The Value of CTA/NEA-Retired Membership

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)
Sign Up or Log In today!

Your name, address and 10-digit ID number must match the association database.
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.
### How We Help
- Family & Wellness
- Life Insurance Protection
- Paying for College
- Personal Finance
- Retirement Planning
- Shopping Discounts
- Student Loan Debt
- Travel & Vacations
- Your Car
- Your Home

### Banking & Lending
- Credit Cards
- Personal Loan
- Savings, CD & Money Mkt Accounts
- Home Loan
- Student Loans
- Student Loan Forgiveness & Refinancing

### Investing & Retirement
- Retirement Accounts

### Insurance
- Life
- Auto & Home Coverage
- Accidental Death & Dismemberment
- Dental & Vision
- Medicare Supplement
- Hospital, Disability & Long-Term Care
- Sport & Leisure Vehicle Insurance
- Renters
- Pet Health

### Everyday Savings
- Limited-Time Offers
- NEW! Shop Now, Pay Later
- Online Shopping
- Tax Preparation
- Office & Classroom Supplies
- Flowers & Gourmet Gifts
- Warehouse Club Membership
- Cell Phone Service
- Magazine Subscriptions
- Hearing Aid Discount

### Home & Auto
- Appliances Discount
- Heating Oil Program
- Auto Buying

### Travel
- Vacations & Tours
- Car Rental
- Hotel Discount
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
  • Call 650-552-5278
  • E-mail 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

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
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*
CTA Life Insurance

CTA/NEA-Retired lifetime members may be eligible to convert life insurance coverage after retirement.
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*)
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
$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
CTA & NEA Discounts & Travel

CTAMEMBERBENEFITS.ORG
NEAMBM.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.
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.

Ready. Set. Save!
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

Sample flat rates
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
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
NEAAutoBuyingProgram

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!
ACTION ITEM:

TEXT Yourself

(1) TO-DO