THE VALUE OF CTA AND NEA MEMBER BENEFITS

Many members are not aware of their eligibility for CTA and NEA Member Benefits programs designed exclusively for educators. When our members learn about these programs, they are excited to discover how they can save money and find solutions for their personal needs. When they take advantage of these programs, they begin to develop a stronger relationship with their associations. This is a relationship that can grow as members continue to appreciate our quality programs and the savings they provide.

Members should be prepared in case of loss, whether it's a disability keeping them from work, car accident, or other adversity. Our quality programs offer competitive rates, exclusive benefits, and have been vetted and are monitored. If members are not satisfied with our programs, they are encouraged to contact our Member Benefits department for assistance.

PROTECTION FOR MEMBERS

- **CTA Death & Dispensmember Plan and NEA Complimentary Life Insurance** – Two programs provided automatically with membership. Be sure to designate your beneficiary today at both CTA & NEA!
- **CTA Group Voluntary Life and Disability Insurance Plans provided by The Standard** - Protects members’ families and livelihoods in the case of death or disability.
- **CTA Auto/Home/Renters Insurance provided by California Casualty** – Includes insurance with special rates and educator-specific benefits, such as waived deductibles for accidents in school (e.g., desks), classroom protection for teaching materials (home & contents), summer skip payment option and 12-month rate guarantee.
- **CTA/NEA Educators Employment Liability** – Provides insurance coverage up to $1,000,000 in liability, plus legal defense costs, for claims or lawsuits brought against member educators for activities arising from their educational employment activities.
- **Supplement Legal Services Program** – Provides quality legal representation by a CTA-approved and assigned attorney for certain legal disputes involving a member’s employment, including credential reviews, permanent teacher dismissals, layoffs, criminal allegations, and statutory leave rights.
- **CTA Disaster Relief Fund** - Provides grants to members who have experienced losses due to disasters in California.
- **Popular NEAMB insurance programs** – Pet Insurance, Long Term Care, Retiree Health (supplement to Medicare), & more

DISCOUNTS AND TRAVEL

Members are looking for deals and ways to stretch their paychecks. We have many programs that provide savings on both everyday and major purchases and on travel and entertainment. Members will discover that they can easily offset the cost of association membership by utilizing their discounts.

- **CTA Access to Savings** – Numerous discounts on restaurants, retail shops, travel (including hotels & airfare), theme parks (including Disneyland, Universal Studios Hollywood & SeaWorld San Diego), and movie tickets. Go to NEAMB.com to access or download the MyDeals app today!
- **Discounts at NEAMB.com** – NEA Auto Buying Program, Click & Save, NEA Travel, GE Appliance Store, 1-800-Flowers, & more
- **CTA Auto Buying Program** – NEA Group Voluntary Disability Insurance Plan – Disability insurance is beneficial to new members who have limited sick leave, often not eligible for State Disability Insurance, and may need a pregnancy leave (standard.com/cta/newhire). New Student Loan Benefit and Cancer Benefit is automatically included with CTA-Endorsed Disability Insurance!
- **NEA Group Voluntary Disability Insurance Plan** – Provides insurance coverage up to $1,000,000 in liability, plus legal defense costs, for claims or lawsuits brought against member educators for activities arising from their educational employment activities.
- **Supplement Legal Services Program** – Provides quality legal representation by a CTA-approved and assigned attorney for certain legal disputes involving a member’s employment, including credential reviews, permanent teacher dismissals, layoffs, criminal allegations, and statutory leave rights.
- **CTA Disaster Relief Fund** - Provides grants to members who have experienced losses due to disasters in California.
- **Popular NEAMB insurance programs** – Pet Insurance, Long Term Care, Retiree Health (supplement to Medicare), & more

FINANCIAL TOOLS AND RESOURCES

Members are searching for help with their financial needs and look to their associations to provide information and quality programs. Many members are struggling with federal student loan debt, preparing for comfortable retirements, starting their families, and many more financial issues. We can assist them with information and resources in several areas, including:

- **CTA Retirement Savings Plan** – a 403(b) plan created by CTA to benefit its members giving them a vested quality retirement plan with low fees, so they can keep more of their savings. The plan provides first-rate mutual funds such as BlackRock and Vanguard and is intended to supplement CalSTRS and CalPERS pension plans.
- **CTA Auto/Home/Renters Insurance** – Super Reward Checking Accounts and exclusive discounts on home mortgages and auto loans.
- **CTA/NEA Auto-Buying Program** – Helps locate the best deals for new or used vehicles.
- **Federal Student Loan Debt Forgiveness** - Resources at CTAMemberBenefits.org/studentloans & NEAMB.com/loanforgiveness.

ENGAGE NEW MEMBERS

Our new members are often overwhelmed with their careers and personal lives. They often struggle with finding the time to make the best choices and decisions on their finances and needs. Our Member Benefits programs provide numerous valuable resources of special interest to new members.

- **CTA Group Voluntary Disability Insurance Plan** - Disability insurance is beneficial to new members who have limited sick leave, often not eligible for State Disability Insurance, and may need a pregnancy leave (standard.com/cta/newhire). New Student Loan Benefit and Cancer Benefit is automatically included with CTA-Endorsed Disability Insurance!
- **NEA Group Voluntary Disability Insurance Plan** – Provides insurance coverage up to $1,000,000 in liability, plus legal defense costs, for claims or lawsuits brought against member educators for activities arising from their educational employment activities.
- **Supplement Legal Services Program** – Provides quality legal representation by a CTA-approved and assigned attorney for certain legal disputes involving a member’s employment, including credential reviews, permanent teacher dismissals, layoffs, criminal allegations, and statutory leave rights.
- **CTA Disaster Relief Fund** - Provides grants to members who have experienced losses due to disasters in California.
- **Popular NEAMB insurance programs** – Pet Insurance, Long Term Care, Retiree Health (supplement to Medicare), & more

To help new members build credit history.

- **CTA Auto/Home/Renters Insurance Program** – provided by California Casualty – offers new members guidance for, what could be, their first-time buying insurance.
- **New members can sign up at NEAMB.com/welcome to receive helpful suggestions and benefits tailored to new members.**
- **NEA Student Loan Forgiveness Navigator powered by Savi** – Visit NEAMB.com/loanforgiveness to learn about and use the tool to evaluate what loan forgiveness programs are available to you through your employment in public education.
Member Benefits messaging is one of the powerful tools you can employ to connect with your members and demonstrate a valuable benefit of association membership. Several member engagement activities are listed below; and you can find additional information at CTAMemberBenefits.org/leaders.

- Communicate early with new and potential members – request listings of all employees (AB 119 will assist you) – sharing The CTA Member Benefits Highlights 2020-2021 brochure is a great introduction to their Member Benefits
- Survey your members to gauge their awareness and interest in Member Benefits and help you to focus on the programs most important to them
- Calendar a strategy to message Member Benefits throughout the year – see examples at CTAMemberBenefits.org/leaders
- When interacting with members, listen for interests and needs for which the association can assist
- Regularly share information about Member Benefits with your members with articles, posters, publications, discussions, etc.
- Sign-up for receipt of ongoing Member Benefits news to share with your members at CTAMemberBenefits.org/signup
- Small reminders can have an impact – think about sharing anchors such as a roll of Lifesavers with a label that states, “Your Member Benefits can be a lifesaver, check them out!”
- Share The CTA Member Benefits Highlights 2020-2021 with every member each year to refer to for assistance
- Invite Member Benefits staff to provide trainings on Member Benefits, the CTA 403(b) Retirement Savings Plan, or federal student loan debt forgiveness
- Share flyers featuring Member Benefits information (available at CTAMemberBenefits.org/leaders)
- Use webinars and videos at CTAMemberBenefits.org/training to remind members about their Member Benefits
- Invite CTA-endorsed vendors such as The Standard and California Casualty to attend back-to-school or other member functions and to advertise in your chapter directory, newsletter, website, or other publications
- Consider requesting a chapter campaign with The Standard – It’s a great way to give all eligible members of your chapter an opportunity to enroll in Disability and Life Insurance without having to provide proof of good health
- Link Member Benefits websites (CTAMemberBenefits.org and NEAMIB.com) to your Chapter’s website
- Host social events and add a Member Benefits spin – a game, endorsed vendor presence (California Casualty, The Standard, and Provident Credit Union), handout an MB-themed anchor, show a short Member Benefits video, etc.
- Share the valuable resources we have for federal student loan debt forgiveness (CTAMemberBenefits.org/studentloans & NEAMIB.com/loanforgiveness) and CTA Financial Wellness Center (CTAinvest.org)

General Information

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Note - Listed above are many of the popular CTA and NEA Member Benefits programs. To find additional programs and information, go to CTAMemberBenefits.org and neamb.com. You can also call (650) 552-5200 for CTA Member Benefits and (800) 637-4636 for NEA Member Benefits.