

CALIFORNIA TEACHERS ASSOCIATION

MEMBER BENEFITS

Highlights

2018-2019

FOR YOU



FOR YOUR CAREER

FOR YOUR FAMILY

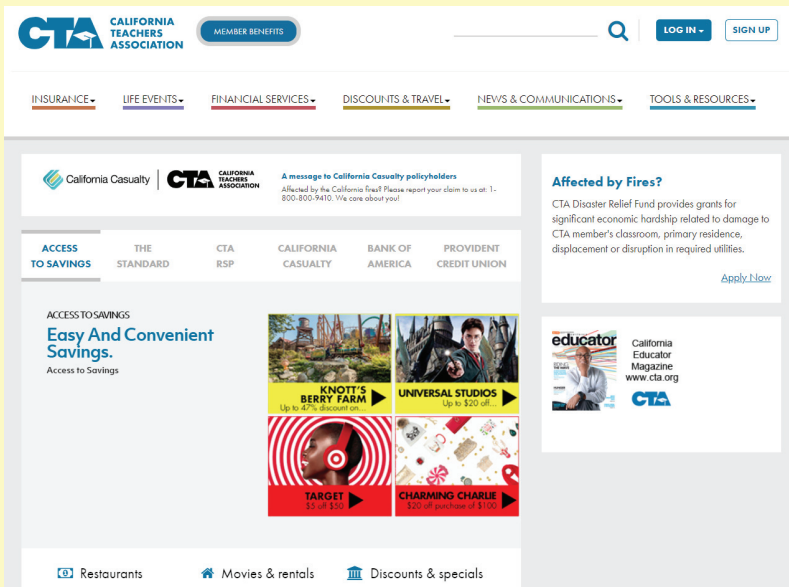
CTA MEMBER BENEFITS DEPARTMENT

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

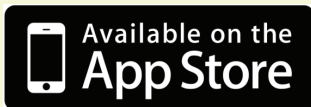
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www.CTAMemberBenefits.org – Explore all of your Member Benefits



CTA Member Benefits Smartphone App – Benefits in the Palm of your hand



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 members like you.

Participating in Member Benefits 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.CTAretirementplan.org. You can also reach us at: (650) 552-5200 or member_benefits@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

Discounts

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**

The Savings Really Add Up!

Purchase	Frequency	Typical savings per purchase	Purchases per year	Yearly savings
FOOD				
Grocery Store Coupons	5 items/wk	\$1.00	36	\$180.00
Dining - Lunch	1 meal/wk	\$3.00	52	\$156.00
Dining - Dinner	2 meals/mo	\$5.50	24	\$132.00
Pizza	2 purchases/mo	\$8.00	24	\$192.00
EVERYDAY NEEDS & SERVICES				
Apparel	8 items/yr	\$14.75	8	\$118.00
Home Improvement	2 purchases/yr	\$50.00	2	\$100.00
Carpet Cleaning	1 purchase/yr	\$20.00	1	\$20.00
Misc Shopping	8 purchases/yr	\$12.50	8	\$100.00
Flowers/Gifts	2 purchases/yr	\$6.50	2	\$13.00
Oil Changes	4 oil changes/yr	\$6.00	4	\$24.00
Cell Phone Service	12 payments/yr	\$8.25	12	\$99.00
Auto Parts	2 purchases/yr	\$15.25	2	\$30.50
ENTERTAINMENT				
Bowling/Laser tag/Mini golf	4 purchases/yr	\$6.25	4	\$25.00
Theme Park Visits	4 passes/yr	\$34.00	4	\$136.00
Concerts/Sports/Event Tickets	4 tickets/yr	\$27.00	4	\$108.00
Movies	6 tickets/yr	\$6.00	6	\$36.00
Golf	4 rounds/yr	\$18.00	4	\$72.00
TRAVEL				
Hotel Stays	7 nights/yr	\$13.50	7	\$94.50
Car Rental	5 days/yr	\$16.25	5	\$81.25
Cruise	1 cruise for two/yr	\$35.00	2	\$70.00
Ski Vacation	1 day pass/yr	\$15.00	1	\$15.00

TOTAL SAVINGS **\$1,802.25**

CTA Access to Savings Smartphone App - My Deals Mobile



Ready. Set. Save!

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.

NOW AVAILABLE FOR CTA MEMBERS



Disneyland
RESORT

A Magical Deal from Disneyland® Resort!

SAVE UP TO
\$26
PER TICKET

- 1 Log in to your member benefits at www.CTAMemberBenefits.org or through the My Deals Mobile® app and search "Disneyland".
- 2 Select your choice of tickets, 1-park-per-day or Park Hopper. The more you play, the more you save.
- 3 Show your ticketing email at the gate – right from your phone or printed ahead of time.



As to Disney artwork, logos, etc. ©Disney

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



Christy Olson
Sanger Unified Teachers Association

“The CTA My Deals App is amazing!!! I have used it to save money on movie rentals, hotel prices, and even at local stores.”

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

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

NEA Rental Car Program®: NEA Member Benefits partners with five outstanding rental car companies that offer great deals at all price points for NEA members.

Hertz Rent a Car – CDP#: 50655 – Company Name: NEA

Alamo Rent a Car – NEA Member Discount ID: 613575

Enterprise Rent-A-Car – Code: NEAMBHP

Dollar Rent A Car – Discount ID: TB7787

National Car Rental – Discount ID: 5030378

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



ACCESS

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



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.

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 or more years	\$2,000 (Maximum Benefit)	\$10,000 (Maximum Benefit)	\$50,000 (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 extra cost** to eligible CTA members.

NEA Member Benefits – www.neamb.com/complife – (855) 632-5433

NEA Introductory Life Insurance: Available to new CTA Members
NEA Member Benefits – www.neamb.com/introlife – (855) 632-5433

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)

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

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

Demistra McCoy
Ventura ESP Association

“I am very thankful for the help that I received from the Disaster Relief Fund! My daughters and I were displaced from the Thomas Fire. The Disaster Relief Fund was kind enough to provide a Displacement Grant, to help us get back on our feet again.”



CTA Disaster Relief Fund Administered by the FACT Foundation:

The Disaster Relief Fund is a special fund which provides financial assistance to CTA members who suffer significant losses due to disasters in California.

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

Insurance

CTA Voluntary Group Life/Disability Insurance: Disability insurance is a benefit paid directly to you if you're unable to work due to illness, injury, pregnancy or childbirth. CTA Voluntary Group Life Insurance plan features level term coverage options ranging from \$25,000 to \$400,000.

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

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). GP190-LIFE/S399/CTA.3 and GP190-LTD/S399/CTA.1

New Benefits Available September 1, 2018

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 this enrollment opportunity, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, call The Standard's CTA Customer Service Department at **(800) 522-0406**, or visit www.standard.com/cta/newhire to apply online.



Rudy Rios

Rio Hondo College Faculty Association

"I bundled my car & homeowners Insurance and saved over \$500 per year."

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.
www.CTAMemberBenefits.org/calcas

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.

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



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 succeed. To learn more, visit mycalcas.com/CSRP



Financial Services

CTA 403(b) Retirement Savings Plan: CTA Retirement Savings Plan was 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. Enroll on-line at www.CTaretirementplan.org or via a paper form at www.CTAMemberBenefits.org/rsp. Questions? Call the CTA Member Benefits Department at (650) 552-5200.

CTA Member Benefits Department

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

Provident Credit Union: Founded in 1950 to serve the California Teachers Association, Provident offers CTA members a New Account Bonus, discounted mortgage and auto rates, and a Super Rewards Checking account that pays dividends.

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

CTA Credit Card Program: CTA Rewards credit card with a choice of valuable rewards, competitive rates and exceptional benefits, and CTA Cash Rewards Visa Signature® credit card for more cash back for the things you buy most. †

Bank of America – www.CTAMemberBenefits.org/creditcard
(888) 758-7946

†For information on the rates, fees, other costs and benefits of these credit cards, please call the phone number or visit the website listed above.

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.

Financial Tools for Educators – www.CTainvest.org

- Read the CTA Educator's Retirement Planning Guide
- Explore the basics of a 403(b) or 457 plan
- Learn about your CalSTRS/CalPERS plan
- Learn more about investing

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.

VSP – 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/health
(844) 213-1556

NEA Group Part D Program: As an NEA member, you can save significant money on the high costs of prescription drugs with the NEA Group Part D Program.

NEA Group Part D Program – www.neamb.com/health
(866) 423-8625

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)

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.

CTAMemberBenefits.org/studentloan

Balancing Family and Work – A Guide to Pregnancy Disability and Baby Bonding Leave:

This CTA guide provides an overview of your rights for a leave of absence, how to plan, and how to request a leave.

CTAMemberBenefits.org/pregnancyleave

CTA Financial Tools for Educators:

Visit www.CTAinvest.org for objective help on your retirement savings strategy. You'll find 2-3 minute videos on Social Security, 403(b) plans, selecting a financial advisor and more. Online calculators and articles on CalSTRS and CalPERS are also available.

CTAinvest.org

CTA/NEA Trainings: CTA and NEA Member Benefits provide trainings and webinars on CTA/NEA Member Benefits, 403(b) plans, student loans and more. Request a training through your local Chapter President.

CTAMemberBenefits.org/training

Warning

If you have a Flex Plan (Section 125), providers may try to steer you towards products not endorsed by CTA. Please make 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.

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.

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	(855) 632-5433	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/drif
Vision Discount Program for CTA/NEA-Retired Members	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	(888) 758-7946	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
CTAinvest.org	CTA Business Initiatives & Development Department	(650) 552-5200	CTAinvest.org

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CTAMemberBenefits.org