Get on the Right Track with CTA/NEA Member Benefits

CTA/NEA MEMBER BENEFITS FOR YOU, FOR YOUR FAMILY & FOR YOUR CAREER

2020-2021
Union Advocacy & Quality

CTA’s Rigorous Selection and Oversight Process
• CTA Organizational Handbook policies and procedures
• Vendor Evaluation Screening Committee (VESC)
• Formal Request for Proposal
• Due diligence to select best partners
• Formal endorsement agreements
• CTA Board approval

Ask for assistance
Step 1: Endorsed Partner Vendor Representative
Step 2: CTA Member Benefits Department
   (650) 552-5200 | memberbenefits@cta.org
Step 3: CTA Advisory Panel on Endorsed Services (APES)

NEA Business Partners
• Evaluation by NEA Member Benefits Partner Relations Team
• Recommends business partners for endorsement

Ask for assistance
• NEA Member Benefits – Sean Mabey
   (801) 699-5569 | smabey@neamb.com
How to access your CTA Member Benefits

- Step 1. Go to www.CTAMemberBenefits.org
- Step 2. Click the “SIGN UP” button
- Step 3. Complete your registration (your name, address and 10-digit CTA ID number (must match the association database)
- Step 4. Create a Username and Password
- Step 5. Click “LOG IN” button in the upper right of the website.
- Step 6. Register a beneficiary for the CTA Death & Dismemberment Plan (automatic benefit)

(If you cannot find your CTA Member ID, contact the CTA Membership Dept at Membership@cta.org)
(If you already have a login and forgot your username and password, contact websupport@cta.org with your name and ID number to request your username and a reset password)
Register Online
NEA Member Benefits

- **Step 1.** Go to [www.neamb.com/start](http://www.neamb.com/start)
- **Step 2.** Click the BLUE “Register Now” Button
- **Step 3.** Complete the personal information, using a personal (not work) e-mail
- **Step 4.** Click the BLUE “Create an Account” Button
- **Step 5.** Click “SIGN IN” Button in the upper right of the website.
- **Step 6.** Go to [www.neamb.com/start](http://www.neamb.com/start), register your **beneficiary** for NEA Complimentary Life Insurance. (First box in upper column)
NEA Member Benefits
Some Things to Remember or Do

- When you log-in, you will see the CTA logo in the upper right corner.
- If you have any problems, call our Member Advocacy Center (MAC) at 800.637.4636
- Once you register, you can explore, but in order to make a purchase, it takes 24 hours for NEA MB to “verify” your membership status.
- Select your TWO FREE magazine subscriptions at www.neamb.com/cta
- Enter our gift card giveaway.
<table>
<thead>
<tr>
<th>How We Help</th>
<th>Banking &amp; Lending</th>
<th>Insurance</th>
<th>Everyday Savings</th>
<th>Home &amp; Auto</th>
<th>Travel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family &amp; Wellness</td>
<td>Credit Cards</td>
<td>Life</td>
<td>Limited-Time Offers</td>
<td>Appliances Discount</td>
<td>Vacations &amp; Tours</td>
</tr>
<tr>
<td>Life Insurance Protection</td>
<td>Personal Loan</td>
<td>Auto &amp; Home Coverage</td>
<td>NEW! Shop Now, Pay Later</td>
<td>Heating Oil Program</td>
<td>Car Rental</td>
</tr>
<tr>
<td>Paying for College</td>
<td>Savings, CD &amp; Money Mkt Accounts</td>
<td>Accidental Death &amp; Dismemberment</td>
<td>Online Shopping</td>
<td>Auto Buying</td>
<td>Hotel Discount</td>
</tr>
<tr>
<td>Personal Finance</td>
<td>Home Loan</td>
<td>Dental &amp; Vision</td>
<td>Tax Preparation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Planning</td>
<td>Student Loans</td>
<td>Medicare Supplement</td>
<td>Office &amp; Classroom Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopping Discounts</td>
<td>Student Loan Forgiveness &amp; Refinancing</td>
<td>Hospital, Disability &amp; Long-Term Care</td>
<td>Flowers &amp; Gourmet Gifts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Loan Debt</td>
<td></td>
<td>Sport &amp; Leisure Vehicle Insurance</td>
<td>Warehouse Club</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel &amp; Vacations</td>
<td></td>
<td>Renters</td>
<td>Membership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Car</td>
<td></td>
<td>Pet Health</td>
<td>Cell Phone Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Home</td>
<td></td>
<td></td>
<td>Magazine Subscriptions</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Hearing Aid Discount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>About Us</td>
<td>Investing &amp; Retirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Retirement Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Back to School Welcome!

2020-2021
Importance of Membership

✓ Exclusive benefits bring value to membership
✓ Savings can offset the cost of association dues
✓ Connect and engage members in interesting and exciting ways

Did you know?
• Joining the local association means being part of CTA (state level) and NEA (national level)
• Joining the local association comes with automatic benefits and added levels of protection
• CTA/NEA Member Benefits should become a regular part of communication for your local association
• For **CTA/NEA Retired** membership, go to:
  • Website  [cta.org/for-educators/meet-cta/retired](http://cta.org/for-educators/meet-cta/retired)
  • Call 650-552-5278
  • E-mail  [CTA-Retired@cta.org](mailto:CTA-Retired@cta.org)
# 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

### Extended Educators Employment Liability (EEEL) Coverage

- Rendering Services:
  - Dental Hygienists
  - Certified Athletic Trainers

- Teaching & Supervising:
  - Physical Therapists
  - Occupational Therapists
  - Registered Nurses

### Group Legal Services Program (GLSP)
- Required referral from CTA staff
- 1 hour for most employment matters
- 30 minutes for personal matters
- Approval through local CTA Primary Contact Staff (PCS)

---

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

CTA DEATH & DISMEMBERMENT PLAN

No enrollment is required for eligible members. Members should designate (a) beneficiary(ies) at CTAMemberBenefits.org & neamb.com.

If no beneficiary is designated, benefits will be paid in the following order:

1. Spouse/Domestic Partner
2. Children
3. Parents
4. Brothers and sisters
5. Executor or administrator

<table>
<thead>
<tr>
<th>Years of Continuous Membership</th>
<th>Death Benefit</th>
<th>Accidental Death &amp; Accidental Dismemberment (AD&amp;D) Benefit</th>
<th>Occupation / Association Leader AD&amp;D Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$200</td>
<td>$1,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>2</td>
<td>$400</td>
<td>$2,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>3</td>
<td>$600</td>
<td>$3,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>4</td>
<td>$800</td>
<td>$4,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>5</td>
<td>$1,000</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>6</td>
<td>$1,200</td>
<td>$6,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>7</td>
<td>$1,400</td>
<td>$7,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>8</td>
<td>$1,600</td>
<td>$8,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>9</td>
<td>$1,800</td>
<td>$9,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>10 or more years</td>
<td>$2,000 (Maximum Benefit)</td>
<td>$10,000 (Maximum Benefit)</td>
<td>$50,000 (Maximum Benefit)</td>
</tr>
</tbody>
</table>

NEA COMPLIMENTARY LIFE INSURANCE

<table>
<thead>
<tr>
<th>Years of Continuous Membership</th>
<th>Death Benefit</th>
<th>AD&amp;D Benefit</th>
<th>Occupation/Association Leader AD&amp;D Benefit</th>
<th>Unlawful homicide while at work</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>$200</td>
<td>$1,000</td>
<td>$50,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>2 years</td>
<td>$400</td>
<td>$2,000</td>
<td>$50,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>3 years</td>
<td>$600</td>
<td>$3,000</td>
<td>$50,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>4 years</td>
<td>$800</td>
<td>$4,000</td>
<td>$50,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>5 or more years</td>
<td>$1,000</td>
<td>$5,000</td>
<td>$50,000</td>
<td>$150,000</td>
</tr>
</tbody>
</table>
Automatic: CTA Disaster Relief Fund

Provides financial assistance to CTA Members

- Cash grants up to $1,500 – damage must exceed 5% or more of replacement cost of your primary residence
- Additional grants for up to $1,500 – for losses in excess of $50,000
- School Site Grants up to $500 each – for personal losses at your school site
- Temporary Displacement Grant up to $500 – for mandatory evacuation order from your primary residence for 5 days or more

For an application, visit www.CTAMemberBenefits.org/drf

The filing deadline is 12 months from the date of the incident
General Warning

SECTION 125 CAFETERIA PLAN ADMINISTRATORS

• Hired by the district to provide overall compliance
• Record monthly payroll deductions
• Conduct orientation/presentation to educate employees of benefits (open enrollment meetings)

WARNING

• Section 125 Cafeteria Plan Administrators may be insurance agents that may use required new hire open enrollment meetings (sometimes 1-on-1) to sell optional, sometimes high-cost, insurance products (cancer, life and disability insurance, annuities, and more)

Encourage CTA members to visit www.standard.com/cta/newhire to compare coverage and premium, and enroll in a CTA endorsed plan.
Protecting Your Paycheck with Disability Insurance

- Most members aren’t eligible for State Disability Insurance (SDI)
- Top causes of disabilities include: muscle and bone disorders; accidents; mental health conditions; cancer; cardiovascular conditions; and pregnancy
- Average length of disability for CTA members is 124 Days
- How long can you go without a paycheck?
- Health insurance pays your doctor. Disability insurance pays you.
- The Standard is the only CTA-endorsed provider for Voluntary Disability and Life insurance.
- CTA-endorsed plan comes with exclusive Student Loan Benefit and Cancer Benefit provided at no additional cost by CTA*

*Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims who meet additional specific criteria. CTA provides these benefits at no extra cost, and The Standard acts only as the claims administrator of these benefits. Student Loan and Cancer Benefits are not provided under the Disability insurance policy.
CTA Introductory Disability Insurance provides 9 months of Disability insurance to eligible new educators, at no cost to them, when they become a CTA member for the first time within the first 90 days of work.¹

- Available to eligible new educators starting work on or after 7/1/2020
- Includes all the same features and benefits as CTA-endorsed Voluntary Disability insurance
- CTA provides this plan to newly hired educators when they become CTA members within their first 90 days of work

¹ CTA Introductory Disability insurance available to eligible new educators starting work on or after 7/1/2020 who become CTA members for the first time within 90 days of their first day of work. Disability insurance eligibility requirements apply.
CTA Introductory Disability Insurance for New Educators

Eligibility Requirements

Enrollment is automatic when an eligible member meets these criteria:

1. They complete their CTA membership application within 90 days of first day of work.
2. They must also meet the Participant definition for Disability insurance, including:
   • Be a CTA member in good standing
   • Not be a full-time member of the armed forces
   • Work an average of at least 15 hours per week
   • Have an annual contract or equivalent with the employer
Continuation Option

• Members can apply with **no health questions asked** to convert their CTA Introductory Disability insurance to CTA-endorsed Voluntary Disability insurance **at any time before the end of the 9-month coverage period**.

• Applying during this time will eliminate any gaps in coverage.

• Payroll deductions for CTA-endorsed Voluntary Disability insurance will automatically start when their CTA Introductory Disability period ends.

Apply online: [standard.com/cta/newhire](http://standard.com/cta/newhire)
New Hire Voluntary Coverage Options

New educators and district transfers have an opportunity to apply for Voluntary coverage without answering any health questions when applying within 270 days of starting work:

**CTA-endorsed Disability Insurance**
District transfers and educators who don’t qualify for the CTA Introductory Disability insurance can apply for CTA-endorsed Voluntary Disability insurance without answering any health questions.

**CTA-endorsed Life Insurance**
Newly hired CTA members and district transfers have an opportunity to apply for up to $200,000 of Life insurance\(^1\) without answering any health questions.

Apply online: standard.com/cta/newhire

---

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. Offer not available to retirees.
CTA-endorsed Voluntary Life Insurance

• Term Life Insurance coverage options:
  $25,000 - $400,000¹
• Optional Coverage for spouse/domestic partner and dependent children
• Competitive group rates
• Retiree Term Life Insurance coverage available to CTA-NEA lifetime retired members upon retirement

CTA-endorsed Life Insurance highlights

- No medical exam during special enrollment opportunities
- Easy online application
- Includes Accidental Death & Dismemberment Insurance
  Includes resources you can use today:
  - Travel Assistance²
  - Life Services Toolkit³

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. Offer not available to retirees.
Other Enrollment Opportunities

Family Status Change – within 60 days following the date of a family status change, member can apply to apply for Voluntary Disability insurance and/or for up to $200,000 of Life insurance\(^1\) without answering any health questions.

Chapter Campaign – special enrollment campaign sponsored by a local chapter provides all eligible chapter members an opportunity to get Voluntary Disability and Life insurance coverage without answering any health questions.

Outside of Special Enrollment – members can apply for Voluntary Disability and Life insurance at any time with proof of good health.

---

\(^1\) 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. Offer not available to retirees.
# Contact Your Benefits Consultant at The Standard

<table>
<thead>
<tr>
<th>CTA Benefits Consultant</th>
<th>Contact</th>
<th>Service Center Councils</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sophie Imbuelten</td>
<td>707.322.8477</td>
<td>Alcosta, Golden Gate, Redwood, Santa Clara</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:sophie.imbuelten@standard.com">sophie.imbuelten@standard.com</a></td>
<td></td>
</tr>
<tr>
<td>Suzanne Reilly</td>
<td>916.292.1595</td>
<td>Capital, Chico, Delta, Feather River, Merced/Mariposa, Shasta Cascade, Stanislaus</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:suzanne.reilly@standard.com">suzanne.reilly@standard.com</a></td>
<td></td>
</tr>
<tr>
<td>Josh Hayes</td>
<td>909.674.2962</td>
<td>High Desert, San Gorgonio, Service Center One, Southeastern</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:josh.hayes@standard.com">josh.hayes@standard.com</a></td>
<td></td>
</tr>
<tr>
<td>Theresa Vaughn</td>
<td>951.204.5419</td>
<td>Bay Valley, Imperial County, Orange, San Diego</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:theresa.vaughn@standard.com">theresa.vaughn@standard.com</a></td>
<td></td>
</tr>
<tr>
<td>Yvette Steptoe</td>
<td>971.321.4324</td>
<td>Central Coast, Channel Islands, Fresno/Madera, Sierra, Tulare/Kings</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:yvette.steptoe@standard.com">yvette.steptoe@standard.com</a></td>
<td></td>
</tr>
</tbody>
</table>
Student Loan Forgiveness Resources

www.CTAMemberBenefits.org/studentloan

• CTA’s “Guide to Federal Student Loan Forgiveness Programs”
• Links to US Department of Education websites for “Low income schools” and Teacher Shortage Areas (TSA)
• Applications for Stafford and Public Service Loan Forgiveness (PSLF)
• “NEA Student Debt Navigator” powered by Savi information
• Other helpful resources and links
“NEA Student Debt Navigator” powered by Savi

www.neamb.com/start

Student Loan Forgiveness & Refinancing

NEA Student Debt Navigator powered by Savi

Access this tool to find legitimate options to better manage your student loan debt.
“NEA Student Debt Navigator”
powered by Savi

When you begin your no cost analysis, you’ll input your data

Link your loan servicer accounts to Savi algorithms
“NEA Student Debt Navigator” powered by Savi

You’ll then receive the analysis of your student loan results

Savi will assist with:

- One on one help
- Completing the forms
- Submitting to Loan Servicer

For the first year
CTA Auto & Home Insurance

HERE’S JUST A GLIMPSE OF WHAT WE HAVE TO OFFER:

• **Home Insurance** (homeowners, condo and renters)
• **Auto Insurance** (autos and motorcycles)
• **Generous Discounts** (such as multi-policy, new home, good student, and mature driver)
• **12-month** rate guarantee
• **ID Defense** – FREE identity theft resolution
• **24/7**, USA-based, emergency claims service
• **EZ pay** with Summer/Holiday Skip
• **Pet Injury** – Pays vet bills from covered auto accident

PLUS THESE UNIQUE BENEFITS FOR EDUCATORS WITH $0 DEDUCTIBLE:

• **Waived deductible** for vehicle vandalism/collision while you’re parked at school (*auto policy*)
• **$500 for select personal property** stolen from your vehicle (*auto policy*)
• **$500 coverage for fundraising money** (*homeowner/condo/renter policy*)
• **$3,000 coverage for personal property** used for teaching (*homeowner/condo/renters policy*)
CTA & NEA Financial Services

CTAMEMBERBENEFITS.ORG
NEAMBJ.COM
Provident Credit Union was established in 1950 to serve the California Teachers Association.

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

$300 New Account Bonus
- Open a New Membership with checking & receive $300!

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 eligible members
- Up to 100% financing of purchase price
- First payment deferred up to 90 days

Discount Mortgage Rates
- 0.125% rate discount
- Applicable on Fixed and ARM products
- Save thousands over the life of the loan
CTA/NEA Credit Card Services

Provided by Bank of America

• CTA® Cash Rewards Card

• NEA RateSmart® Credit Card

Visit www.CTAMemberBenefits.org/cc for full details

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, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
Financial Services
Options for Saving

Provider: Discover Bank

- Exclusive $20 bonus for each new account type you open each year

NEA® Online Savings Account

- You can earn more than 5 times the National Savings Average (2.10%)

NEA® Money Market Account

NEA® Certificate of Deposit Account

- Choose flexible terms of 3 months to 10 years

Interest Rates for all of the above, as of July 2020
NEA Personal Loan

Provider: First National Bank of Omaha
• 0.25% interest rate discount by enrolling in AutoPay
• Fixed APR rates of 5.99% - 15.99%
• Loan amounts from $5,000 - $30,000
• Terms up to 72 months
• No application fees
• No balance transfer fees
• No prepayment penalties
General Warning

403(B) THIRD PARTY ADMINISTRATOR (TPA)

• Hired by the district to provide overall compliance
• Approves loans/withdrawals
• “Middleman” between employees and vendors
• Maintains the Salary Reduction Agreement (SRA) and administrative forms

WARNING

• 403(b) TPAs may be affiliated with credit unions, insurance companies or brokers that may have a vested interested in selling or recommending 403(b) products

Encourage CTA members to visit www.CTAMemberBenefits.org/rsp to review the CTA 403(b) plan and enroll in a CTA endorsed plan.
CTA wants you to have a long and happy retirement

CTAMEMBERBENEFITS.ORG/RSP - INFORMATION
CTAINVEST.ORG - EDUCATION
REVIEW.CTARETIREMENTPLAN.ORG - COMPARE
ENROLL.CTARETIREMENTPLAN.ORG - ENROLL
CTARETIREMENTPLAN.ORG - ACCOUNT
Welcome to the CTA Financial Wellness Center

Our goal is your financial well-being. We spotlight key financial topics so you can get the most out of your money and achieve your financial goals.

The Academy
Information and tools to help you sort out your finances

The Buzz
News and must-reads on financial topics

The Plan
CTA's Retirement Savings Plan for Members

Tools
See your finances in focus. Simple tools to help you crunch the numbers.

Calculators
- The Cost of Borrowing from Your Retirement
- The Beauty of Pre-tax Savings
- Watch Your Money Grow
- Find Out How Fees Erode Your Savings

Everyone has questions
Retirement planning keeping you up at night? You’re in good company.
CalSTRS/CalPERS pensions will only cover about half of income needed in retirement

Many educators don’t realize that:

Having your CalSTRS/CalPERS pension is a great starting point, but it is only half of the story.

Estimate your retirement benefits at:

www.CalSTRS.com
www.CalPERS.ca.gov
The CTA Plan is designed and endorsed by your Union

Because of our commitment to our members, CTA has developed a Retirement Savings Plan designed for you.

It is the only plan endorsed by CTA.

The CTA Plan is bound by the highest ethical and legal standards: the fiduciary standard of care. The CTA Plan offers high-quality investment options at a low cost, no hidden fees, no commissions and no surrender charges.
Step 1
Enroll in the Plan

enroll.CTARetirementPlan.org

Step 2
Complete Salary Reduction Agreement (SRA)

You will get this from your district’s retirement plan administrator.

This form is what allows a portion of your pay to be placed into your retirement account.

Without filling out this form, you will not be able to fund your retirement account.

Also, enroll.ctaretirementplan.org will guide you to your district’s SRA.
ENROLL IN THE CTA RETIREMENT PLAN

Enrollment, SRA, exchanges or rollovers assistance
Prudent Investor Advisors – Team@CTAretirementplan.org
(916) 235-9800 – 5AM – 5PM, M-F

Gary Allen, AIFA®
Principal, Prudent Investor Advisors

Review – review.CTAretirementplan.org
Enroll – enroll.CTAretirementplan.org
Access your existing CTA retirement plan account
CTAretirementplan.org
Existing CTA Retirement Plan Account Assistance
(855) 621-4179 – 6AM – 6PM, M-F
CTA & NEA
Discounts & Travel

CTAMEMBERBENEFITS.ORG
NEAMB.COM
NORTH AMERICA’S LARGEST DISCOUNT NETWORK

With more in-store merchant locations than any other organization, Access offers CTA members unparalleled value at the places you shop every day.

The Savings Really Add Up!

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Frequency</th>
<th>Total savings per purchase</th>
<th>Purchases per year</th>
<th>Yearly savings</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FOOD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dining &amp; Lunch</td>
<td>1 meal/week</td>
<td>$3.00</td>
<td>52</td>
<td>$156.00</td>
</tr>
<tr>
<td>Dining &amp; Dinner</td>
<td>2 meals/week</td>
<td>$5.50</td>
<td>24</td>
<td>$132.00</td>
</tr>
<tr>
<td>Coffee &amp; Donuts</td>
<td>1 item/week</td>
<td>$2.50</td>
<td>52</td>
<td>$130.00</td>
</tr>
<tr>
<td>Pizza</td>
<td>2 purchases/week</td>
<td>$9.00</td>
<td>24</td>
<td>$216.00</td>
</tr>
<tr>
<td><strong>EVERYDAY NEEDS &amp; SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apparel</td>
<td>8 items/yr</td>
<td>$14.75</td>
<td>8</td>
<td>$118.00</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>2 purchases/yr</td>
<td>$50.00</td>
<td>2</td>
<td>$100.00</td>
</tr>
<tr>
<td>Carpet Cleaning</td>
<td>1 purchase/yr</td>
<td>$20.00</td>
<td>1</td>
<td>$20.00</td>
</tr>
<tr>
<td>Misc Shopping</td>
<td>1 purchase/yr</td>
<td>$12.50</td>
<td>8</td>
<td>$100.00</td>
</tr>
<tr>
<td>Flowers/Gifts</td>
<td>2 purchases/yr</td>
<td>$6.50</td>
<td>2</td>
<td>$13.00</td>
</tr>
<tr>
<td>Oil Changes</td>
<td>4 oil changes/yr</td>
<td>$6.00</td>
<td>4</td>
<td>$24.00</td>
</tr>
<tr>
<td>Cell Phone Service</td>
<td>12 payments/yr</td>
<td>$8.25</td>
<td>12</td>
<td>$99.00</td>
</tr>
<tr>
<td>Auto Parts</td>
<td>2 purchases/yr</td>
<td>$15.00</td>
<td>2</td>
<td>$30.00</td>
</tr>
<tr>
<td><strong>ENTERTAINMENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bowling/Laser Tag/Mini Golf</td>
<td>4 purchases/yr</td>
<td>$6.25</td>
<td>4</td>
<td>$25.00</td>
</tr>
<tr>
<td>Theme Park Visits</td>
<td>4 passes/yr</td>
<td>$44.00</td>
<td>4</td>
<td>$176.00</td>
</tr>
<tr>
<td>Concerts/Sports/Event Tickets</td>
<td>4 tickets/yr</td>
<td>$27.00</td>
<td>4</td>
<td>$108.00</td>
</tr>
<tr>
<td>Movies</td>
<td>5 tickets/yr</td>
<td>$6.00</td>
<td>5</td>
<td>$30.00</td>
</tr>
<tr>
<td>Golf</td>
<td>4 rounds/yr</td>
<td>$18.00</td>
<td>4</td>
<td>$72.00</td>
</tr>
<tr>
<td><strong>TRAVEL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hotel Stays</td>
<td>7 nights/yr</td>
<td>$14.00</td>
<td>7</td>
<td>$98.00</td>
</tr>
<tr>
<td>Car Rental</td>
<td>5 days/yr</td>
<td>$16.00</td>
<td>5</td>
<td>$80.00</td>
</tr>
<tr>
<td>Cruise</td>
<td>1 cruise for 2 people/yr</td>
<td>$15.00</td>
<td>2</td>
<td>$30.00</td>
</tr>
<tr>
<td>Ski Vacation</td>
<td>1 daypass/yr</td>
<td>$15.00</td>
<td>1</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

**TOTAL SAVINGS: $1,747.00**

PROPRIETARY & CONFIDENTIAL TO ACCESS DEVELOPMENT • COPYRIGHT 2020
ACCESS TO SAVINGS TRAVEL PROGRAM

REAL Travel Savings At Your Fingertips...

1. Up to 60% off Hotels (vs Online OTA’s)
2. Up to 30% off Car Rentals
3. Savings on over 16,000 activities
4. Trip planning guides on restaurants, things to do, ride share, etc.
5. Hassle free booking, white-glove concierge servicing and headache free cancellations.

CHECK OUT OUR TRAVEL VIDEO!!!
GET STARTED TODAY!

REAL Travel Savings At Your Fingertips...

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

ONCE REGISTERED
DOWNLOAD THE MY DEALS APP!

New User? Setup Account and enter PROGRAM ID 200449 and your 10-digit CTA Member Number.

Already registered? Enter your Access email and password to log in.
SHOW YOUR PHONE AND SAVE INSTORE, ONLINE OR BOOKING A HOTEL

5-Star Hotels For $100 OR LESS Per Night In Vegas!
CTA Auto Rental Program

Flat rate as low as $33 a day

Online:
1. Visit [www.enterprise.com](http://www.enterprise.com)
2. Enter your Account Number: **NACA068**
3. Enter CTA as the Company’s Name

By phone:
1. Call *(800) RENT-A-CAR* for the nearest branch
2. Provide your Account Number: **NACA068**
3. Make your reservations with the rental branch
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.*
**NEA RETIREE HEALTH PROGRAM**

- Underwritten by United American Insurance Company
- Benefits automatically increase to cover Medicare’s gaps
- You choose the doctors and hospital you want
- Competitive rates
- Spouse coverage available
- No waiting period if you switch from another plan

**NEA HEARING AID PROGRAM**

- Provider: Ideal Hearing Aids
- Available to NEA members and their families
- Savings of 20%-50% of average local retail pricing ($2,000 is the average savings)
- NEA Exclusive Benefit: 80 free hearing aid batteries (1 year supply) a $300 value
NEA Magazine Service

www.neamb.com/CTA

Don’t Miss Out on Your 2 FREE Subscriptions.

One of the benefits of becoming an NEA member is getting two FREE subscriptions through the NEA Magazine Service. It’s our way of thanking you for your membership.

Choose from a variety of premier fashion, sports, science, beauty and fitness magazines, among other popular titles. Simply click the button and scroll down to see the available titles.

Get Your 2 FREE Subscriptions
NEA Pet Insurance Program

Provider: Pets Best Insurance

- Visit any licensed veterinarian

- Pets Best reimburses you **up to 90%** of the veterinarian’s bill for covered services (**after a deductible**)

- Rates start as low as **$19 per month** plus discounts available for members
NEA Auto Buying Program

Great prices and great service are always important. The NEA Auto Buying Program delivers low upfront, no-haggle prices and our promise that all Certified Dealers are held to the highest standards of customer service for our members.

We use our group purchasing power to find incredible savings at dealers nationwide, allowing you to purchase a new or used vehicle quickly, easily and hassle-free.

See what makes our program different! Get these great member benefits:

- Low Price Guarantee on new cars
- Low, no-haggle pricing in writing
- Used cars always priced below Kelley Blue Book
- Over 3,100 Certified Dealers committed to great service
NEA Travel

Provider: International Cruise & Excursions (ICE)

$500 NEA Travel Dollars

Travel offerings include

◦ Flights
  ◦ Cannot use NEA Travel Dollars on flights...but you will earn $100 NEA Travel Dollars if you book flights through NEA Travel

◦ Hotels
◦ Luxury Resorts
◦ Cruises
◦ Experiential Tours
◦ Rental Cars

Members earn Travel Dollars for additional savings off of their travel
NEA Easy Pay Powered by Square Deal Market

Replace aging appliances, upgrade your electronics, buy furniture and much more with interest-free payments.

◦ Save with member-only pricing and flash sales
◦ Shop online from over 50,000 products from top merchants such as Apple, LG, KitchenAid, Temper-Pedic, and Kate Spade
◦ No annual membership fees- the $59.95 membership fee is waived for NEA members
◦ Pay for purchases in installments of 3, 6, or 9 months-interest free.
◦ No credit checks
Communications from NEA Member Benefits

SMS Texting

► Programs & Services
  ► Text KEYWORD to 73915
    ► Finance
    ► Insurance
    ► Discounts
    ► Travel

► Life Stages Flyers
  ► K12
  ► ESP
  ► Student
  ► Retired
  ► HigherEd
Resources from NEA Member Benefits

Go onto Facebook
“Like Us” 😊
Find an article or benefit you find helpful & share!
What We’ve Covered ...

- The Standard Disability & Life Insurance
- California Casualty Home & Auto
- CTA Retirement Savings Plan 403(b)
- Enterprise Car Rental
- Provident Credit Union
- Savi – Student Loan Assistant
- Access Discounts & Travel
- NEA Pet Insurance
- CTA Credit Card
- NEA Travel
- Complimentary: Life Insurance (CTA/NEA Beneficiary) Legal Services
- NEA Auto Buying Program
- Easy Pay
- Personal Loans
- Options for Saving
- Occupational Liability (EEL)
ACTION ITEM: TEXT Yourself (1) TO-DO