STRONGER TOGETHER
YOUR ESSENTIAL GUIDE
TO CTA/NEA MEMBER BENEFITS
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 Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
UNION ADVOCACY & QUALITY

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

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

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

Ask NEA for assistance
NEA Member Benefits
(800) 637-4636 | ask-us@neamb.com

CTA Member Benefits Department - (650) 552-5200 - memberbenefits@cta.org
NEA Member Benefits - (800) 637-4636 - ask-us@neamb.com
/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
WHY JOIN?

Benefits of CTA/NEA Membership
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.

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.

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
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
# AUTOMATIC CTA/NEA LEGAL SERVICES

<table>
<thead>
<tr>
<th>CTA/NEA Legal Services Educators Employment Liability (EEL)</th>
<th>Extended Educators Employment Liability (EEEL) Coverage</th>
<th>Group Legal Services Program (GLSP)</th>
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<tbody>
<tr>
<td>• Civil Defense for eligible employment lawsuits</td>
<td><strong>Rendering Services:</strong></td>
<td>• Required referral from CTA staff</td>
</tr>
<tr>
<td>• Criminal Proceedings</td>
<td>• Dental Hygienists</td>
<td>• 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</td>
</tr>
<tr>
<td>• Bail Bond</td>
<td>• Certified Athletic Trainers</td>
<td>• 2-3 hour for most employment matters</td>
</tr>
<tr>
<td>• Assault-Related Personal Property Damage</td>
<td><strong>Teaching &amp; Supervising:</strong></td>
<td>• 30 minutes for personal matters</td>
</tr>
<tr>
<td></td>
<td>• Physical Therapists</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Occupational Therapists</td>
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<tr>
<td></td>
<td>• Registered Nurses</td>
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</tr>
</tbody>
</table>

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 YOU

**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.
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
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
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.
New Hires

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

CTAMemberBenefits.org/TheStandard

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\(^1\)
- 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.\(^2\)
- Includes additional benefits at no extra cost.

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.  

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.

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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</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>909.222.7752</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>323.219.7572</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>
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

How can you and your members supplement CalSTRS?

403bCompare.com

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 WANTS YOU TO HAVE A LONG AND HAPPY RETIREMENT

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
WARNING!

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”
PROTECTING YOU
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

916.872.5662  
559.970.0941  
925.695.4023  
619.807.4479  
714.679.8496
CTA/NEA FINANCIAL SERVICES
Banking, Credit Card and Loans
CTA Credit Union Services: Provident Credit Union

$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 refinances
✓ 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

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. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
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

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. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
NEA Personal Loan

Provider: First National Bank of Omaha

- Fixed For Life rates with no collateral required¹
  Apply for amounts up to $30,000
- Request loan terms between 36-72 months²
- 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
Disclosures

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”

www.neamb.com/start
SAVING MONEY

CTA/NEA Discounts & Travel
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 Disney® Theme Park tickets today and secure your Park reservation!

Save on your Universal Orlando Resort tickets!

Save on your Sesame Place tickets!

Save on your Busch Gardens 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
- IHG Hotels & Resorts
- Residence Inn by Marriott
- Hilton Hotels & Resorts
- Courtyard by Marriott
- Hyatt
- SpringHill Suites by Marriott
- Sheraton Hotels & Resorts
- Holiday Inn
- Crowne Plaza Hotels & Resorts

### Airlines
- American Airlines
- Delta
- Delta
- jetBlue
- spirit

### Car Rental Brands
- Thrifty
- Hertz
- Budget
- Alamo
- AVIS
- enterprise

### Cruise Brands
- Carnival
- Celebrity Cruises
- Disney Cruise Line
- Royal Caribbean International
- Princess
- NCL Norwegian Cruise Line
Popular & Familiar Merchants

Quick-serve, Pizza, Casual Dining Brands

Shopping and Movie Brands

Automotive Brands
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- **Quiznos**
  - Big 5 Sporting Goods: $5 off purchase of $25 or more.
  - Recommended for You:
    - Office Depot
    - Valvoline
  - Free dessert with any purchase.
  - Free chips and regular fountain drink with purchase of 8-inch sub, 12-inch sub or full salad.

- **Las Vegas, NV, US**
  - Wynn Las Vegas
    - 3131 Las Vegas Blvd. South
    - $136 Nightly
  - The Cosmopolitan Of...
    - 3708 Las Vegas Blvd S
    - $203
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Enterprise

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

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Access

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  - Destination
  - Dates
  - Times
- Budget
- Hertz
- Alamo
- Enterprise
- Thrifty
- Dollar
- National

- Airfare
  - Destination
  - Dates
  - Times
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- US and International flights

- Cruises
  - Destination
  - Dates
- All cruise lines
- 21,000 cruise departures

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- **Hotels**
  - **Destination**
  - **Dates**
  - **Amenities**
  - **Price Range**
  - **300,000 hotels**

<table>
<thead>
<tr>
<th>Hotel Name</th>
<th>Rating</th>
<th>Location</th>
<th>Distance</th>
<th>Market Rate</th>
<th>Travel Dollars</th>
<th>Save %</th>
<th>Avg. Night Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hutton Hotel</td>
<td>★★★★☆</td>
<td>Nashville, TN</td>
<td>1.1 mi</td>
<td>$695</td>
<td>$329</td>
<td>47%</td>
<td>$122</td>
</tr>
<tr>
<td>SpringHill Suites by Marriott Nashville Downtown/Convention Center</td>
<td>★★★★</td>
<td>Nashville, TN</td>
<td>0.6 mi</td>
<td>$1,116</td>
<td>$500</td>
<td>45%</td>
<td>$205</td>
</tr>
<tr>
<td>Grand Hyatt Nashville</td>
<td>★★★★☆</td>
<td>Nashville, TN</td>
<td>0.4 mi</td>
<td>$1,027</td>
<td>$318</td>
<td>31%</td>
<td>$236</td>
</tr>
</tbody>
</table>

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

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- Scroll down the page
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CONTACT US

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CTAMemberBenefits.org - (650) 552-5200
memberbenefits@cta.org

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

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team@ctaretirementplan.org

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