CALIFORNIA TEACHERS ASSOCIATION

Member Benefits Highlights 2017-2018

For You

For Your Family

For Your Career

CTA nea Member Benefits

CTA MEMBER BENEFITS DEPARTMENT
1705 Murchison Drive • Burlingame, CA 94010
650-552-5200 • member_benefits@cta.org
CTAMemberBenefits.org

FROM THE PRESIDENT

Every year we're excited to reach out to you and highlight our many Member Benefits designed to benefit you, your family, and your career.

As you can see from our Mission Statement below, one of our important tenets is to protect and promote the well-being of our members. One way we can do this is to provide valuable programs that offer savings and excellent insurance and financial products to you. An additional advantage these programs offer is the savings you can enjoy, which can offset the cost of your association membership.

This Highlights brochure gives a brief overview of the CTA Member Benefits Program and includes many popular NEA Member Benefits. You will see that they provide quality, value, savings, and choice. In addition, our programs have been vetted and we provide oversight including advocacy in the event members seek assistance with one of these endorsed programs.

To get more information, contact the CTA Member Benefits Department at 650-552-5200, visit www.CTAMemberBenefits.org, or send an email to member_benefits@cta.org. For additional information on NEA Member Benefits, call 800-637-4636 or visit www.neamb.com.

Please take time to explore this brochure or our websites to see how our Member Benefits provide the protection and promote the well-being you deserve.

Sincerely,

Eric C. Heins
CTA President

Our Mission

The California Teachers Association exists to protect and promote the well-being of its members; to improve the conditions of teaching and learning; to advance the cause of free, universal, and quality public education; to ensure that the human dignity and civil rights of all children and youth are protected; and to secure a more just, equitable, and democratic society.

For You For Your Family For Your Career

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CONTACT LIST/ELIGIBILITY CHART

Member Benefits Eligibility Chart ..... inside back cover
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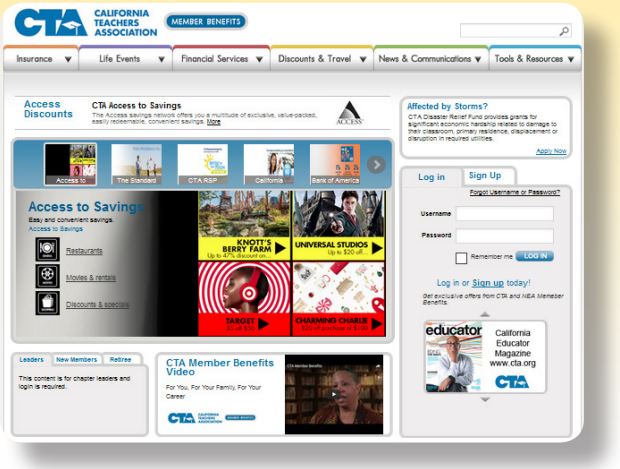
Visit the CTAMemberBenefits.org Website

www.CTAMemberBenefits.org



Member Benefits

- Explore all of your Member Benefits
- Review special promotions
- Request quotes for auto & home insurance
- Apply for life & disability insurance
- Browse exclusive discounts from CTA Access to Savings
- Check or update your CTA Death & Dismemberment beneficiary
- Order or download publications
- Acquire articles for Chapter Newsletters
- Search and discover NEA Member Benefits

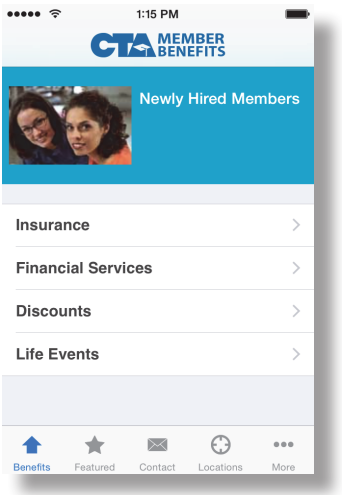
And for members struggling with student loan debt,
check out our resources and links at:
www.CTAMemberBenefits.org/studentloans
Many members are finding this information very useful
in helping them obtain substantial student loan balances forgiven.

Does your chapter have a website?
Add a link to www.CTAMemberBenefits.org

CTA Member Benefits Smartphone App
Download Now!

Benefits in the palm of your hand.

The "**CTA Member Benefits**" App is available for your Apple iPhone or iPad from the Apple App Store. The Android App is available for download from the Google Play Store.



Benefits: Review and share CTA and NEA Member Benefits information

Locations: Find your CTA Regional UniServ Staff for your district, locate a local CTA office or find a Credit Union branch near you

Discounts: Access discounts to rental cars, hotels, entertainment and more

Insurance: Update your CTA Death & Dismemberment Plan beneficiary(ies)

Life Events: Apply for a CTA Disaster Relief Fund grant

CTA MEMBER BENEFITS

Available on the iPhone App Store

ANDROID APP ON Google play

CTA Access to Savings

(888) 818-5217 – www.CTAMemberBenefits.org/access

Access to Savings is the newest addition to CTA Member Benefits. With over 350,000 in their merchant network, you'll not only save at great local locations in California, but across the country as well.

Access gives you unparalleled value at places you shop every day. These are exclusive offers delivering deep discounts of up to 50% off restaurants, retailers, hotels, theme parks, entertainment, home and garden, health and beauty, auto service and many more.

Be sure to check out the NEW My Deals travel discounts for your upcoming vacation plans! CTA members are entitled to outstanding travel deals through the Access to Savings program. Save up to 81% off at the top hotel and resort brands, car rentals and cruises worldwide! Other great Access to Savings travel deals include discounts to popular theme parks, condos and resorts, vacation rentals and more!

To begin saving, go to CTAMemberBenefits.org/Access. On the site, you can print coupons for in-store savings as well as link over to popular dot-com brands. Savings can also be found on the My Deals mobile app. There is no printing required – you simply show your discounts on your smart phone and save on-the-go. Download My Deals from the App Store or Google Play. Enter Program ID 200449 and verify eligibility with your email address and 10-digit CTA Individual ID Number.

Access discounts are relevant deals that can really impact the life of members who use it. The program is designed to help hard-working educators stretch their hard-earned dollars as much as possible. Access believes that true value comes when you are able to save at places where you are already spending money. The more you use it, the more you save. You can even save enough to recover the cost of your dues!

What are you waiting for? Start saving today!

Amy Obenour
Los Gatos - Saratoga JT UHSD TA

"I used the My Deals mobile app to buy PAC12 Championship football tickets at Levi Stadium in Santa Clara for $40.00 per ticket. It was a great night - go Huskies!"

CTA/NEA Educators Employment Liability (EEL)

CTA Legal Services Department
(650) 552-5425 – www.cta.org

Coverage A – Educators Liability

- $1,000,000 per member per occurrence not to include any civil rights issues or civil rights claims
- $300,000 per member per occurrence for civil rights issues or civil rights claims and not to include any other claims
- $3,000,000 per occurrence aggregate for all claims, including civil rights and civil rights claims

Coverage A – Legal Defense Cost Limits

- $3,000,000 per member per occurrence not to include any civil rights issues or civil rights claims
- $9,000,000 per occurrence aggregate for all claims, not to include any civil rights issues or civil rights claims

Coverage B – Reimbursement of Attorney Fees for Defense of a Criminal Proceeding

- $35,000 per criminal proceeding (if exonerated)

Coverage C – Bail Bond

- $1,000 per bond

Coverage D – Assault-Related Personal Property Damage

- $500 per assault

To download an EEL Certificate of Insurance or claim form, sign into We Are CTA at www.cta.org, go to Member Services, then click on Legal Services.

CTA Death & Dismemberment Plan

CTA Member Benefits Department
(650) 552-5200 – www.CTAMemberBenefits.org/dd

The CTA D&D Plan provides a no-cost life insurance benefit for eligible members to assist their surviving loved ones in the event the unthinkable happens.

The CTA D&D Plan provides:

- A Death Benefit of up to $2,000
- An Accidental Death and Accidental Dismemberment Benefit of up to $10,000
- A $50,000 Benefit if the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader
- A life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached after ten (10) years

Years of Continuous Membership	Death Benefit	Accidental Death & Accidental Dismemberment (AD&D) Benefit	Occupation/ Association Leader AD&D Benefit
1	$200	$1,000	$50,000
2	$400	$2,000	$50,000
3	$600	$3,000	$50,000
4	$800	$4,000	$50,000
5	$1,000	$5,000	$50,000
6	$1,200	$6,000	$50,000
7	$1,400	$7,000	$50,000
8	$1,600	$8,000	$50,000
9	$1,800	$9,000	$50,000
10 or more years	$2,000 (Maximum Benefit)	$10,000 (Maximum Benefit)	$50,000 (Maximum Benefit)

A member may verify if they have a beneficiary on file, or make a change to a beneficiary by clicking on Update Beneficiaries or to designate a beneficiary, click on Designate Beneficiary upon sign-in at www.CTAMemberBenefits.org.

To make a claim, request a paper version of the beneficiary designation form, or if you have any other questions, please contact the CTA Member Benefits Department. Please refer to the CTA Death & Dismemberment Plan and Summary Plan Description for further details of the benefit.

NEA Complimentary Life Insurance*

NEA Member Benefits
(800) 637-4636 – www.neamb.com/complife

CTA Members also receive NEA's Complimentary Life Insurance.

The following coverage is provided at no cost to eligible members:

- Up to $1,000 Group Term Life Insurance
- Up to $5,000 Accidental Death and Dismemberment (AD&D) Insurance
- $50,000 AD&D Insurance for any covered accident that occurs while on the job or while serving as an Association Leader**
- $150,000 Life Insurance for unlawful homicide while on the job

The NEA Complimentary Life Insurance benefit grows with years of continuous membership. The maximum benefit is reached after five (5) continuous years.

Years of Continuous Membership	Death Benefit	Accidental Death & Dismemberment (AD&D) Benefit	Occupation/ Association Leader AD&D Benefit	Unlawful Homicide While At Work
1	$200	$1,000	$50,000	$150,000
2	$400	$2,000	$50,000	$150,000
3	$600	$3,000	$50,000	$150,000
4	$800	$4,000	$50,000	$150,000
5 or more years	$1,000 (Maximum Benefit)	$5,000 (Maximum Benefit)	$50,000 (Maximum Benefit)	$150,000 (Maximum Benefit)

To designate a beneficiary or file a claim, contact NEA Member Benefits or visit www.neamb.com/complife.

*NEA Complimentary Life Insurance coverage is issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all detail, including any policy exclusion, limitations and restrictions, which may apply. Contract Series 83500.
0302981-00001-00

**NEA Retired members are eligible for the $50,000 Accidental Death & Dismemberment coverage only while acting on Association business in the capacity of an Association Leader.

CTA Disaster Relief Fund Administered by the FACT Foundation

FACT Office
(818) 254-4222 - www.CTAMemberBenefits.org/drf

The Fund is endowed to provide financial assistance to CTA members who have experienced significant losses due to disasters in California. The four grants are:

- **Standard Grant:** CTA members may receive up to $1,500 for significant economic hardship related to damage to their primary residence, displacement (for 30 days or more) or disruption in required utilities
- **Catastrophic Damage Grant:** Recipients of the Standard Grant may be eligible for up to another $1,500 if damages exceed $50,000
- **Temporary Displacement Grant:** A grant of up to $500 may be available for members who are displaced (for seven days or more) from their primary residence as the result of a disaster, but do not meet all the requirements for a Standard Grant
- **School Site Grant:** Members may receive up to $500 for damage to their classroom. This grant covers losses of a member's personal property (including teaching materials etc.).

NEA Magazine Service

www.neamb.com/cta

As a thank you for being an NEA Member, we are offering two free magazine subscriptions. Visit www.neamb.com/cta to start your subscription service.

Caitlin Aloia
Mammoth Education Association

"When I was forced to vacate my apartment after the roof was severely damaged from a snowstorm, my CTA chapter president informed me of the Disaster Relief Fund for teachers in circumstances like mine. I filled out the application form and it was approved within a few days! About a week later I received a check in the amount of $1,500 from the FACT Foundation. This money has been so helpful in this difficult time, as I continue to look for a new home for myself and my dog."

Vision Discount Program for CTA/NEA-Retired

VSP
(800) 877-7195 - www.CTAMemberBenefits.org/vsp

Discount program available from Vision Service Plan (VSP) preferred providers only*

VSP Vision Savings Pass offers immediate savings on eye care and eyewear. With the purchase of a complete pair of glasses, this enhanced program provides special pricing on an eye exam and glasses.

VSP® Vision Care members can save up to $2,400 on a pair of digital hearing aids. Dependents and even extended family members are eligible for exclusive savings, too. For more information, visit www.truhearing.com/vsp, or call 877.396.7194

* *Discounts are available through the VSP preferred provider who provided an eye exam within the last 12 months and a CTA/NEA-Retired membership number must be presented at the time of visit.*

CTA Guide to Federal Student Loan Forgiveness Programs

www.CTAMemberBenefits.org/studentloan

Need help with your Federal student loan debt? You may be eligible for some relief. CTA has a valuable resource - Guide to Federal Student Loan Forgiveness Programs - to help determine if you qualify for any of the programs. To learn more, go to www.CTAMemberBenefits.org/studentloan.

Serina West
Oceanside Teachers Association

In the past, I heard about student loan forgiveness, and was skeptical and thought, "no way!" After attending a CTA and NEA Member Benefits workshop on student loan forgiveness that explained the process and requirements, I followed-up and found out I qualified through the US Department of Education. Thanks to the information CTA and NEA Member Benefits shared, $5,000 of my student debt was forgiven. Thank you, CTA!

CTA 403(b) Retirement Savings Plan

CTA Member Benefits Department
(650) 552 5200 – www.CTAMemberBenefits.org/rsp

CTA Retirement Savings Plan – Our Plan. Our Union.
Created by your union to provide you with high-quality investment options at a low cost so more of your money stays in your pocket.

- Independent investment consultant recommends and monitors all investment options.
- Fiduciary Standards - Plan decisions are made solely in your best interest.
- No surrender fees or commissioned sales representatives.
- Quick enrollment makes investing easy – you will be enrolled in a target date fund that corresponds to your age.
- Enroll on-line or via a paper form.

Need more information? Watch our short video here: https://tinyurl.com/BrainSharkVideo. Enroll on-line at CTAretirementplan.org or via a paper form at www.CTAMemberBenefits.org/rsp. Questions? Call the CTA Retirement Plan Center at (855) 604-6222 M-F 8:00 a.m. – 6:00 p.m. or CTA Member Benefits at (650) 552 5200.

CTA Investment Education
Visit CTAinvest.org for objective help on your retirement savings strategy.

Here you will find:
- 2-3 minute videos on Social Security, 403(b) plans, selecting a financial advisor
- On-line calculators
- Articles on CalSTRS and CalPERS
- Videos on how to get started with a 403(b) plan and make smart investment choices
- Model Portfolios - illustrations of 403(b) investment mixes based on years to retirement

Educational Resource
- The CTA Educator's Retirement Planning Guide

Does your chapter have a website? Add a link to www.CTAinvest.org.

CTA Group Voluntary Life Insurance Plan

Standard Insurance Company (The Standard)
(800) 522-0406 – www.CTAMemberBenefits.org/life

Online enrollment is available at www.CTAMemberBenefits.org/life (login required).

Plan features and benefits include:

- Level term coverage options ranging from $25,000 to $400,000[1]
- Optional coverage for spouse/domestic partner and children
- Retiree Term Life Insurance coverage available to CTA-NEA lifetime retired members upon retirement[2]
- Access to the CTA Advisory Panel on Endorsed Services review process
- Convenient payroll deductions
- Access to Life Services Toolkit at no additional cost[3]
- Complimentary Travel Assistance[4]
- Matching Accidental Death and Dismemberment (AD&D) coverage included

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.

2 Retiree's Dependent Life Insurance amount is based on the amount of Life Insurance in force as a retired member.

3 Life Services Toolkit is provided through Bensigner, DuPont and Associates.

4 Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard. Please contact The Standard for a copy of the United Healthcare Global Travel Assistance program description which contains complete terms, conditions and limitations.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY). GP 190-LIFE/S399/CTA.3

Stephanie Adegbenro
Porterville Education Association

"As Vice President of Porterville, I find Member Benefits to be a valuable resource during my new hire/member meetings. I always tell them about their new hire opportunity with The Standard with the first 180 days to enroll in Life and Disability."

CTA Group Voluntary Disability Insurance Plan

Standard Insurance Company (The Standard)
(800) 522-0406 – www.CTAMemberBenefits.org/disability

Online enrollment is available at www.CTAMemberBenefits.org/disability (login required).

Disability insurance is a benefit paid directly to you if you're unable to work due to illness, injury, pregnancy or childbirth.

Plan features and benefits include:

For Educators:

- $25 per regular day of required attendance, subject to any benefit waiting period, during fully paid sick leave or restored sick leave.
- Up to 75% of regular daily contract salary during the first and second benefit years if you become disabled, subject to any benefit waiting period and reduced by deductible income.[1]
- While receiving substitute differential pay, the minimum benefit is up to 25% of regular daily contract salary (total income not to exceed 100%), or $30/day, whichever is greater.[3]
- After the second benefit year, disabled educators with less than five years of credited service under CalSTRS and/or CalPERS may receive up to 50% of regular monthly contract salary to at least age 65, reduced by deductible income.[1]
- $35 per calendar day while confined to a hospital[2] bed as a bed-registered patient as a result of your disability with no benefit waiting period (60-day maximum). This is paid in addition to any disability benefits that may be payable.

For CTA Education Support Professionals (CTA ESP):

- Up to 66 2/3% of regular daily contract salary if you become disabled, subject to any benefit waiting period and reduced by deductible income.[1]

Additional Disability Plan Features for Educators and ESPs:

- Covers disabilities occurring on or off the job
- Extra Duty Pay benefits
- Access to the CTA Advisory Panel on Endorsed Services review process
- Family care and dependent education benefits
- Convenient payroll deductions

[1] *Examples of deductible income: 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. Contact The Standard for a full list.*

[2] *The definition of "hospital" does not include a nursing home, convalescent home or extended care facility.*

[3] *Effective 9/1/17*

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY). GP 190-LTD/S399/CTA.1

Enrollment Opportunities for Voluntary Life and Disability Insurance Plans:

Active CTA members can easily apply for coverage at any time with satisfactory proof of good health. In addition, there are a number of special enrollment opportunities when members can enroll without answering health questions, including:

- Newly hired CTA members may enroll in CTA-endorsed Disability and/or up to $200,000 of Life insurance during the first 180 days of employment. Learn more and apply online at: www.standard.com/cta/newhire.
- Family status change provision allows members to enroll or increase their Life insurance (up to $200,000), and their spouse or domestic partner Life insurance (up to $17,500), or enroll in Disability insurance. Members must apply within 60 days* of the date of a qualifying family status change (examples include: marriage, domestic partnership, birth or adoption of a child, divorce and loss of spousal employment).
- Members with CTA Decreasing Term Life insurance can move to the CTA-endorsed Level Term Life insurance plan from August 1-31.
- Select chapters may participate in chapter campaigns throughout the school year. Contact your Chapter President to find out if your chapter is eligible for a special campaign.

**Effective 9/1/2017*

For costs and further details of the coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at (800) 522-0406 (TTY).

To learn more about coverage options, call The Standard's dedicated CTA Customer Service Department at (800) 522-0406.

Troy Liggins
Fontana Teachers Association

My wife and I have been CTA members for over 25 years. CTA Member Benefits Department website, pre-conferences, and convenience has made us extremely satisfied with their services. Member Benefits partnerships has saved us 1000's of dollars over our 25 years. We are especially happy with our relationship with California Casualty and The Standard.

Chapter Leaders, take note:
We know that Chapter Leaders frequently receive questions about the benefit options available to CTA members. The information below is designed to help you answer some of the questions that members may have about the CTA-endorsed Disability and Life Insurance Plans.

Why do I need Disability and Life Insurance?
Disability and Life Insurance are critical components of any financial plan. Disability Insurance helps to protect against the loss of income that could occur if you are unable to work due to illness, injury, pregnancy or childbirth. It can be used for expenses that medical insurance doesn't cover – like your rent or mortgage, utilities, groceries, childcare or other bills. You can think of it this way: medical insurance pays the doctor, while Disability Insurance pays you! Life Insurance provides protection for loved ones who might experience financial difficulties if you were to pass away. CTA offers this coverage to give members the opportunity to fill in any coverage gaps.

What is special about these plans?
The CTA-endorsed Disability and Life Insurance plans were designed by CTA and The Standard to meet the specific needs of CTA members. The plans have a number of great features, including coverage for disabilities that occur on or off the job and access to the CTA Advisory Panel on Endorsed Services.

Who is The Standard?
The Standard is the only CTA-endorsed provider of Disability and Life Insurance. They've been protecting their customers since 1906 and insure more than 8 million people nationwide, including more than 75,000 CTA members*. Each year almost 5,000** CTA members turn to The Standard for help during a time of need.

In addition to offering Voluntary Disability and Life Insurance, The Standard also offers employer-paid plans endorsed by CTA. More than 180* school districts in California participate in these unique group Disability and Life Insurance plans.

If you are interested in arranging a special enrollment opportunity for your chapter or would like to learn more about the voluntary or employer-paid insurance plans available through The Standard, simply call their dedicated CTA Customer Service Department at (800) 522-0406.

**As of 12/31/2016, based on data developed by Standard Insurance Company*
***As of 3/31/2017, based on data developed by Standard Insurance Company*

CTA Auto and Home Insurance Program

California Casualty
(866) 680-5142 – www.CTAMemberBenefits.org/calcas

California Casualty has been protecting and serving CTA members since 1951. Our auto and home insurance program encompasses an array of unique benefits, a tradition of outstanding customer service and a history of competitive rates not available to the general public.

Auto and home-specific benefits (listed below) are offered at a generous discount. Members can maximize their savings by bundling their home/renters and auto insurance. In addition, every policy includes *free* ID Defense.

CTA Auto Insurance

- Deductible waived for vandalism and collision to an insured vehicle parked on school property, or while away at a school-sponsored event
- $500 coverage for non-electronic personal property stolen from an insured vehicle
- Summer and Holiday Skip payment options
- Rates locked in for a full year
- Pet Injury coverage

CTA Home Insurance

- More rate-reducing options including: new roof/new house discount, three years claims free discount and yearly pay-in-full discount
- Personal property, including computers, used in teaching covered up to $3,000, with no deductible
- Fundraising money or goods lost or stolen while in an insured's possession are covered to $500, with no deductible

California Casualty has local representatives who engage with CTA members, in person, on a regular basis. To learn more, or schedule a visit for your chapter, please call 1-800-964-3903, ext. 5976 or email: nalfaro@calcas.com.

Elizabeth Marroquin
Riverside City Teachers Association

"After 30 years of coverage through another insurance carrier, we were quoted a substantial savings to convert a house and car insurance over to California Casualty. Less than a year after purchasing California Casualty, we had tile in our home lift up in front of the fireplace. California Casualty sent a representative immediately to investigate. Fortunately, it was not a methane leak, but poor craftmanship. I appreciated California Casualty's promptness and follow through. "

CTA Financial Services

Provident Credit Union
(650) 508-0300 - (800) 632-4600 outside 650
www.CTAMemberBenefits.org/provident

PROVIDENT CREDIT UNION
Make life easy.

Provident Credit Union is the credit union created by educators, founded in 1950 to serve the California Teachers Association (CTA). Provident has created products and services specially tailored to fit the needs of educators. Some of these benefits include:

- Super Reward Checking – Paying one of the highest interest rates in the nation
- Skipped payments on auto loans during the summer months
- Bridge the summer months with an Accumulator Account, perfect for creating that 12th paycheck
- Fee-free ATM's and CO-OP® Shared Branch banking at over 30,000 ATM's and 5,000 credit unions nationwide
- Free Online and Mobile Banking, Bill Pay and Telephone Access
- CTA Special Mortgage Programs - saving you thousands over the life of the loan
- Fee-Free Chapter, Caucus, and PAC Fund Accounts

Visit: www.CTAMemberBenefits.org/provident to see how we can help you reach your financial goals. Be sure to ask about our New Account Bonus for CTA members.

CTA Credit Card Program

Bank of America - (877) 518-9005
www.CTAMemberBenefits.org/creditcard

Brought to you by: Bank of America

CTA Rewards
Truly rewarding: with a choice of valuable rewards, competitive rates and exceptional benefits.†

- Earn points on purchases
- Choice of cash, gift cards or travel rewards
- Redeem for travel on major U.S. airlines with no blackout dates

CTA Cash Rewards Visa Signature®
The card that lets you earn more cash back for the things you buy most.†

- 1% cash back on purchases everywhere, every time
- 2% cash back at grocery stores and wholesale clubs
- 3% cash back on gas

CTA Credit Card Program

2% and 3% category rewards bonuses apply on up to $2,500 in combined quarterly spend in those categories.

†For information on the rates, fees, other costs or benefits of these credit cards, please call the phone number or visit the website provided on the previous page and refer to the disclosures accompanying the online credit application.

These credit card programs are issued and administered by Bank of America, N.A.
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.

CTA Rental Car Program

Enterprise Rent-A-Car - (800) 736-8227 – www.enterprise.com
Account Number: NACA068

It is fast and easy to make arrangements for your car rental needs nationwide with Enterprise Rent-A-Car!

Online:
- Visit www.enterprise.com
- Enter your Account Number: NACA068

By Phone:
- Call (800) RENT-A-CAR for the nearest branch
- Provide your Account Number: NACA068
- Make your reservations with the rental branch

NEA Click & Save

(800) 637-4636
www.neamb.com/clickandsave

Save online at hundreds of your favorite stores! Select personalized email reminders from your favorite merchants, and receive advance notice of upcoming sales and special events in your area. This exclusive shopping service offers savings on brand name merchandise from hundreds of top retailers, online stores, and local merchants. Save on clothing, electronics, restaurants, jewelry, movie tickets, and more!

NEA Members who use Click & Save can invite five friends or family members to participate in Click & Save. Just register or sign in and click on the "Invite a Friend" button.

NEA Long Term Care Program

(855) 632-4582
www.neamb.com/ltc

By the time you turn 65 there's a 70% chance you'll need long-term care at some point.* This care is not covered by health insurance or Medicare.

NEA Member Benefits offers a free, no pressure, no obligation phone consultation with an expert long term care planning advisor. Take advantage of this free service from NEA to make sure you've evaluated your needs.

The NEA Long-Term Care Program can help protect your family. This insurance program is offered to members, their spouse/domestic partner, parents, grandparents and adult children. For expert advice and your free needs assessment call today 855-632-4582.

** SOURCE: longtermcare.gov*

AT&T

www.neamb.com/wireless

- 15% discount on AT&T cell phone monthly service
- 20% discount off of accessories. (Some restrictions apply)
- PLUS-AT&T wireless customers get front row tickets and presale access to some of the biggest concerts

NEA Travel Program

(800) 637-4636
www.neamb.com/travel

Planning a trip? Check-out NEAMB.com for your travel needs. Whether you're planning a quick, weekend getaway or a longer, dream vacation, NEA Member Benefits has several solutions for you to save time and money.

New to CTA and NEA members is **NEA Vacations**. Members enjoy discounted rates for cruises, hotel stays, airfares, resorts and various other attractions around the world simply by logging in.

Heading out on the road? Members receive discounts at top-rated car rental companies including, **Hertz**, **Alamo**, **Dollar**, **National** and **Enterprise**.

While you're on the road, stay at one of **Red Roof Inn's** more than 500 locations nationwide. Members enjoy 20% off of their room rate.

If traveling with fellow educators, family members and friends overseas or in the US, members can choose from guided tour operators **Trafalgar** or **G Adventures**. Receive 10% off a trip through Trafalgar or 15% off tours through G Adventures. Both venues offer monthly payment options to make travel planning easier for you.

Interested in more travel tips and offers? Sign up for NEA MB's Travel Newsletter at neamb.com/travelsignup.

NOTE: These are just some of the numerous benefits and services offered by NEA Member Benefits. To learn about other offerings, call the phone number above or visit their website.

NEA Member Benefits Programs

(800) 637-4636 – www.neamb.com

- NEA Retiree Health Program: Coverage for hospital and medical expenses not covered by Medicare. **www.neamb.com/rhp**
- NEA Group Part D Program: Protect yourself against the high cost of prescription drugs. **www.neamb.com/partd**
- The NEA Member Benefits Program offers top-notch Life and AD&D insurance coverage issued by The Prudential Insurance Company of America. **www.neamb.com/insurance**
- NEA Smart Option® Student Loan by Sallie Mae®: Get the money you need and use the funds for tuition, fees, room and board, and other school certified expenses. **www.neamb.com/studentloan**
- NEA Home Financing Program: New mortgages, refinances, and home equity lines of credit. Members enjoy competitive rates and exceptional service. **www.neamb.com/hf**
- NEA Auto Buying Program: Provides members with low, no haggle prices on new and used cars from participating certified dealers across the country. **www.neamb.com/autobuying**
- NEA Magazine Service: Save up to 85% off the cover price of over 800 popular magazines with a choice of seven payment options. **www.neamb.com/magazine**
- Costco®: New Costco members receive extra savings discounts plus 3 FREE items when they purchase their membership online and redeem at a Costco location. **www.neamb.com/costco**
- NEA GE Appliance Store: An exclusive, full-service, secure on-line shopping site where members can purchase high-quality appliances. **www.neamb.com/ge**
- 1-800-Flowers.com: NEA members enjoy a 20% savings every day on flowers, plants, gift baskets, gourmet foods, and more! **www.neamb.com/flowers**
- The NEA Savings Program will provide CTA members the opportunity to participate in savings, money market, CD's and IRAs. CTA members will receive an exclusive $20 account credit per new account (excluding IRAs). **www.neamb.com/savings**
- DIRECTV: Receive $100 gift certificate for each new subscriber of the CHOICE™ or Spanish ÓPTIMO MÁS™ package, offer valid through DIRECTV's Concierge Service at 1-855-793-4418

CTA NEA Member Benefits MEMBER BENEFITS ELIGIBILITY CHART

To determine your eligibility to participate in CTA's Member Benefits Programs, refer to the chart below. The chart illustrates the various membership categories provided by CTA. A "Yes" means that the particular membership category is eligible to participate in the specific CTA Member Benefits Program, an "S" means that the particular category is eligible to participate but with special applicable rules, and "No" means that the particular membership category is not eligible to participate in the specific CTA Member Benefits Program.

CTA Member Benefit Program	Active Full-Time (Includes CTA ESP)	Active Part-Time (Includes CTA ESP)	Student CTA	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
NEA Complimentary Life Insurance	Yes	Yes	No	S	S
CTA/NEA Educators Employment Liability (EEL)	Yes	Yes	Yes	Yes	Yes
CTA Disaster Relief Fund	Yes	Yes	Yes	Yes	Yes
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Group Disability Insurance Plan	Yes	S	No	No	No
CTA Auto Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Home Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Financial Services	Yes	Yes	Yes	Yes	Yes
CTA Travel, Entertainment and Purchasing Discounts	Yes	Yes	Yes	Yes	Yes
Vision Discount Program for CTA/NEA-Retired	No	No	No	Yes	Yes
CTA Rental Car Program	Yes	Yes	Yes	Yes	Yes

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This is a brief description of the CTA and NEA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates, Summary Plan Descriptions or custodial account agreement. The benefits described herein may be modified or terminated by CTA and NEA Member Benefits at any time.

MEMBER BENEFITS CONTACT LIST

Program	Provider	Telephone	Website
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/dd
NEA Complimentary Life Insurance	NEA Member Benefits	(800) 637-4636	neamb.com/complife
CTA/NEA EEL Insurance	CTA Legal Services Dept.	(650) 552-5425	cta.org
CTA Disaster Relief Fund	FACT Foundation	(818) 254-4222	CTAMemberBenefits.org/drf
Vision Discount Program for CTA/NEA-Retired	VSP	(800) 877-7195	CTAMemberBenefits.org/vsp
CTA Group Life Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/life
CTA Group Disability Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/disability
CTA Auto and Home Insurance Program	California Casualty	(866) 680-5142	CTAMemberBenefits.org/calcas
CTA Financial Services	Provident Credit Union	(650) 508-0300 (800) 632-4600 outside 650	CTAMemberBenefits.org/provident
CTA Credit Card Program	Bank of America	(877) 518-9005	CTAMemberBenefits.org/creditcard
CTA Travel, Entertainment and Purchasing Discounts	Access	(888) 818-5217	CTAMemberBenefits.org/access
NEA Member Benefits Programs	NEA Member Benefits	(800) 637-4636	neamb.com
CTA Rental Car Program	Enterprise Rent-A-Car	(800) 736-8227	CTAMemberBenefits.org/enterprise
CTA 403(b) Retirement Savings Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/rsp

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