

How Member Benefits Messages Can Help Address Objections

When talking with members about association membership, there are many tools you can employ to engage them. Occasionally, you may find it helpful to use your knowledge of Member Benefits programs and services to address certain objections to membership or to the Member Benefits programs.

To give you an idea, we've posed several objections and listed possible responses. Reading through these examples will improve your knowledge about these programs and assist in your conversations with members. We hope they are helpful.

1. **"Membership costs too much. I can't afford it."**

- "Membership can actually save you money if you take advantage of the CTA and NEA Member Benefits. You'll be surprised to see that you can save on everyday expenses, travel, entertainment, insurances, and more. Many members offset the cost of association membership with substantial savings."
- "If you needed an attorney to defend you against charges such as child abuse, how would you pay the bill?"
- "In addition to access to unique Member Benefits programs and special rates, you have several automatic services at no cost – simply for being a member. These include educators' liability insurance, legal services, automatic life benefits from both CTA and NEA, grants for qualifying disasters, and even two free annual magazine subscriptions. The CTA and NEA Member Benefits staff work to provide benefits and savings for members."
- "I hear you. But what I found when I switched my auto insurance last year, I can save just by being a member. I was able to get better coverage with California Casualty and am saving \$450 each year." (This can be your experience or someone you heard about). The more you talk about Member Benefits, the more you'll learn about your members' delight with the savings.

2. **"I'm a new to the district and will be paying off my student loans for years. I'm overwhelmed."**

- "I'll send you information about federal student loan debt forgiveness and cancellation that might be helpful. You may be eligible for loan forgiveness." (Find a flyer and links at www.CTAMemberBenefits.org/toolkit that you can forward to the member.)
- "What I like about our Member Benefits program, in addition to the savings they provide, is that experts in our association have developed these programs for us, including evaluating the quality of the programs offered. And, if we have complaints,

they also provide advocacy for us. I appreciate them saving me time when I'm shopping for products and their standing behind the programs."

- "Let me give you a *CTA Member Benefits Highlights* brochure so you can get an idea of the types of discounts and programs that are offered. You can feel confident that the CTA and NEA member Benefits staff have betted these programs for members and they offer quality products, competitive rates, and excellent customer service."

3. "Why should I join? I get the benefits for nothing."

- "Most of the benefits you enjoy now would not be available to you as a non-member. As an example, your Member Benefits are designed exclusively for members. Non-members are not eligible and disruption in your membership could result in higher rates, reduction in benefits, and cancellation of coverage."
- "The more members we have in the state and nationally, the greater our negotiation power with our Member Benefits vendors – guaranteeing us better choice in companies, better rates, and benefits."

4. "I'd join the local or state association but not NEA."

- "For Member Benefits, you'll be surprised how many of the Member Benefits are provided by NEA Member Benefits. NEA has 3.2 million members and their programs support a staff working constantly to improve the programs available to you – discounts, insurances, travel, and professional development. It's good that we have such a powerful group to support such strong Member Benefits programs for our members."

5. "I don't like unions."

- "Do you know all that our association provides – professional development, community action, child protection, help for parents, workshops and conferences on professional issues ranging from stress and discipline to school safety, technology, and teacher quality? And we look out for each other, including using our association to develop valuable Member Benefits products and services helpful to us every day. It's good to get a complete picture of what the union provides and what you could lose without your association membership."

6. "The association doesn't do anything for kids and education."

- "The association works to benefit students and improve education. You can see much of what they are doing at the www.cta.org and www.nea.org websites. They also work to benefit members, enabling them to give their best to their profession. You'll find many Member Benefits to benefit you, your family, and your career."

- 7. “I don’t know anything about what benefits are available to me as a member.”**
- “I can help you with that. I’ll bring a *CTA Member Benefits Highlights* brochure by for you. In the meantime, pull out your smart phone and we can download the CTA Member Benefits phone App for your iPhone or Android. The website is www.CTAMemberBenefits.org.”
- 8. “I requested a quote once for auto insurance and it was more expensive than what I had in place at the time. The program didn’t seem very competitive.”**
- “I’m glad you requested a quote. Many members are reporting that they are seeing significant savings to switch. You’d be surprised how many variables affect an auto quote – with California Casualty and also your current carrier. It’s worth checking periodically to see how the rates have changed.”
 - “Don’t be discouraged. All of our programs are chosen and designed not only for cost but also for customer service, quality, and many other factors. All programs are competitive so not everyone will always see a savings. It’s worth checking more Member Benefits programs because you may find other valuable services that will benefit you.”
- 9. “I can get benefits anywhere.”**
- “That’s true. We are all bombarded with offers and promotions from sales companies. In fact, we’ve even seen some come to visit us at work, vendors that are not approved by CTA. The advantage of selecting CTA and NEA vendors are twofold, they have been vetted by the association and association staff stand behind them, even if you should have a complaint. It’s reassuring to know that vendors and programs have been developed with unique benefits for our members and that experts have chosen these programs for us.”
- 10. “Seems like CTA spends a lot of money promoting and selling products to members.”**
- “That’s an interesting misconception and I’m glad you asked. Both the NEA and CTA Member Benefits programs are supported by the programs themselves, not association dues. I liked this feature when I first heard about it. It doesn’t make sense that members not benefiting from the Member Benefits programs should be supporting them. The programs are self-sufficient.”
 - “The programs can remain attractive and competitive because we have so many members utilizing the programs, an estimated 150,000 or so. Also, our vendors save money that other vendors spend to reach the general public. They partner with us to promote the programs to benefit our members.”

11. “This is the first I’ve heard of it. How do I learn more?”

- “I’m not surprised. As an association, I’m sure we could do more to spread the news with members. What can we do in our association to help raise the awareness do you think?”
- “I can help you with that. I’ll bring a *CTA Member Benefits Highlights* brochure by for you. In the meantime, pull out your smart phone and we can download the CTA Member Benefits phone App for your iPhone or Android. The website is www.CTAMemberBenefits.org.”

12. “If I have a complaint about any of these programs offered by the association, what can I do?”

- “I’m glad you came to me. That’s one of the best features of CTA and NEA-endorsed programs. We have experts to call to help us. For CTA, you can call 650-552-5200 and ask for help. For NEA, you can call 800-637-4636.”
- “For CTA programs, you can talk with Member Benefits about the Advisory Panel on Endorsed Services, a committee of members that meets a couple times each year to hear complaints about endorsed vendors. For many of the contracts, this committee can review their decisions and overturn them if they feel that the carrier has not followed established procedures, the contract has been violated, or that the carrier’s decision is not consistent with past practice.”
- “CTA and NEA are interested in your opinions. They strive to maintain popular programs with exceptional service. If you are not happy, they want to hear about it.”

13. “I do have a complaint about CTA and NEA-endorsed programs. They send me too many offers and I’m not really interested. How can I get them to stop?”

- “We don’t hear that complaint very often. The one we hear most often is that members are not aware of the Member Benefits that are available to them. That’s why offers are sent directly to members so that they can be made aware and can take advantage of these offers.”
- “I understand, we’re all bombarded. If you’d like to stop these mailings coming to your address, you can have us suppress your contact information with certain vendors or for all. Just contact CTA Member Benefits at 650-552-5200 or email them at member_benefits@cta.org.

CTA Member Benefits
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