

Member Benefits

Highlights

2020/2021

California Teachers Association

1705 Murchison Drive • Burlingame, CA 94010

650.552.5200 • memberbenefits@cta.org

CTAMemberBenefits.org

CTA Member Benefits

For You, For Your Family & For Your Career

Your career, personal life, and future are important to us. CTA and NEA, with our strong membership base, have the purchasing power to offer exclusive programs designed to benefit our members.

Participating in Member Benefit programs and enjoying the savings they provide can offset the cost of association dues. Our programs can give you and your family peace of mind. From customized insurance and financial products to numerous discounts for everyday needs and even travel, we have you covered.

Our Member Benefits staff work continuously to provide a wide array of attractive programs and services, many of which are featured in this brochure. You'll find quality products and services offering you competitive rates and excellent customer service.

We encourage you to learn more by visiting our websites at www.CTAMemberBenefits.org, www.neamb.com, www.CTAinvest.org and www.CTAMemberBenefits.org/rsp. You can also reach us at: (650) 552-5200 or memberbenefits@cta.org.

Your Advocate. Your Partner. Your CTA.

NEA, CTA and your local association provide the support you need to be great at what you do. Being a member connects you with other educators. Together, we've been the most powerful voice for students and public education in California since 1863. And together, we still are. We do this by:

- Negotiating fair salaries, health care and other benefits
- Leading student-centered educational improvements
- Supporting your professional practice with conferences, workshops, grants and scholarships
- Improving learning and working conditions
- Enhancing and defending your professional rights
- Providing cost-saving Member Benefits designed just for educators

Table of Contents

Discounts & Travel

1

CTA Access to Savings
CTA Rental Car Program
CTA Access to Travel
NEA Travel Program
NEA Click & Save

Automatic Benefits

4

CTA Death & Dismemberment Plan
NEA Complimentary Life Insurance
CTA Group Legal Services
CTA Disaster Relief Fund

Insurance

6

CTA Voluntary Group Life/Disability Insurance
Home & Auto Insurance

Financial Services

8

CTA 403(b) Retirement Savings Plan
CTA Financial Wellness Center
Provident Credit Union
CTA Cash Rewards Visa Signature® Credit Card

Additional Benefits

10

VSP Savings Pass Program for CTA/NEA-Retired Members
NEA Retiree Health Program
NEA Long Term Care Program
NEA Magazine Service

Resources

11

CTA Guide to Federal Student Loan Forgiveness Program
CTA/NEA Member Benefits Presentations
CTA Member Benefits Video



Take a quick look to see the benefits available to you

Discounts & Travel

CTA Access to Savings

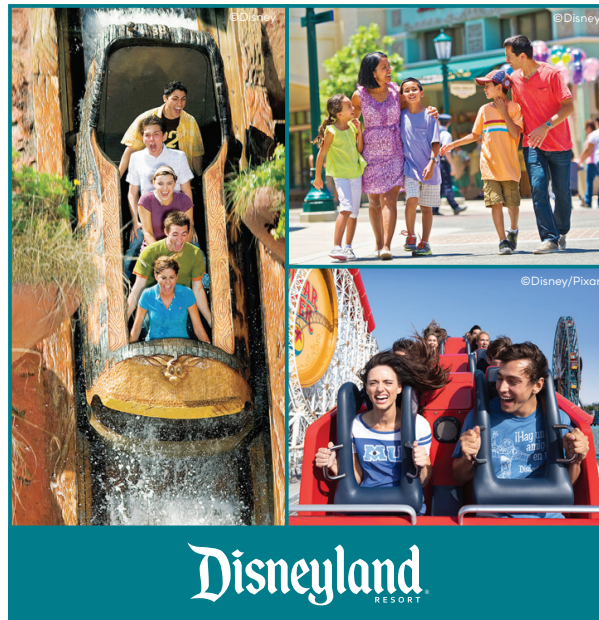
CTA Access to Savings is an exclusive benefit for CTA members, featuring the nation's largest private discount network. You'll find savings up to 50% on everyday things such as food, clothing, car care, travel, entertainment, home and garden and more.

Access

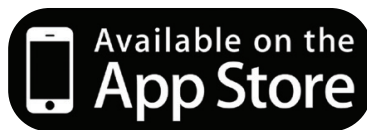
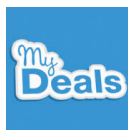
www.CTAMemberBenefits.org/access

(888) 818-5217

AVAILABLE FOR CTA MEMBERS



Download the CTA Access to Savings Smartphone App - My Deals Mobile



New User?

Setup Account and enter Program ID 200449 to continue. After, please verify eligibility with your email address and if prompted your 10-digit CTA Individual ID Number. Please contact the CTA Membership Department at (650) 552-5278 if you do not know your 10-digit CTA Individual ID Number.

Already have an account?

Enter your Access email and password to log in.

Discounts & Travel

CTA Rental Car Program

The CTA Rental Car Program through Enterprise Rent-A-Car provides member vehicle rentals at flat rates as low as \$33 a day, regardless of location.

Enterprise Rent-A-Car

www.enterprise.com

(800) 736-8227 – Account Number: NACA068

CTA Access to Travel

The Access savings network offers you a multitude of exclusive, value-packed, easily redeemable, convenient savings. Find your ideal hotel!

Eduardo Vasquez
Barstow Community College



I was very happy using the CTA Member Discounts on travel services. I recently went on a trip to San Francisco and the hotel staff was very impressed with the rate I got! I am going again to San Francisco and I used CTA Member Discounts to book my hotel and a rental car. I will tell my friends and family about the discounts you can receive by using the CTA Member Discounts website.”

Get up to 60% off on hotels, car rentals, activities, and flights! Many deals not available to the public. These deals are even cheaper than online travel sites.



Save up to 50% on *Travel*

Get Wholesale Prices on Hotels & Car Rentals at Access Travel

- Savings average 10%-50% over Expedia®, Orbitz®, Priceline® etc.
- Select from 500,000+ hotels & car rental locations
- Find popular hotel brands & destinations worldwide
- All types of hotels, from economy (2-star) to luxury (5-star) properties

Start saving by clicking on the "Travel" tab

Discounts & Travel

CTA Access to Travel continued

During this unpredictable time, one of our priorities is to ensure the safety and health of our members. We want to help you and your loved ones experience more outdoor fun for less while also staying safe. And, shop for those life essentials while saving you some money too. Please visit CTAMemberBenefits.org/access to find discounts on outdoor activities and gear, fitness, road-trip auto deals, yummy eats, including food delivery, car rental, hotel, camping gear, protective masks and gear and more.

Access

www.CTAMemberBenefits.org/access

(888) 818-5217



NEA Travel Program

Sign up for NEA Member Benefits Travel Newsletter at www.neamb.com/travelsignup. Check out NEA Vacations and use your \$500 NEA Travel Dollars to book your next adventure.

NEA Member Benefits

www.neamb.com/travel

(800) 637-4636

NEA Click & Save

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.

NEA Member Benefits

www.neamb.com/clickandsave

(800) 637-4636

Automatic Benefits

The following benefits are provided at no cost to eligible CTA members

CTA Death & Dismemberment Plan

The CTA Death and Dismemberment (D&D) Plan is an automatic benefit available to eligible CTA members at no additional cost. A member may verify if they have a beneficiary on file, make changes to or designate a new beneficiary at www.CTAMemberBenefits.org/dd.

CTA Member Benefits Department

www.CTAMemberBenefits.org/dd

(650) 552-5200

| 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 | \$2,000 | \$10,000 | \$50,000 |
| (or more years) | (Maximum Benefit) | (Maximum Benefit) | (Maximum Benefit) |

NEA Complimentary Life Insurance

To help give your family the insurance protection and added peace of mind they deserve, NEA Member Benefits provides complimentary life insurance at no cost to eligible CTA members.

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

NEA Introductory Life Insurance (Available to new CTA Members)

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

Automatic Benefits

CTA Group Legal Services (GLS) Program

CTA pays for quality attorney representation, subject to program conditions, for employment-related legal disputes; and CTA provides referrals to attorneys for a variety of non-employment matters. CTA Regional Primary Contact Staff (PCS) are responsible for generating legal services referrals.

CTA/NEA Educators Employment Liability (EEL)

Every CTA member receives insurance coverage to defend against claims arising out of employment activities. This insurance includes up to \$1,000,000 in damages, liability and legal costs to defend against civil claims or lawsuits (except civil rights cases) brought against educators for activities arising from his or her educational employment; up to \$35,000 reimbursement of attorney fees and costs to defend against employment-related criminal proceedings and \$1,000 per bail bond; and \$500 for assault-related personal property damage or destruction.

CTA Legal Services Department

www.cta.org
(650) 552-5425

CTA Disaster Relief Fund

The Disaster Relief Fund is a special fund which provides financial assistance to CTA members who suffer significant losses due to natural and other disasters in California. For available grants, qualification details or to apply, visit www.CTAMemberBenefits.org/drf. *(The filing deadline is 12 months from the date of the incident.)*

CTA Member Benefits Department

www.CTAMemberBenefits.org/drf
(650) 552-5200

Ronda Wilkinson
United Teachers of Los Angeles



The CTA Disaster Relief Fund was a touch of grace when overnight my home was completely destroyed, my family displaced and requiring temporary housing. CTA Member Benefits reached out with not only sympathy but grant money to help me tackle the problems. This gave me courage and a sense of community when I was in a lonely, scary place. I can't thank you enough."

Insurance

CTA Voluntary Group Life Insurance

CTA Voluntary Group Life Insurance features level term coverage options ranging from \$25,000 to \$400,000, as well as access to valuable additional services.

CTA Voluntary Group Disability Insurance

Disability Insurance is a benefit paid directly to you if you're unable to work due to illness, injury, pregnancy or childbirth. These funds can be used for things health insurance doesn't cover, like rent, mortgage, groceries, childcare, credit cards, student loans and more. CTA-endorsed Disability plans are designed to cover gaps in coverage that many educators and education support professionals face.

Student Loan Benefit

If you are approved for a disability claim under the CTA-endorsed Disability Insurance policy and you have an active Student Loan, you may be eligible for an additional benefit of up to \$1,000, to be paid in monthly increments while you continue to be disabled.

Cancer Benefit

If your approved Disability claim under the CTA-endorsed Disability Insurance plan is due to Cancer, you also may be eligible for an additional benefit of up to \$1,000, to be paid in monthly increments during the duration of your claim.

Student Loan Benefit and Cancer Benefit are offered by CTA to eligible members on approved Disability claims under the CTA-endorsed Disability Insurance plan who meet specific criteria. The Standard acts as the administrator of these benefits.

Special Enrollment Opportunity

As a newly hired CTA member, you have an exclusive, limited-time opportunity to apply for CTA-endorsed Disability Insurance and up to \$200,000 in Life Insurance without having to answer health questions from Standard Insurance Company (The Standard).

Offer expires 180 days from your first day on the job.

For costs and further details of the coverage and enrollment opportunities, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please call The Standard's dedicated CTA Customer Service Department at 800-522-0406 (TTY). GP190-LIFE/S399/CTA.3 and GP190-LTD/S399/CTA.1

Standard Insurance Company (The Standard)

www.CTAMemberBenefits.org/TheStandard

(800) 522-0406



Insurance

Kristie Iwamoto
Napa Valley College Faculty Association



My family of teachers has used California Casualty for two generations. They are great and always help us save money where we can.”

CTA Auto and Home/Renters Insurance Program

Supporting CTA members since 1951, California Casualty auto and home insurance gives you preferred rates, educator-specific benefits and generous discounts—with personalized service.

CTA Auto Insurance

- Rates locked in for a full year
- Summer and Holiday Skip payment options
- \$0 Deductible for vandalism and collision to an insured vehicle parked at school
- \$500 coverage for non-electronic personal property stolen from an insured vehicle
- Pet Injury coverage

CTA Home/Renters Insurance

- Personal property 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
- Maximize your savings by bundling your home/renters and auto insurance

As the California School Recognition Program's Presenting Sponsor, California Casualty is also proud to play a key role in honoring educators who inspire students to success. To learn more, visit mycalcas.com/CSRP.

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



California
Casualty

Financial Services

CTA 403(b) Retirement Savings Plan

The CTA Retirement Savings Plan was created by your union to provide you with high-quality investment options at a low cost so that more of your money stays in your pocket. The plan allows you to set aside part of your salary in a tax-advantaged account, and your contributions occur automatically at each pay period to help ensure your retirement savings goals are met.

Advantages of the CTA 403(b) Retirement Savings Plan:

- All representatives are salaried and not commissioned.
- No hidden fees, this plan was designed to have low administrative fees and investment costs.
- The CTA RSP contains high-quality investment options, which are recommended and monitored by an independent consulting firm.
- The CTA RSP follows fiduciary standards to ensure all decisions are made solely in your best interest.
- The CTA Retirement Savings Plan, created for educators, is the only plan that is endorsed by the California Teachers Association.

To enroll visit www.enroll.ctaretirementplan.org. If you need assistance, email team@ctaretirementplan.org or call (916) 235-9800 5AM-5PM, Monday – Friday.

CTA members with existing 403(b) plans are eligible for a free plan review. Visit review.ctaretirementplan.org to get started.

The CTA Financial Wellness Center

The CTA Financial Wellness Center, CTAinvest.org, was developed by California Teachers Association to help you learn about retirement planning and covers topics such as voluntary retirement savings, basics of investing, personal finances, and insurance and estate planning. It's a fun and interactive website that also features real stories from CTA members. Visit CTAinvest.org for objective help on your retirement savings strategy.

Here you will find:

- The CTA Retirement Savings Plan Consumer Guide
- The basics of investing and investment jargons
- Calculators to help you plan for retirement
- The Buzz where real CTA members share their stories

CTA Member Benefits Department

www.CTAMemberBenefits.org/rsp

(650) 552-5200



CTA VOLUNTARY
RETIREMENT PLANS
FOR EDUCATORS, LLC

Financial Services

Provident Credit Union

Currently the 81st largest credit union in the U.S. (16th largest in California), Provident Credit Union was established in 1950 to serve the California Teachers Association.

Save Money

- Designated Mortgage, Auto Loan, and HELOC rate discounts
- Ability to skip auto loan payments over the summer months

Earn Money

- New Account Bonus
- Super Reward Checking account – pays a high interest rate
- Competitive rates on savings and term-share certificates

Bank with Convenience

- 20 locations throughout Northern California
- Over 5,000 no-surcharge CO-OP ATMs and 350 CO-OP branches in California
- Online and mobile account access anytime and anywhere.

Provident Credit Union

www.CTAMemberBenefits.org/provident
(800) 632-4600



CTA Cash Rewards Visa Signature® Credit Card

Earn 3% cash back in the category of your choice and 2% cash back at grocery stores and wholesale clubs on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter. Plus, earn unlimited 1% cash back on all other purchases. Comes with additional valuable features.†

Bank of America

www.CTAMemberBenefits.org/creditcard
(888) 758-7946

†For information on the rates, fees, other costs and benefits of this credit card, please call the phone number or visit the website listed above. This credit card program is 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.

Additional Benefits

VSP Savings Pass Program for CTA/NEA-Retired Members

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

VSP Members can also save up to 60% on the latest brand-name hearing aids through the VSP/TruHearing Hearing Aid Discount Program. Questions? Call or visit TruHearing at (877) 396-7194 or truhearing.com/vsp.

VSP Savings Pass Program

www.CTAMemberBenefits.org/vsp

(800) 877-7195

**Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months and a 10-digit NEA/CTA-Retired membership number must be presented at the time of visit.*

NEA Retiree Health Program

The NEA Plan's rates on average are lower than the nation's most popular Medicare supplement program. As long as you're at least age 65, an NEA member in good standing (or her/his spouse or domestic partner), and covered by Medicare parts A and B, you are eligible to enroll in any one of the NEA Retiree Health Plan Options.

NEA Retiree Health Program

www.neamb.com/rhp

(800) 637-4636

NEA Long Term Care Program

This insurance program is offered to members, their spouse/domestic partner, parents, grandparents and adult children. Call today for expert advice and a free needs assessment.

NEA Long-Term Care Advisor

www.neamb.com/ltc

(855) NEA-4LTC (632-4582)

NEA Magazine Service

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

NEA Magazine Service

www.neamb.com/cta

(800) 637-4636

Resources

CTA Guide to Federal Student Loan Forgiveness Programs

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. Visit CTAMemberBenefits.org/studentloans.

NEA® Student Loan Forgiveness Navigator Tool: Make student loan debt more manageable with this dynamic resource powered by SAVI. Run your numbers to find out about any forgiveness or cancellation programs you qualify for, along with how much you can save. Visit neamb.com/loanforgiveness or call (800) 637-4636 to learn more.

CTA/NEA Member Benefits Presentations

CTA and NEA Member Benefits provide presentations and webinars on CTA/NEA Member Benefit Programs, 403(b) plans, student loans and more. Request a presentation through your local Chapter President. Visit CTAMemberBenefits.org/training to learn more.

CTA Member Benefits Video

CTA Member Benefits has created a fun informational video that highlights exclusive benefits available to CTA members. This video also includes a brief overview of the resources and programs that can be found on the CTA Member Benefits website. To learn more visit www.CTAMemberBenefits.org/video.



WARNING

If you have a Flex Plan (Section 125), providers may try to steer you towards products not endorsed by CTA. Please be sure to compare coverage, premiums and policies to the CTA-endorsed plan before making a selection.

Also, many districts have hired a third-party administrator (TPA) to administer their 403(b) plan. Sometimes the TPA is affiliated with a 403(b) vendor. This can create a conflict of interest if the third-party administrator is influencing the list of approved vendors available to you. Be sure to check out all your investment options, including the CTA Retirement Savings Plan, before making a decision.

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 |

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.

Contact List

2020/2021

Automatic Benefits

| 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 | CTA Member Benefits | (650) 552-5200 | CTAMemberBenefits.org/drf |
| CTA Travel, Entertainment and Purchasing Discounts | Access | (888) 818-5217 | CTAMemberBenefits.org/access |
| Vision Discount Program for CTA/NEA-Retired Members | VSP | (800) 877-7195 | CTAMemberBenefits.org/vsp |

Voluntary Benefits

| Program | Provider | Telephone | Website |
|-------------------------------------|---|----------------|----------------------------------|
| CTA 403(b) Retirement Savings Plan | CTA Member Benefits | (650) 552-5200 | CTAMemberBenefits.org/rsp |
| CTAinvest.org | CTA Business Initiatives & Development Department | (650) 552-5200 | CTAinvest.org |
| 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 | (800) 632-4600 | CTAMemberBenefits.org/provident |
| CTA Rental Car Program | Enterprise Rent-A-Car | (800) 736-8227 | CTAMemberBenefits.org/enterprise |
| NEA Member Benefits Programs | NEA Member Benefits | (800) 637-4636 | neamb.com |
| CTA Credit Card Program | Bank of America | (888) 758-7946 | CTAMemberBenefits.org/creditcard |