, such as the **CTA Death and Dismemberment Plan** along with the **NEA Complimentary Life**. Stress the importance of **updating or designating a beneficiary** (which can easily be updated online). Make it a New Year's Resolution to review and update all your beneficiaries by logging-in at both CTAMemberBenefits.org/dd and NEAmb.com/start.

Promoting Healthy Finances:

- Consider hosting a presentation to help your members learn more about retirement!** See a description of this presentation at <https://go.ctaretirementplan.org/training> or contact our team at team@ctaretirementplan.org.

- ❑ Provident Credit Union was established in 1950 to serve the California Teachers Association. With an **exclusive .125% rate discount** on mortgage and auto loans, members can earn more with a **new account bonus**, competitive rates on **savings and term-share certificates**, and a **Super Reward Checking** account that pays a high interest rate. Share the link with members: CTAMemberBenefits.org/creditunion.
- ❑ At the end of the year, members may be looking at how to **maximize their finances**. They may be interested in hearing about CTA and NEA Member Benefits financial products – with exclusive, competitive rates – such as the **CTA Credit Card Program**.
- ❑ With the holidays over and bills due, many members may have over-extended themselves financially. Consider organizing an NEA Member Benefits **“More Month Than Money: Setting and Living Within a Budget”** presentation. Contact Sean Mabey at smabey@neamb.com.
- ❑ To help members manage their budget during the winter holidays, California Casualty offers a **holiday skip-payment** option for **CTA Auto and Home Insurance** policyholders. Now is a great time to share the value of this partner program. To learn more, visit CTAMemberBenefits.org/calcas.
- ❑ While promoting retirement savings, be sure to **promote retired membership, NEA Retiree Health, NEA Long Term Care, and the CTA VSP Discount** for retirees.

Make it Automatic:

- ❑ Leaders can sign-up to receive **monthly articles** to share with members from CTA Member Benefits featuring **timely topics**. Go to CTAMemberBenefits.org/signup.
- ❑ Once you begin to engage your members about Member Benefits, you may begin to hear about what’s most important to them. Put together a **Q&A of commonly asked questions** you receive throughout the year. Consider placing the answers on your website, bulletin boards, or a flyer for distribution.
- ❑ Let Member Benefits help you spice up a monthly or quarterly **social/happy hour** virtual event to excite and engage members. Can a Member Benefits component be added to your business meetings? CTA/NEA staff and endorsed business partners are ready to help and support you with **in-person and virtual** resources and webinars – whether you’d like us to attend for 5 minutes or 50 minutes.

❖ Sharable Content:

- ❖ In November, many new members will have had their **grace period ending for student loans** and, as a result, be getting their first statement. Encourage members to check out the **NEA Student Debt Navigator powered by Savi** to learn what forgiveness programs they’re eligible for and options to lower their

payments through an Income Driven Repayment (IDR). Contact Sean at NEA Member Benefits smabey@neamb.com to schedule a “**Generation Debt: Student Loan Forgiveness**” training for members.

- ❖ **The CTA 403(b) Retirement Savings Plan** was designed by CTA to benefit its members, giving them a vetted, quality retirement plan with low fees so they can keep more of their savings. The plan provides first-rate mutual funds and is intended to supplement CalSTRS/CalPERS pension plans. Learn more at: CTAMemberBenefits.org/rsp.
- ❖ If you’ve experienced a qualifying **Family Status Change**, you may be eligible to apply for CTA-endorsed Disability and CTA-endorsed Life insurance from Standard Insurance Company (The Standard). Family Status Change events allow you to apply **with no health questions asked**, including: marriage/divorce or legal separation; initiation or dissolution of a Domestic Partner relationship; birth or adoption of a child; death of a Spouse/Domestic Partner or child; and more. See full eligibility requirements at: standard.com/cta/fsc.

☐ **Sharable Content: Make it Fun!**

- ❖ Discover **CTA Access to Savings** discounts just in time for **winter shopping!** Log-in at CTAMemberBenefits.org/access and don’t forget to download the **MyDeals app** for mobile devices to find great deals on-the-go. For detailed instructions, download the [CTA Access to Savings Flyer](#).
- ❖ **Traveling?** Take advantage of deals through both CTA and NEA Member Benefits. Whether it’s **car rentals, hotel and resort stays, or airfare**, visit the **CTA’s Access to Savings** to book great deals. CTAMemberBenefits.org/access
- ❖ Hate holiday shopping and don’t know what to buy your Great Aunt Bertha? Don’t miss out on your **2 FREE magazine subscriptions** through NEA Member Benefits. Choose from a variety of popular, iconic titles at neamb.com/CTA.

Spring



Theme: Spring Cleaning, Entertainment, & Travel

Top Tips –

- Explore Savings on **Travel & Entertainment**
- Exclusive member perks and service with **California Casualty Insurance** for Home, Auto, & Renter's insurance
- Identify & Involve** New Member Leaders to Plan for Next Year!

*Spring is the time when we begin to get outdoors, make **large purchases**, and start planning for **vacations!***

Demonstrate the added value of membership with quality, endorsed programs in partnership with businesses that share our union values, offer educator discounts and provide excellent customer service.

*Whether it's a home or auto purchase or spring and summer vacations you are planning, our union-endorsed partners are here to help **save you money!***

Spring Cleaning:

- Does your **chapter website** include links to CTA and NEA Member Benefits pages?
 - ❖ CTA Member Benefits - CTAMemberBenefits.org
 - ❖ NEA Member Benefits - neamb.com/start
 - ❖ CTA Retirement Savings Plan - CTAMemberBenefits.org/rsp
 - ❖ CTA Financial Wellness Center - CTAinvest.org
- Does the "**Member Benefits Corner**" on your newsletter or website need to be refreshed with new content or images? Based on the survey of your membership and what benefits they enjoy most, do you have any new info to spotlight?

- ❑ When meeting with your members, take the opportunity to share a **Member Benefits video** – CTAMemberBenefits.org/Video – for a quick overview.

Member Protections:

- ❑ Many new educators are dealing with student loans. Do they know about student loan forgiveness available through the US Department of Education? Organize a “**Generation Debt: Student Loan Forgiveness**” presentation. Contact Sean Mabey at smabey@neamb.com. Also, learn more about the **NEA Student Debt Navigator powered by Savi** and use the tool to evaluate what loan forgiveness programs are available through your employment in public education.
- ❑ Also, find more **student debt resources**, including a flyer about the loan forgiveness and cancellation programs at CTAMemberBenefits.org/studentloans.
- ❑ Many CTA members have children looking at their own college costs. Do your members know NEA Member Benefits has a **student loan program**? As an NEA member, receive special **interest rate discounts** and choose from multiple repayment options and terms with **no origination, application fees, or pre-payment penalties**.
- ❖ Summer and Fall are fire season in California, so spring us an important time to communicate with members about **CTA’s Disaster Relief Fund (DRF)**. This fund provides financial assistance to CTA members who suffer significant losses due to natural and other disasters in California. The DRF is funded by voluntary contributions from CTA members and through CTA fundraising drives throughout the year. Go to CTAMemberBenefits.org/drf to find out more.

Protecting Spring Purchases:

- ❑ Provident Credit Union was established in 1950 to serve the California Teachers Association. With an **exclusive .125% rate discount** on mortgage and auto loans, members can earn more with a **new account bonus**, competitive rates on **savings and term-share certificates**, and a **Super Reward Checking** account that pays a high interest rate. Visit: CTAMemberBenefits.org/creditunion.
- ❑ To protect a new or used auto purchase, check out the **CTA Auto Insurance Program** provided by California Casualty: CTAMemberBenefits.org/auto

Sharable Content:

- ❖ **California Casualty** auto, home, and renter’s insurance offers members and their immediate families preferred rates and unique educator-specific benefits. Get a **free**

quote to learn if you can save money or review your policy to ensure that you're adequately covered through current provider. CTAMemberBenefits.org/calcas.

- ❖ **Ending soon!** - Spring reminder for new hires and district transfers who joined your district this school year: Don't miss out on the special enrollment opportunity for CTA-endorsed Voluntary Disability and Life insurance, ending soon. Members **must apply within 270 days** of starting work. Visit standard.com/cta/newhire.

☐ **Sharable Content: Make it Fun!**

- ❖ April showers bring May flowers...remember **CTA Access to Savings** where members can save on flowers, chocolates, gift baskets, and a variety of other deals with over 350,000 participating merchants. Visit ctamemberbenefits.org/access.
- ❖ Find the right car at the right price with the **NEA Auto Buying Program**. See what others paid, then get your member pricing and head to the dealership for a test drive. Share great savings with members by sharing the link: neamb.com/autobuy.
- ❖ When **spring cleaning** this year... search a variety of popular **Access to Savings** deals for your home. Visit ctamemberbenefits.org/access.
- ❖ Did you know... Travel, entertainment, amusement parks, and movie theater discounts are available through CTA Member Benefits? Explore **CTA Access to Savings** for deals on restaurants (including take-out and delivery), retail shops, travel (including hotels & car rentals), theme parks (including Disneyland, Universal Studios Hollywood, Legoland & SeaWorld San Diego), and movie tickets. Go to CTAMemberBenefits.org/access or download the [MyDeals app](#) today!

Identify Leaders:

- ☐ Before school ends, identify members in your local chapter to attend the Member Benefits strand at the **CTA Summer Institute**. Keep tabs on upcoming conferences at cta.org/conferences.
- ☐ Encouraging fellow educators to join CTA and take advantage of the many benefits CTA has to offer is easier when you use the association's **member recruitment and orientation tools**. Find customizable flyers, bulletin board materials and info on CTA's Advocacy Agenda and more at cta.org/leader-resources/member-recruitment-and-engagement.
- ☐ **Train your site reps** to have conversations with members, including sharing Member Benefits resources. Invite us to help by scheduling a training with your current and future leaders. We're available to attend in-person and virtually too!

Summer



Theme: *Keep Momentum, Plan & Have Fun!*

Top Tips –

- Invite** CTA Member Benefits Staff and Endorsed Partners to your Fall Presentations
- Delegate Leadership** in your Chapter by training your site reps to have conversations with members
- Build on Last Years' Successes & Opportunities!**

*Summer is a great time to use Member Benefits to **keep the momentum going** and plan for the upcoming year!*

*Many members are not aware of their eligibility for CTA and NEA Member Benefits **programs designed exclusively for educators.***

*When members learn about these programs, they're excited to discover how they can save money & when they take advantage of these programs, they begin to develop a **stronger relationship with***

their associations.

Summer is for Planning!

- Use the summer to **develop relationships**, including your local CTA-endorsed partner representatives (such as California Casualty and The Standard). Schedule them to speak at your monthly Rep Council or attend one of your online member meetings. Maybe they can even sponsor a **door prize!** Just e-mail us at memberbenefits@cta.org and we'll get you connected.
- Consider placing a "**Member Benefits Spotlight**" in your Chapter newsletter or on your website. Use bright colors and buzz words. Find articles ready for cut-and-paste at CTAMemberBenefits.org/articles.

Member Protections:

- Are you aware that a successful **Chapter Campaign with The Standard** is a way to help your members obtain CTA-endorsed Disability insurance and a minimum of \$100,000² of CTA-endorsed Life insurance **with no health questions asked**³? This is especially helpful for members who have difficulty obtaining insurance due to pre-existing conditions. Contact your Benefits Consultant from Standard Insurance Company (The Standard) to discuss **which month might be best** for your chapter to conduct a Chapter Campaign. [Contact your Chapter Benefits Consultant](#)
- Summer is also a great time for you to remind members to review their **progress towards a comfortable retirement**. Members can find information on **The CTA 403(b) Retirement Savings Plan** at CTAMemberBenefits.org/rsp and download guides and enrollment forms at CTAMemberBenefits.org/download.
- Part of the association's mission is to help make sure educators are adequately protected. Promote Member Benefits tools, including **helpful financial calculators**:
 - **The Standard** at CTAMemberBenefits.org/TheStandard
 - **CTA's Financial Wellness Center** at CTAinvest.org.

Identify Leaders:

- Encourage members who attended the **CTA Summer Institute** to **share what they learned** with other members at your meetings!
- Hold a meeting with your leadership teams to discuss your **member engagement activities** for the year. What can be improved upon next year? What did your surveys indicate that members want next year? What are some fun ways that Member Benefits will be incorporated?
- Hold a **Site Rep training** prior to the start of the school year. Consider inviting CTA staff and CTA-endorsed partners to discuss programs provided automatically with membership, such as **CTA/NEA Educators Employment Liability (EEL) insurance, Group Legal Services Program (GLS), CTA Death & Dismemberment Plan** and **NEA Complimentary Life Insurance**. Go to CTAMemberBenefits.org/Insurance for an overview of these programs.
- Were you able to fit in one of the many CTA/NEA Member Benefits presentations and videos for your members? Be sure to schedule those in regularly to **'spread it out'** and give members just a bit at a time to keep the momentum going. Go to CTAMemberBenefits.org/trainings.
- The work of engaging members is all about relationships! Remind your site reps that **1:1 contact**, especially with any new hires, is vital to the health of the association.

Sharable Content: Make it Fun!

- ❖ Summer Travel Plans? CTA Member Benefits provides **discounts** through Enterprise Rent-A-Car for vehicle rentals at reduced CTA member rates. Log-in at CTAMemberBenefits.org/rentalcar to find your exclusive CTA member discount code.
- ❖ Do your members know that NEA offers a **Pet Insurance Program**? Pets are part of the family, so you'd do anything to keep them healthy. Pet insurance helps you give your pets the care they need and gives you the confidence that you can pay for their veterinary bills. Be sure to send your members the link: neamb.com/pet.
- ❖ **Things to Do!** Did you know that CTA Access to Savings offers member deals for online and in-person **tours and travels** - museums, city tours, road trips, athletics, solving mysteries and more? Visit: ctamemberbenefits.org/access.
- ❖ California Casualty Auto Insurance protects four-legged fur babies with coverage for **pet injury** included in all auto insurance policies. To learn more, visit CTAMemberBenefits.org/calcas.
- ❖ **Changing school districts next year?**
Your coverage with The Standard doesn't automatically transfer with you to your new district. You'll need to reapply for coverage at your new district. And good news - as long as you apply within 270 days of starting work, you won't need to answer any health questions. Plus, you'll be able to add or increase your coverage with CTA-endorsed Disability insurance and up to \$400,000² of CTA-endorsed Life insurance. Learn more at standard.com/cta/newhire.

Planning Ahead for Next School Year

- Download/email or order/distribute the **Member Benefits Highlights Brochure** (revised annually) and other flyers with members by visiting ctamemberbenefits.org/download. Also order materials from NEA Member Benefits by contacting Sean Mabey at smabey@neamb.com.
- Order (or download) and post **Member Benefits posters** on your bulletin boards for members to see. One features various Member Benefits programs and others specifically feature The CTA 403(b) Retirement Savings Plan.

CTA Member Benefits Department

E-mail: memberbenefits@cta.org

Phone: (650) 552-5200

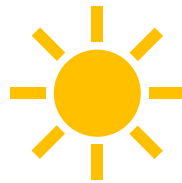
www.ctamemberbenefits.org

NEA Member Benefits

E-mail: Smabey@neamb.com

phone: 800.637.4636

www.neamb.com/start



1 Disability and Life insurance eligibility requirements apply. For complete terms and conditions, visit standard.com/cta/newhire.

2 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.

3 No health questions asked if 5% of eligible chapter members apply for Disability insurance and/or when applying for up to the Guarantee Issue amount of Life insurance.

The information described here is subject to all terms and provisions of the Group Policies. For costs and further details of this offer and 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. GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3 For more information, visit: standard.com/ctaleader