Overview of your CTA/NEA Member Benefits for Retirees

CTA/NEA Member Benefits For You and Your Family

2023-2024
CTA/NEA Resources

CTAMemberBenefits.org
MemberBenefits@cta.org
(650) 552-5200

NEAMB.com/start
Sean Mabey: smabey@neamb.com
(800) 637-4636

Member ID/CTA Membership Department: Membership@cta.org

CTA Member Benefits Website Issues: Websupport@cta.org
The Value of Membership

CTA & NEA Member Benefit programs are designed exclusively for educators.

Members are excited to discover how association benefits can help them save money and find solutions for many of their personal and financial needs.

Membership will deliver rewards throughout your lifetime.
Logging in with the new Single Sign-On is as easy as 1-2-3!

1. Click the **LOG IN** button at the top right corner.

2. Decide if you want to sign in with your e-mail or a Facebook, Google, or Twitter account.
   - **Be sure to login with a personal e-mail, not a work e-mail.**
   - **To validate you in the system, your e-mail must match one that you provided to CTA.**
   - **Not to worry if your e-mail isn’t recognized, to validate all you have to do is provide your 10-digit CTA ID number and zip code when prompted.**

3. Once you are logged in, you will be able to designate a beneficiary, access the discounts and savings, and more!

Questions: CTA Member Benefits– [www.ctamemberbenefits.org](http://www.ctamemberbenefits.org)
Phone: (650) 552-5200 | Email: memberbenefits@cta.org
Enjoy CTA & NEA Member Benefits!

Visit CTAMemberBenefits.org & neamb.com to view all programs and learn more!

Automatic Member Benefits:
- Group Legal Services Program (GLSP)
- Educators Employment Liability (EEL)
- CTA Disaster Relief Fund
- NEA Complimentary Life Insurance

Access to Savings
Discounts on travel, entertainment, dining, home & garden, and more!

CTA Calm Subscription

CTA-endorsed Auto and Home/Renters Insurance

CTA-endorsed Credit Union
Discounts on Mortgage & Auto loans and more

CTA/NEA Credit Card program

A variety of additional programs through CTA and NEA Member Benefits
Passport to Savings: NEA Member Benefits

(“What are my NEA Member Benefits as a CTA/NEA Retired Member?”)

Sean L. Mabey
smabey@neamb.com
Pop Quiz

I would grade retirement as:

• A
• B
• C
• D
• F

• (If anyone says F...I’m trading places with you!)
How do I access NEA Member Benefits...in Retirement?

• Visit www.neamb.com/start

• Click Register Now

• Register or Log-in (Please use a PERSONAL e-mail address and not a school e-mail...might be a good idea to check / change your e-mail)

• Member Service Center 1.800.637.4636

• Sean L. Mabey smabey@neamb.com
Why join CTA / NEA Retired?

• NEA Member Benefits refers the retired individual to their local chapter or CTA to join.
• NEA Member Benefits helps retired chapters in membership recruitment.
Resources

• Scroll to the bottom of the page
• Resources
• “Living in Retirement”
• Helpful Articles

www.neamb.com/start
Living in Retirement: Kiplinger’s Retirement Report

• Scroll to the bottom of the page
• Resources
• “Living in Retirement”
• FREE PDF of Kiplinger’s Retirement Report each month

Read this month's Kiplinger’s Retirement Report

Find practical information and advice to help you better prepare for and enjoy your retirement. This monthly resource, valued at $40/year, is FREE to registered NEA members.

Kiplinger’s Retirement Report - January 2022

www.neamb.com/start
Automatic CTA/NEA Legal Services

CTA/NEA Legal Services Educators Employment Liability (EEL)

- Civil Defense for eligible employment lawsuits
- Criminal Proceedings
- Bail Bond
- Assault-Related Personal Property Damage

Group Legal Services Program (GLSP)

- Required referral from CTA Legal Services
- 1 hour for most retirement matters
- 30 minutes for personal matters
- Approval through CTA Legal Services

Questions: CTA Legal Services Department – www.cta.org/legal
Phone: (650) 552-5425 | Fax: (650) 552-5019
Automatic Insurance

NEA Complimentary Life Insurance

Association Leader AD&D Benefit

$50,000
Disaster Relief Fund (DRF)

Grants Available:
• **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

• Apply online
• 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.

Questions: CTA Member Benefits—www.ctamemberbenefits.org/drf
Phone: (650) 552-5200 | Email: memberbenefits@cta.org
CTA & NEA
Financial Services
CTAMemberBenefits.org
neamb.com
Who supports CTA Members like you?

We Do.
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.

$500 personal property coverage for select personal belongings stolen from your vehicle — whether it’s locked or not.

$500 coverage for fundraising money

$3,000 coverage for personal property used for teaching

Pet Injury protection

Generous Discounts

And! 12-month Rate Guarantee

To Learn More
readyforquote.com/cta
Who plays a key role in honoring educators who inspire students to succeed?

We Do.

Who truly appreciates all that you do for our community, both at and away from school?

We Do.

Who develops exclusive programs, rates and custom-tailored benefits to address the unique needs of California educators?

We Do.

Serving Members for 70 Years!

Unique Educator Benefits

Outstanding Customer Service

Members ONLY Program

Competitive Rates

To Learn More

readyforquote.com/cta
Member Engagement Initiatives

- $10,000 Giveaway
- Music & Arts Grants
- Impact Teen Drivers
- Thomas R. Brown Athletics Grants
- Distinguished Schools Presenting Sponsor
- California Teachers of the Year
- Member Appreciation Events
- Virtual Consumer Workshops
CTA-endorsed Life Insurance Conversion

Current participants who become a **CTA/NEA Lifetime** member may be eligible to continue a portion of their coverage after retirement.

Eligibility and timeline requirements apply. For more information, contact The Standard.

Learn more at:  
CTA Credit Union Services

Provident Credit Union was established in 1950 to serve the California Teachers Association.

- Exclusive mortgage rate discounts
- Exclusive auto loan discounts
- Member-owned
- Accumulator Savings plan – perfect for that 12th paycheck
- Summer or Skip-A-Payment programs
- Term-share certificates
- Competitive rates
CTA Credit Union Services

$300 New Account Bonus
• Open a New Membership with checking & receive $300!\(^1\)

Super Reward Checking
• Earns high dividends & ATM Rebates
• Access to 30,000+ free ATM’s nationwide
• No minimum balance or monthly fee

Low-Rate Auto Loans
• Includes a **0.125% rate discount** for CTA members
• Up to 100% financing of purchase price
• First payment deferred up to 90 days

Discount Mortgage Rates
• Includes a **0.125% rate discount** for CTA members
• Applicable on Fixed and ARM products
• Applies to both purchases and refinances
• Save thousands over the life of the loan

\(^1\) Visit providentcu.org/cta for program details
CTA® Customized Cash Rewards Visa Signature® Credit Card

► Provided by Bank of America

► CTA card features include:

► 3% cash back in the category of your choice: gas, online shopping, drug stores, home improvement & furnishings, dining, or travel.

► 2% cash back at grocery stores and wholesale clubs

► 1% cash back unlimited on all other purchases

► Earn 3% and 2% cash back on the first $2,500 in combined choice category/grocery store/wholesale club purchases each quarter, then earn an unlimited 1%.

► No limit to the amount of cash rewards that can be earned and they don't expire

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. 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. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
CTA® Customized Cash Rewards Visa Signature® Credit Card—Cont.

► Additional CTA card features include:
  ► Unique classroom card design that reflects pride in your profession
  ► Low Introductory APR offer
  ► Competitive rates
  ► Zero liability fraud protection
  ► Digital wallet compatible to enable securely shopping without having to share your credit card account number with most merchants
  ► Free general admission with Museums on Us® to more than 225 museums on the first Saturday and Sunday of every month

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. 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. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
NEA Retiree Health Program

- Provides coverage for the roughly 20% of expenses not covered by Medicare.
- Nationwide coverage that keeps pace with Medicare’s annual charges.
- You’re covered for pre-existing conditions if you’re replacing an existing plan.
- Open Enrollment period each year.

www.neamb.com/start
NEA Dental & Vision Insurance Program

- Members 55+ can opt for the special retiree plan option with a $1,200 annual maximum.
- Dedicated customer service representatives and online plan management tool
- Covered services include dental procedures such as crowns and implants.

www.neamb.com/start
NEA Guaranteed Issue Life Plan

• Guaranteed acceptance for NEA members age 45 and older.
• No medical exam, no health questions
• For members and their spouses ages 45 and older
• Spouses can participate (includes domestic partner)
• Choose one of two plans:
  • Up to $10,000 or $20,000 worth of decreasing term life insurance, regardless of your health, depending on your age.

www.neamb.com/start
In the chat, tell the group where your dream vacation is.
CTA & NEA Discounts & Travel

CTAMemberBenefits.org
neamb.com
CTA ACCESS® TO SAVINGS...
REAL Savings At Your Fingertips...

1. Visit: CTAMemberBenefits.org
2. SIGN UP or LOG IN
3. Select “ACCESS TO SAVINGS”

ONCE REGISTERED, DOWNLOAD THE APP! ‘MyDeals’

ORGANIZATION NAME: CTA ACCESS TO SAVINGS & your 10-digit CTA Member Number.
Access Travel Discounts

Disneyland

Here's how it works

1. Check Availability
View the Disneyland Park Pass Availability Calendar to see if your desired theme park reservation date is available.

2. Purchase Tickets
Choose your desired tickets below. Purchase with us to get the best discounts available.

3. Make Reservation
Link your admission ticket. Create your party, select a date & theme park, review & confirm your visit.
Comparison of Hotel Prices

Access Site

Hotel Site

The Cosmopolitan Of Las Vegas
Las Vegas, Nevada

ABOUT THIS HOTEL
5/5 Stars
9.5 Superb (819 ratings)

The hotel is a unique luxury resort and casino that offers a distinctly different perspective through its commitment to integrating art and high design into every experience. Dining is reinvented with a one-of-a-kind restaurant collection.

VIEW 10 MORE

Hotel Site

ADULTS & CHILDREN
2/0
DATES OF STAY
Aug 5-8

ACCOMMODATIONS
CITY ROOM

TOTAL CHARGES
$1,695.03
ALL ROOMS $1,691.03

All Rooms
Add Code

CITY ROOM

Inviting and spacious, the City Room is an elegant, urban residence in the heart of the Las Vegas Strip, featuring 2 queen-size beds, a large, luxurious bathroom, and state-of-the-art technology. Room features pictured...

View Room Details And Enhancements

View All Rates
## Popular & Familiar Merchants

### Theme Park Direct Ticketing Brands

- Walt Disney World®
- Disneyland®
- Universal Orlando Resort
- Universal Studios Hollywood
- SeaWorld®
- Legoland Florida Resort

### Hotel Brands

- Wyndham Hotel Group
- InterContinental Hotels & Resorts
- Fairfield by Marriott
- IHG® Hotels & Resorts
- Residence Inn by Marriott
- Hilton Hotels & Resorts
- Courtyard by Marriott
- Hyatt
- SpringHill Suites by Marriott
- Sheraton Hotels & Resorts
- Holiday Inn
- Crowne Plaza Hotels & Resorts

### Airlines

- American Airlines
- JetBlue
- Spirit Airlines

### Car Rental Brands

- Thrifty
- Hertz
- Budget
- Alamo
- Avis
- Enterprise

### Cruise Brands

- Carnival
- Celebrity Cruises®
- Disney Cruise Line
- Royal Caribbean International
- Princess Cruises
- NCL Norwegian Cruise Line
SHOW YOUR PHONE AND SAVE...

MY DEALS MOBILE APP

CTA Member Benefits

Search

Big 5 Sporting Goods
$5 off purchase of $25 or more.

Recommended for You

Office Depot
OfficeMax

Quiznos
Quiznos serves toasty sub sandwiches for lunch or dinner. Our sandwiches are...

Read more

Free dessert with any purchase.

Office Depot

Valvoline

Free chips and regular fountain drink with purchase of 8-inch sub, 12-inch sub or full salad.

Las Vegas, NV, US
Jul 13 - Jul 14, 1 Roo...

NIGHTLY
TOTAL + FEES
Wynn Las Vegas
3131 Las Vegas Blvd. South
$136 Nightly

The Cosmopolitan Of...
3708 Las Vegas Blvd S
$203

DEALS
TRAVEL
MORE
Popular & Familiar Merchants

Quick-serve, Pizza, Casual Dining Brands

- Applebee's
- BJ's
- Beppo
- Doordash
- Earl of Sandwich
- Grubhub
- IHOP
- Jersey Mike's
- Marco's Pizza
- Olive Garden
- Planet Hollywood
- Quiznos
- Papa Murphy's
- Yard House
- Mastro's
- Bahama Breeze
- Red Lobster

Shopping and Movie Brands

- BJs
- Carter's
- Claire's
- Columbia
- Dunham's
- Eddie Bauer
- FedEx
- Jo-Ann
- The Home Depot
- Kohl's
- Men's Wearhouse
- Office Depot
- OfficeMax
- Ray Ban
- Target
- World Market
- AMC Theatres
- Cinemark
- Regal

Automotive Brands

- AAMCO
- Midas
- Good Year
- Meineke
- Pep Boys
- Firestone
- Precision Tune
- Advance Auto Parts
Access Mobile App: MyDeals

CTA Access to Savings Smartphone App - My Deals Mobile

Ready. Set. Save!

New User? Enter “CTA Access to Savings” as your organization name to continue. After, please verify eligibility with your email address and if prompted your 10-digit CTA Individual ID Number. Please contact the CTA Membership Department at (630) 552-5278 if you do not know your 10-digit CTA Individual ID Number.

Already have an account? Enter your Access email and password to log in.
CTA Car Rental Program

To find the Rental Car Program for you:

• Visit www.CTAMemberBenefits.com
• Go to Discounts & Travel
• Then select Rental Car Discount

Questions: CTA Member Benefits– www.ctamemberbenefits.org
Phone: (650) 552-5200 | Email: memberbenefits@cta.org
Questions: CTA Member Benefits— www.ctamemberbenefits.org
Phone: (650) 552-5200 | Email: memberbenefits@cta.org
NEA Travel Program

• $500 Travel Dollars every anniversary date of registering
• Earn $100 Travel Dollars for all airfare reservations
• Earn $150 Travel Dollars for subscribing to our Travel Newsletter
• Earn up to $500 annually as surprise gifts

www.neamb.com/start
NEA Travel Program

- Car Rentals
  - Destination
  - Dates
  - Times
- Budget
- Hertz
- Alamo
- Enterprise
- Thrifty
- Dollar
- National

- Airfare
  - Destination
  - Dates
  - Times
- All airlines
- US and International flights

- Cruises
  - Destination
  - Dates
  - All cruise lines
  - 21,000 cruise departures

www.neamb.com/start
### NEA Travel Program

- **Hotels**
  - Destination
  - Dates
  - Amenities
  - Price Range
  - 300,000 hotels

<table>
<thead>
<tr>
<th>Hotel</th>
<th>Rating</th>
<th>Location</th>
<th>Distance from Nashville, TN, USA</th>
<th>Market Rate</th>
<th>Travel Dollars</th>
<th>Avg. Night</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hutton Hotel</td>
<td>★★★★☆</td>
<td>Nashville, Tennessee, United States</td>
<td>1.1 miles from Nashville, TN, USA</td>
<td>$695</td>
<td>$329</td>
<td>$122</td>
<td></td>
</tr>
<tr>
<td>SpringHill Suites by Marriott Nashville</td>
<td>★★★★☆</td>
<td>Nashville, Tennessee, United States</td>
<td>0.6 miles from Nashville, TN, USA</td>
<td>$1,116</td>
<td>$500</td>
<td>$205</td>
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<td>Grand Hyatt Nashville</td>
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<td>Nashville, Tennessee, United States</td>
<td>0.4 miles from Nashville, TN, USA</td>
<td>$1,027</td>
<td>$318</td>
<td>$236</td>
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</tbody>
</table>

[www.neamb.com/start]
Free Calm Subscription

The world’s #1 app for mental health

Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Once you are logged into the CTA Member Benefits Calm page:

- Follow the instructions to register your free account
- Your 10-digit CTA member ID is required. If you don’t know your CTA member ID, please call the CTA Member Benefits Department at (650) 552-5200
- Once you’ve signed up, you can add up to 5 dependents (age 16 years or older) via the “Manage Subscription” page inside your Calm account at www.calm.com

To activate your subscription, scan the QR code or visit: www.ctamemberbenefits.org/calm

This must be done on a web or mobile browser (not in the app itself).
## 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
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.
The CTA Member Benefits video can be found at CTAMemberbenefits.org
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- NIA Complimentary Life Insurance
- CTA Group Legal Services (GLS) Program
- CTA-NIA Educators Employment Liability (EEL) Plan
- CTA Disaster Relief Fund

Insurance
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- CTA Auto & Homeowners Insurance Program

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- CTA 403(b) Retirement Savings Plan
- CTA Financial Wellness Center
- Provider: Credit Union
- CTA® Customized Cash Rewards Visa Signature® Credit Card

Additional Benefits
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Contact List

2022/2023

Automatic Benefits

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<th>Provider</th>
<th>Telephone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>CTA Death &amp; Disability Plan</td>
<td>CTA Member Benefits</td>
<td>800-368-0500</td>
<td>CTAMemberBenefits.org/ldi</td>
</tr>
<tr>
<td>NIA Complimentary Life Insurance</td>
<td>NIA Member Benefits</td>
<td>800-837-4600</td>
<td>niamemberbenefits.org</td>
</tr>
<tr>
<td>CTA/NEA Car Insurance</td>
<td>CTA Legal Services Society</td>
<td>916-356-7376</td>
<td>nea.org/legal</td>
</tr>
<tr>
<td>CTA Disaster Relief Fund</td>
<td>CTA Member Benefits</td>
<td>800-353-5230</td>
<td>CTAMemberBenefits.org/drf</td>
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<tr>
<td>CTA Travel, Entertainment &amp; Purchasing Discounts</td>
<td>NIA Member Benefits</td>
<td>800-837-4600</td>
<td>niamemberbenefits.org</td>
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<tr>
<td>Voluntary Benefits</td>
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<td>NEA梭optional Savings Plan</td>
<td>NEA Member Benefits</td>
<td>800-353-5230</td>
<td>NEAmemberbenefits.org</td>
</tr>
<tr>
<td>CTA Web</td>
<td>CTA Business Initiatives &amp; Development Department</td>
<td>800-353-5230</td>
<td>CTAmemberbenefits.org</td>
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<tr>
<td>CTA/NEA Group Life Insurance</td>
<td>Standard Insurance Company</td>
<td>800-353-5230</td>
<td>NEAmemberbenefits.org/life</td>
</tr>
<tr>
<td>CTA/NEA Group Disability Insurance</td>
<td>Standard Insurance Company</td>
<td>800-353-5230</td>
<td>NEAmemberbenefits.org/disability</td>
</tr>
<tr>
<td>CTA Auto and Home Insurance Program</td>
<td>California Catholic</td>
<td>800-837-4600</td>
<td>NEAmemberbenefits.org/catholic</td>
</tr>
<tr>
<td>CTA Financial Services</td>
<td>President Credit Union</td>
<td>800-353-5230</td>
<td>NEAmemberbenefits.org/fisc</td>
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<tr>
<td>CTA/NEA Car Program</td>
<td>Empire Auto Rents A Car</td>
<td>800-353-5230</td>
<td>NEAmemberbenefits.org/autos</td>
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<tr>
<td>NEA Member Benefits Programs</td>
<td>NEA Member Benefits</td>
<td>800-353-5230</td>
<td>NEAmemberbenefits.org</td>
</tr>
<tr>
<td>CTA Credit Card Program</td>
<td>Bank of America</td>
<td>800-775-7414</td>
<td>CTAmemberbenefits.org/creditcard</td>
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</tbody>
</table>

CTA Member Benefits Publications

CTAMemberBenefits.org/download
The Added Value of CTA/NEA Retired Membership