BUILDING A STRONGER ASSOCIATION WITH
CTA/NEA Member Benefits
2023-2024
CTA MEMBER BENEFITS DEPARTMENT
TEAM MEMBERS

Vicki Rodgers
Manager

Henry Ahn
Supervisor

Yvonne Cheng
Consultant

Sean Mabey
Consultant

Tiffany Chan
Specialist

Cassandra Chu
Analyst II

Rebecca Baltodano
Analyst

Lisa Hamrick
Secretary to Department Manager
CTA Selection & 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

NEA Business Partners

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

Ask CTA for assistance

CTA Member Benefits Department
(650) 552-5200 | memberbenefits@cta.org

Ask NEA for assistance

NEA Member Benefits
(800) 637-4636 | ask-us@neamb.com
BUILD A STRONG FOUNDATION
ENGAGING MEMBERS WITH CTA/NEA MEMBER BENEFITS & C.A.P.E.

COMMUNICATE
Communicate different CTA/NEA Member Benefits throughout the year

ATTENDANCE
Increase attendance at union meetings by inviting CTA/NEA Member Benefits to conduct trainings

PROTECT
Help protect members with CTA-endorsed programs like the CTA Retirement Savings Plan and CTA Life & Disability Insurance

EMPOWER
Empower your local leadership to help members with CTA/NEA Member Benefits

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
COMMUNICATE
What does your year look like?

MAKE A PLAN
• Put it in writing
• Make a calendar for the year
• Spread it out (quarterly/monthly)

DELEGATE
Organize a team:
• Site Reps
• Membership Chair
• Communications

EXECUTE
• Order/Download CTA Material at CTAMemberBenefits.org/order
• Email Distribution
• Social Media Group
• Newsletters
• Bulletin Boards
ATTENDANCE

Engage with your members and make your presence

MEETINGS
• New Employee Orientations
• Membership Drives
• Rep Trainings
• Union Meetings
• District Events

TRAININGS
Organize local trainings:
• CTA/NEA Member Benefits
• CTA Retirement Savings Plan – 403(b) Training
• Personal Financial Management
• Student Loan Forgiveness
• CalSTRS Retirement Workshop

OUTREACH
• Invite CTA/NEA Member Benefits and CTA-endorsed Vendors to exhibit at local meetings and district events
• Schedule a local training (virtual or in-person) for your chapter
AB 119
• Request New Hire Data
• Request Routinely
• Review school board meeting agendas for new hire events
• Create new hire lists to start outreach before the first day of work

PROTECTION
• Educators Employment Liability (EEL) Insurance
• EEL Medical & Related Arts Endorsement
• Group Legal Services Program (GLSP)
• CBA Negotiations
• Support from a CTA Primary Contact Staff

WARNING
• Products Sold by District Hired Third Party Administrators
• Products sold by non-endorsed vendors at district events
• Vendors on campus

PROTECT
CTA exists to protect and promote the well-being of its members
EMPOWER
Empower your members with information and services

**CTA PROTECTION**
- Order the CTA Member Benefits Highlights at CTAMemberBenefits.org/order
- Download CTA Member Benefits flyers at CTAMemberBenefits.org/download

**ORIENTATION**
- Welcome Letter from the union
- Establish a “Buddy” or mentor system for new hires
- Train leaders to initiate 1:1 conversations and build a relationship
- Sign them up!

**ENGAGEMENT**
- Engage New Hires Before, During, and After Orientation
- Host a “Meet Your Association” event for new hires to review contracts, district policy, union benefits, etc.
ONE-YEAR ACTION PLAN

Benefits of CTA
Email Notice

CTA/NEA-Retired
Reminder to Join

403(b) Training
CTA RSP

AB 119
New Hire List

2023
JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC

Follow-Up
Reminder to Join

Life and Disability
Standard Campaign

Access to Savings
CTA Discounts

2024
JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC

CTA/NEA Training
Member Benefits

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
How are you building a Stronger Association with new hires?

Inform New Hires and Current Members about CTA/NEA Benefits

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
ENCOURAGE ALL MEMBERS TO REGISTER ON CTA & NEA MEMBER BENEFITS SITES

CTAMemberBenefits.org

1. Log In or Sign up now
2. Register your Beneficiary(ies)
3. Browse Benefits
4. Apply for CTA Life & Disability Insurance
5. Get a CTA Auto & Home Insurance Quote
6. Enroll in CTA 403(b)

CTA.org

1. Register to attend CTA Conferences at CTA.org/conferences
2. CTA Virtual Pass and CTA University Credit at CTA.org/virtualpass

neamb.com/start

1. Sign In or Create Account
2. Register your Beneficiary(ies)
3. Browse Benefits
4. Order your FREE magazine subscription at neamb.com/cta
Automatic Member Benefits:

- Group Legal Services Program (GLSP)
- Educators Employment Liability (EEL)
- CTA Disaster Relief Fund
- CTA Death & Dismemberment Plan
- NEA Complimentary Life Insurance

Discounts & Travel

- CTA Rental Car Program
- CTA Access to Savings – Discounts on travel, entertainment, dining, home & garden, and more!
- Calm

Voluntary Programs

- CTA Life and Disability Insurance
- CTA Auto and Home Insurance
- CTA 403(b) Retirement Savings Plan
- CTA Credit Union
- CTA/NEA Credit Card Program
First-time users: Don’t have an account? Sign up now
(10-digit CTA ID number may be required – membership@cta.org)
How do I access NEA Member Benefits?

- Visit [www.neamb.com/start](http://www.neamb.com/start)
- Click Create Account or Sign 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)
- NEA Member Service Center: 1.800.637.4636 - ask-us@neamb.com
Join CTA Member Benefits every first Tuesday of the month, 4 pm PST, to learn about your member benefits. We will concentrate on a new topic each month and sessions will be up to 30 minutes starting August 1, 2023. Here are some benefits that we will be covering:

- The Standard - Endorsed Provider of Life and Disability
- CTA Retirement Savings Plan
- University Credit Program
- Calm
CTA CLASSROOM SETUP GRANT

CTA Classroom Setup Grant is a special program for **brand new TK-14 educators** (within their first year of teaching) to provide **$300** financial assistance with setting up their classroom.

1. You must be a brand new Active Full-Time CTA Member in good standing who is a TK-14 classroom educator.

2. You must have joined CTA for the first time as a California educator.

3. You must submit an application within 12 months from the Employment Start Date.

CTAMemberBenefits.org/Classroom

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
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
AUTOMATIC BENEFITS

CTA Death & Dismemberment Plan

<table>
<thead>
<tr>
<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>$2,000</td>
<td>$10,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

CTA/NEA members should designate a beneficiary(ies). If there is no named beneficiary(ies) or the beneficiary(ies) dies before the member, benefits will be paid in the following preference order:

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

CTAMemberBenefits.org/DD
Phone: (650) 552-5200 | Email: memberbenefits@cta.org

NEAMB.com
Phone: (800) 637-4636 | Email: ask-us@neamb.com

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>$1,000</td>
<td>$1,000</td>
<td>$50,000</td>
<td>$150,000</td>
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<tr>
<td>2 years</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$50,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>3 years</td>
<td>$1,000</td>
<td>$3,000</td>
<td>$50,000</td>
<td>$150,000</td>
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<tr>
<td>4 years</td>
<td>$1,000</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/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
- Must be a current active member at the time the underlying incident occurred; at the time the need for legal services arose; and throughout the time legal services are provided
- 2-3 hour for most employment matters
- 30 minutes for personal matters

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

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 Department – CTAMemberBenefits.org/drf – Phone: (650) 552-5200
CTA/NEA MEMBER BENEFITS FOR ENGAGING YOUR MEMBERS

**Member Training Programs**
CTAMemberBenefits.org/training
- CTA/NEA Member Benefits
- Generation Debt: Student Loan Forgiveness
- 403(b) Retirement Savings Plan
- Personal Financial Management

**Student Loan Forgiveness**
NEA Student Debt Navigator powered by Savi

**CTA Life and Disability Insurance**
Members new to their district have 270 days from starting work to apply for CTA-endorsed Disability insurance and, up to $400,000 of CTA-endorsed Life insurance with no health questions asked.

**University Credit Program**
CTA will pay for up to six units with CSU, Chico.
UNIVERSITY CREDIT PROGRAM

The University Credit Program is a benefit to members attending CTA Statewide Conferences. CTA Members will be given the opportunity to accumulate the hours of professional growth needed to qualify for university credit units with CSU, Chico.

CTA University Credit: www.cta.org/credit
CTA Virtual Pass: www.cta.org/conferences/virtual-pass
CTA Conference: www.cta.org/conferences
Questions: VirtualPass@CTA.org
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.

Get Started  Learn More
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

www.neamb.com/start
NEA Student Debt Navigator powered by Savi

• You’ll then receive the analysis of your student loan results
• Savi will complete and process the paperwork
• Provide one-on-one assistance
• Coordinate with school district and loan servicer
• Savi Dashboard

NO COST
For the first year

www.neamb.com/start
WARNING

CAUTION
WATCH YOUR STEP
What’s the Problem?

- Insurance companies or brokers may use their role as “administrator” to gain access to school employees then sell optional individual or group life/disability plans, cancer insurance, 403(b) retirement plans, and other products.

- Many educators, especially new educators, may be misled to think these plans are part of the cafeteria plan offering that has been bargained.

- Additionally, some of these products directly compete with our union’s high-quality endorsed plans which help attract and retain membership.

- During the annual “open enrollment,” the district often requires employees to meet with the vendor individually, usually without any bargained regulations over these meetings. This is typically part of the agreement (verbal or written) the district has with the vendor who wants access to the employees to sell optional products.

- Sometimes the district will facilitate a “dependent verification audit” through the same vendor and meet one-on-one with the vendor. Again, a sales pitch often occurs.
The Solution: Educate your Members

- There is no legal requirement that a cafeteria plan or dependent verification audit requires an individual meeting with any vendor, including the “administrator.”
- Annual enrollment or dependent verification can be facilitated on-line, via mail or website, thereby eliminating interaction with vendors’ sales agents, and these methods of compliance may be bargained as alternatives to the individual meetings.

- Employees should not feel compelled to spend valuable time on a meeting with the administrator, as these meetings often turn into unsolicited and unwanted sales pitches.
- As an alternative, an employee may request the necessary enrollment or dependent verification forms and return them without the need for a meeting.
Speak with Members early about their options

District 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, annuity retirement accounts, and more).

Encourage members to visit to compare coverage, premium, and enroll in the CTA-endorsed plan.

Focused on New Hires:
standard.com/cta/newhire

The Standard’s Leader Resource Center:
standard.com/ctaleader

Newly hired members and district transfers can apply without answering health questions:

• Within **270 days** of starting work at a new district
• Disability insurance
• Up to $400,000 of Life insurance
• Family coverage options

Learn more and apply online at standard.com/cta/newhire

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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 Disability and Life Insurance

Life Insurance:

- Member coverage options from $25,000 to $400,000
- Matching Accidental Death and Dismemberment (AD&D) coverage is automatically included (up to $200,000)
- Spouse/domestic partner and dependents coverage options

Disability Insurance:

- Disability insurance helps protect your paycheck if you’re unable to work due to illness, injury, pregnancy or childbirth.
- Replaces up to 80% of your regular daily contract salary, minus any deductible income.
- Includes additional benefits at no extra cost.

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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.

2 Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers’ compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.
Extra Benefits at No Extra Cost

Participants on an approved Disability claim may qualify for additional benefits if they meet additional specific criteria:

**Student Loan Benefit**: Pays up to $400 a month (for up to 6 months) if you have an active student loan while on an approved disability claim.

**Cancer Benefit**: Pays up to $400 a month (for up to 6 months) if your approved claim is due to cancer.

**Summer Benefit**: Pays $500 a week during the months of June and July if you become or continue to be Disabled during those months.¹

These benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or child care.

¹ Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.
### Leaders: 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 <a href="mailto:sophie.imbuelten@standard.com">sophie.imbuelten@standard.com</a></td>
<td>Alcosta, Golden Gate, Redwood, Santa Clara</td>
</tr>
<tr>
<td>Suzanne Reilly</td>
<td>916.292.1595 <a href="mailto:suzanne.reilly@standard.com">suzanne.reilly@standard.com</a></td>
<td>Capital, Chico, Delta, Feather River, Merced/Mariposa, Shasta Cascade, Stanislaus</td>
</tr>
<tr>
<td>Josh Hayes</td>
<td>909.222.7752 <a href="mailto:josh.hayes@standard.com">josh.hayes@standard.com</a></td>
<td>High Desert, San Gorgonio, Service Center One, Southeastern</td>
</tr>
<tr>
<td>Theresa Vaughn</td>
<td>951.204.5419 <a href="mailto:theresa.vaughn@standard.com">theresa.vaughn@standard.com</a></td>
<td>Bay Valley, Imperial County, Orange, San Diego</td>
</tr>
<tr>
<td>Yvette Steptoe</td>
<td>323.219.7572 <a href="mailto:yvette.steptoe@standard.com">yvette.steptoe@standard.com</a></td>
<td>Central Coast, Channel Islands, Fresno/Madera, Sierra, Tulare/Kings</td>
</tr>
</tbody>
</table>
THE CTA 403(B) RETIREMENT SAVINGS 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.
THE AVERAGE STRS DEFINED BENEFIT REPLACES 50% TO 60% OF A CAREER EDUCATOR’S SALARY.¹

Many educators don’t realize that: Having your 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

CalSTRS Retirement Benefits Calculator

Visit: CalSTRS.com > Members > Calculators > Retirement Benefits Calculator

Retirement Calculation

The Member–Only Benefit shown below is calculated by multiplying your final compensation by your years of service credit and the age factor at the time of your retirement.

\[
\text{Member–Only Benefit} = \text{Service Credit} \times \text{Age Factor} \times \text{Final Compensation}
\]

\[
\begin{array}{ccc}
\text{Service Credit} & \times & \text{Age Factor} & \times & \text{Final Compensation} & = & \text{Member–Only Benefit} \\
30,000 & \times & 0.0165 & \times & 10,000.00 & = & 4,950.00
\end{array}
\]

Your Estimated Member–Only Benefit: $4,950.00
How can you and your members supplement CalSTRS?

Employer Detail

Long Beach Unified

County: Los Angeles

Contact Information

Use the following contact information for questions regarding your employer’s 403(b) plan.

- **Name:** SchoolsFirst Plan Administration, LLC
- **Phone:** (800) 462-8328
- **E-mail:** Send Email
- **Website:** Visit Website

Plan Details

View the 403(b) Plan Document for information on loans, transfers, distributions, contribution limits, and eligibility.

403(b) Plan Document Not Provided

Roth Eligible: Yes

Approved Vendors

Below is a list of 403(b) vendors approved by your employer. You must contact a vendor from this list to open an account before initiating contributions. Select a **Vendor Name** to view details about the vendor and a list of available products.

<table>
<thead>
<tr>
<th>Vendor ID</th>
<th>Vendor Name</th>
</tr>
</thead>
</table>

Initiate or Change Contributions

After opening an account with an approved vendor, use the link below to start contributing or to make changes to your contributions.

- **Salary Reduction Agreement**
Select from the Approved Vendors list

<table>
<thead>
<tr>
<th>Vendor ID</th>
<th>Vendor Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1164</td>
<td>American Century Investments</td>
</tr>
<tr>
<td>1062</td>
<td>American Fidelity Assurance Company</td>
</tr>
<tr>
<td>1057</td>
<td>American Funds Distributors, Inc. (AFD)</td>
</tr>
<tr>
<td>1035</td>
<td>Americo Financial Life and Annuity Insurance Company/Great Southern Life Insurance Company</td>
</tr>
<tr>
<td>1041</td>
<td>Ameriprise Financial Inc.</td>
</tr>
<tr>
<td>1967</td>
<td>Aspire (Advisor Trust)</td>
</tr>
<tr>
<td>1073</td>
<td>Brighthouse Financial</td>
</tr>
<tr>
<td>1097</td>
<td>CalSTRS Pension2</td>
</tr>
<tr>
<td>1117</td>
<td>Corebridge Financial</td>
</tr>
<tr>
<td>1926</td>
<td>CTA Voluntary Retirement Plans for Educators, LLC</td>
</tr>
<tr>
<td>1067</td>
<td>Equitable Financial Life Insurance Company</td>
</tr>
<tr>
<td>1133</td>
<td>Fidelity Investments</td>
</tr>
<tr>
<td>1042</td>
<td>Fiduciary Trust Company of New Hampshire</td>
</tr>
<tr>
<td>1025</td>
<td>Franklin Templeton Investments</td>
</tr>
<tr>
<td>1113</td>
<td>GWN Securities, Inc</td>
</tr>
</tbody>
</table>
CTA Retirement Savings Plan

*Product ID: 214*

**Vendor:** CTA Voluntary Retirement Plans for Educators, LLC  
**Type:** Mutual Fund

<table>
<thead>
<tr>
<th>Annual Costs:</th>
<th>Average Expense Ratio:</th>
<th>Surrender Fees:</th>
<th>Commissions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$113</td>
<td>0.13%</td>
<td>None</td>
<td>No</td>
</tr>
</tbody>
</table>

Cost Details

Roth Eligible

AF Advantage® Variable Annuity

*Product ID: 54*

**Vendor:** American Fidelity Assurance Company  
**Type:** Variable Annuity

<table>
<thead>
<tr>
<th>Annual Costs:</th>
<th>Average Expense Ratio:</th>
<th>Surrender Fees:</th>
<th>Commissions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200</td>
<td>0.35%</td>
<td>8 Years / 8%</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Cost Details

Surrender Fee Schedule

Yes
The total fees you could pay over a lifetime of savings*

*Source: 403bCompare.com. Assumes 50-year investing period where $5000 invested annually from ages 22 to 62 and funds remain invested in account until age 72. Annual fees based on 403bcompare.com plan description as of 11/16/19. Asset based fees include average fees paid for investment management. Assumes 4% average annual return.
1. Open a CTA Retirement Savings Plan

2. Complete a Salary Reduction Agreement

3. Start saving and make changes anytime

enroll.CTARetirementPlan.org  403bCompare.com  Initiate or Change Contributions
NEED HELP?

RESEARCH
review.CTAretirementplan.org to Compare Products

CTA RSP
CTAMemberBenefits.org/rsp to get information about CTA Retirement Savings Plan (RSP)

PRUDENT INVESTOR ADVISORS
Schedule a Training: go.CTAretirementplan.org/training
Phone: (916) 235-9800
Email: team@CTAretirementplan.org
AGAIN, WARN YOUR MEMBERS!

Avoid the Sales Pitch

“We’re approved by the district”
“The district asked me to meet with you”
“Ask me about your CalSTRS”
“Would you like a free financial assessment review?”

Email and Postcards from Vendors

“Schedule your Appointment”
“Learn more about CalSTRS”
“Free Financial Advice”
“Planning with a Financial Professional”
WARNING MESSAGES

Warning On Non-Endorsed Benefits Vendors

What you need to know
During these meetings, [vendor] may attempt to sell their voluntary and completely optional products to you, such as life and disability insurance, 403(b) plans, or cancer care policies. (You should be aware that CTA has a policy against cancer care/dread disease policies).

Please note:
• These policies have not been vetted or endorsed by your union.
• These policies have not been vetted by the district.
• These programs may include commissions (see 403bcompare.com) or may have higher rates than your union plans.
• YOU ARE NOT REQUIRED TO PURCHASE ANY OF THESE PRODUCTS OR MAKE A PURCHASE DECISION DURING THE OPEN ENROLLMENT MEETING.

Your Rights Regarding Benefits Vendors

You have the right to:
• Restrict the conversation during this meeting to our bargained benefits.
• Compare these products with other products and make the best decision for you and your family.
• Decline enrollment in these optional and voluntary plans.
• Inform the representative you do not wish to spend any time discussing optional and voluntary programs outside your employer’s cafeteria plan.
• Research the programs they offer prior to making a decision.
• Decline coverage pending your investigation of the costs and fees associated with the programs they offer.
• Ask questions and are entitled to straightforward responses.
• You do not have to make any decision right away. Take your time and learn more about the programs you are being offered and the amount you will pay for the plan, as well as any commissions and fees.
• You have the right to understand that declining coverage for voluntary and optional programs will have NO impact on your collectively bargained benefits.
Getting Language in the Contract

A selection of chapters that have negotiated this issue:

**Hemet Teachers Association**

No vendor selling voluntary products may have access to unit member personal information or shall be allowed on school sites to sell products unless approved by the joint insurance committee.

**Beverly Hills Education Association**

The district shall make available at least three options for such voluntary insurance plans, including at least one CTA-sponsored vendor.
Search other association contracts for sample language using key words, for example:

- Vendor
- Insurance
- IRC 125;
- Section 125 Plan;
- OR “Cafeteria Plan”
- OR “Cafeteria Plan"

- Health Reimbursement Account
- Third Party
- Benefit
- Product

*Access for CTA affiliate presidents, bargaining chairs or organizing chairs
PROTECTING MEMBERS’ PERSONAL LIFE
CTA Members, take advantage of Auto and Home/Renters Insurance that is simple, trusted, affordable, and right for you.
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.
- $1,000 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
CalCas.com/CTA
Member Engagement Activities

- Music & Arts Grants
- Thomas R. Brown Athletic Grants
- Impact Teen Driver Program
- Convenient Online Quoting
- CTA Member Outreach (Back to School Events, Local Association Meetings, Statewide Conferences etc.)
Account Development Managers

Territory by Service Center Council

Amanda Keidel
916.872.5662
Capital
Chico
Feather River
Shasta Cascade

Angie Rajczyk
925.695.4023
Alcosta
Delta
Golden Gate
Redwood
Santa Clara

Chris Nieto
559.970.0941
Central Coast
Channel Islands
Fresno/Madera
Merced/Mariposa
Sierra
Stanislaus
Tulare/Kings

Inez Morales
619.807.4479
High Desert
Imperial
San Diego
San Gorgonio

Jana Charles
714.679.8496
Bay Valley
Orange
Service Center One
Southeastern

Email address:
Initial of first name last name@calcas.com   Example: jcharles@calcas.com
CTA/NEA FINANCIAL SERVICES
Banking, Credit Card and Loans
$300 New Account Bonus
✓ Open a new membership with checking and earn $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 CTA members
✓ Up to 100% financing of purchase price
✓ First payment deferred up to 90 days

Discounted mortgage rates
✓ No foreign transaction fee
✓ Includes a 0.125% rate discount for CTA members
✓ Applicable on Fixed and ARM products
✓ Applies to both purchases and refines
✓ Save thousands over the life of the loan

1 Visit providentcu.org/cta for program details
Business Share Secured Visa® Credit Card

Enjoy the purchasing power and flexibility of a credit card using the secured funds from your Provident Savings account.

✓ Credit Line: $5000 to $50,000 total across Primary and authorized user cards
✓ Verified funds pledged/held on deposit in a Provident account for 120% of credit limit to replace individual or corporate guarantors for the account
✓ Competitive low rate
✓ No credit check to apply
✓ No foreign transaction fees
✓ Additional cards available at no cost and you set the maximum spending limit
✓ 2% rate discount for the first 6 months on purchases and balance transfers*

After the 6-month introductory period, your APR for purchases will be 11% and APR for balance transfers will be 13%. These variable rates are as of July 1, 2023, and are dependent on the current Prime Rate set by the Federal Reserve and are subject to change without notice. Existing Provident cards or loans are not eligible for the special balance transfer rate.
In honor of all California teachers, Provident Credit Union is hosting a $2,500 giveaway.

Entry: Each entrant is limited to one (1) entry per month, up to three (3) entries during the Giveaway Period.

Enter the raffle at: www.providentcu.org/CTA

Entry period: August 1 - October 31, 2023

Winners will be announced: November 8, 2023

Eligibility Requirements: Must be a CTA member residing in California, visit www.providentcu.org/cta for more 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
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
NEA Personal Loan

Provider: First National Bank of Omaha

- Fixed For Life rates with no collateral required\(^1\)
  Apply for amounts up to $30,000
- Request loan terms between 36-72 months\(^2\)
- Affordable monthly payments that can fit within your budget
- No annual fee, application fee, processing fee or pre-payment penalties
- Learn about consolidating your debt with a free loan consultation
NEA Personal Loan

Provider: First National Bank of Omaha

Disclosures

► Additional Information

► 1. Exclusions and limitations may apply. Please visit https://www.neamb.com/products/nea-personal-loan for details. The NEA Personal Loan cannot be used to pay postsecondary educational expenses or tuition, or to consolidate postsecondary educational loans.

► 2. Your repayment terms will depend on your APR and loan term for which you qualify. Example: On a 15.99% Fixed For Life APR loan you will have (1) 36 monthly payments of $35.15 per $1,000 borrowed; or (2) 48 monthly payments of $28.34 per $1,000 borrowed; or (3) 60 monthly payments of $24.31 per $1,000 borrowed; or (4) 72 monthly payments of $21.69 per $1,000 borrowed. Your APR will be based on the current Fixed For Life APR at the time of loan application, depending on your creditworthiness.

► Loans are made and serviced by First National Bank of Omaha (FNBO®).
Get Your Financial House in Order

- Personal Document Locator
- Smart Women Finish Rich by David Bach

* “Finish Rich File Folder System”

[Image of a piggy bank with an umbrella]

www.neamb.com/start
SAVING MONEY

CTA/NEA Discounts & Travel
HOW TO GET STARTED

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.
Save on Disneyland Resort Theme Park Tickets!

Save on your Universal Studios Hollywood tickets!

Save on your Busch Gardens tickets!

Save on Disney Theme Park tickets today and secure your Park reservation!

Save on your Universal Orlando Resort tickets!
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 Hotels & Resorts
- IHG Hotels & Resorts
- Residence Inn by Marriott
- Hilton Hotels & Resorts
- Courtyard by Marriott
- Hyatt
- Springhill Suites Marriott
- Sheraton Hotels & Resorts
- Holiday Inn
- Crowne Plaza Hotels & Resorts

**Airlines**

- American Airlines
- Delta Airlines
- JetBlue
- Spirit Airlines
- Allegiant

**Car Rental Brands**

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

**Cruise Brands**

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

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

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

Recommended for You

Office Depot
OfficeMax

Wynn Las Vegas
3131 Las Vegas Blvd. South
$136
Nightly

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

Free dessert with any purchase.

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

$5 off any 12-inch
RENTAL CAR DISCOUNT

Enterprise

The CTA Rental Car Program through Enterprise Rent-A-Car provides our active members vehicle rentals at CTA rates.

CTAMemberBenefits.org/Enterprise

Access

Save up to 25% on your next car rental - Exclusive savings available only through your membership at over 20 rental agencies

CTAMemberBenefits.org/Access

NEA Member Benefits

Enjoy savings on your next car rental, from all the major providers you trust.

neamb.com/travel
NEAMB.COM/START

Members Save More!

NEA Magazine Service

Don’t Miss Out on Your 2 FREE Subscriptions
www.neamb.com/cta

NEA Cell Phone Service

• Save $10 per line per month with AT&T Unlimited Premium
• Up to $45 savings on activation fees
  • 20% off eligible wireless accessories
Mention Signature FAN number: 6664501

Costco Membership

New Costco members: Online activation redemption and a $30 Costco Shop Card, when you join through NEA Member Benefits
Enter Promo Code NEA21
NEA Travel Program

- $500 Travel Dollars every anniversary of registering on the website
- 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

**Hutton Hotel ★★★★★**
Nashville / Tennessee / United States
(1.1 miles from Nashville, TN, USA)

- Market Rate $695
- Travel Dollars $329
- $122 AVG / NIGHT
- SAVE 47%

**SpringHill Suites by Marriott Nashville Downtown/Convention Center ★★★★★**
Nashville / Tennessee / United States
(0.6 miles from Nashville, TN, USA)

- Market Rate $4116
- Travel Dollars $500
- $205 AVG / NIGHT
- SAVE 45%

**Grand Hyatt Nashville**
Nashville / Tennessee / United States
(0.4 miles from Nashville, TN, USA)

- Market Rate $1027
- Travel Dollars $318
- $236 AVG / NIGHT
- SAVE 31%

www.neamb.com/start
NEA Travel Program

- Resorts
  - Destination
  - Month and Year

www.neamb.com/start
Cameras Out.....Smile! (page 7)

Find additional travel tips and deals, as well as these resources, at neamb.com/greatadventures

www.neamb.com/connect
NEA Discount Tickets Program

• Search by:
  • City
  • Theme Park and Attraction
  • Movie Tickets
  • Events, Shows, and Sports
  • Ski Resorts
  • Concerts, Major Events, and more

www.neamb.com/start
How do I access NEA Member Benefits...in Retirement?

- Top rail of the page
- Resources
- “Living in Retirement”

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

- Scroll down the page
- 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 - March 2023

www.neamb.com/start
Get these resources and more to help you enjoy your retirement at neamb.com/enjoying-retirement

www.neamb.com/start
NEA Auto Buying Program

- 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

www.neamb.com/start
NEA Discount Marketplace

► Cash back powered by Rakuten
► Get paid quarterly via PayPal or check
  ▶ In order to earn Cash Back online, you must create a Rakuten Account and also be signed into your NEAMB.com account
  ▶ Must have at least $5.00 in your account or it rolls over to the next quarter.

► How to get started:
  ▶ Browse the NEA Discount Marketplace for cash back offers
  ▶ Sign up for a Rakuten account through neamb.com
  ▶ Earn cash back on qualifying purchases
  ▶ Get paid via PayPal or check
  ▶ Download browser extension

www.neamb.com/start
NEA Discount Marketplace

► Refer a friend / family program
► Exclusive deals just for NEA members
► Search by store name or category

► Search by Category:
► Auto & Tires
► Baby & kids Gear
► Books & Media
► Clothing
► Electronics
► Events & Activities
► Food & Restaurants
► Gift Cards
► Health & Beauty
► Home Décor & Furnishing
► Office Supplies
► Shoes & Handbags
► Sports & Outdoors

www.neamb.com/start
NEA Discount Marketplace

► Search Restaurant.com
► Search by zip code or city
► Restaurant name

www.neamb.com/start
Cameras Out.....Smile! (page 6)

Find additional ways to save and these resources at neamb.com/dailydiscounts

www.neamb.com/start
ENGAGING MEMBER STARTS WITH YOU

Building Relationships

Benefits are just one more great reason to have a conversation when recruiting and retaining members.

Protections

Several Member Benefits programs, such as disability, life, retirement, and legal services offer enhanced features to help protect members.

Fun Subject to Talk About

Many serious topics are necessary to address when building power. Adding in Member Benefits topics, like discounts and travel, can be a fun, extra way to get to know someone better.

Share

Use CTA/NEA Member Benefits in your engagement and organizing efforts.

Overcoming Objections

“Dues are too expensive. I can’t afford it.”
“Why should I join when I get it for nothing?”
“I don’t agree with (fill in the blank) of the Association.”

80/20 Rule: Listen at least 80% of the time. Let them know you’re listening and what they are saying is valid.
Answer: Don’t evade, give a truthful, honest, concise answers.
Call to Action: Always have an ask.
LEADER RESOURCES

Share CTA/NEA Member Benefits at Your Next Chapter Meeting

CTA Materials
CTAMemberBenefits.org/order
Order CTA Member Benefits Highlights &
CTA Member Benefits Poster
CTA Life and Disability Insurance Brochure
CTAMemberBenefits.org/download
CTA Disaster Relief Fund
CTA Death & Dismemberment Plan

CTA Trainings
CTAMemberBenefits.org/trainings
1. MB4U: Join CTA Member Benefits every first Tuesday of the month
2. Stronger Together - Your Essential Guide to CTA/NEA Member Benefits
3. Educator's Guide To A Successful Retirement

CTA/NEA Member Benefits Video
CTAMemberBenefits.org/video
CONTACT US

CTA Member Benefits Department
CTAMemberBenefits.org - (650) 552-5200
memberbenefits@cta.org

NEA Member Benefits
NEAMB.com/start - (800) 637-4636
ask-us@neamb.com

CTA 403(b) Retirement Savings Plan (RSP)
enroll.ctaretirementplan.org - (916) 235-9800
team@ctaretirementplan.org

Member ID/CTA Membership Department
membership@cta.org - (650) 552-5278

CTA Website Support
websupport@cta.org

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
THANK YOU

CTA Member Benefits Department
(650) 552-5200 - memberbenefits@cta.org
CTAMemberBenefits.org

NEA Member Benefits
(800) 637-4636 - neamb.com