

NEA Member Benefits Programs & SERVICES

A Comprehensive List of Benefits for **NEA Members**

Insurance Programs

- **NEA Complimentary LifeSM Insurance***: No-cost life insurance and accidental death and dismemberment insurance while actively engaged in your occupation.
- **NEA Guaranteed Issue Life Plan***: Coverage guaranteed for NEA members and their spouses ages 45 and older.
- **NEA Introductory Term LifeSM Insurance***: \$15,000 of life insurance at no cost to eligible new members.
- **NEA Auto & Home Insurance Program** provides specially negotiated rates and features.
- Whether you live in an apartment, dorm or house, **NEA Homeowners[®] Insurance** can protect your valuables.
- **NEA Group Term Life Insurance*** provides up to \$500,000 of decreasing term life at affordable group rates for members and spouses.
- For peace of mind at home or when you travel, get **NEA AD&D Insurance***.
- The **NEA Level Premium Term Life Insurance Plan***. Coverage amounts up to \$1,000,000 are available for 10-year, 15-year and 20-year terms. Premiums won't increase or decrease for the entire term.
- **NEA Hospital Care Insurance Plan**: Two options to help you pay the "extra" expenses associated with a hospital stay plus at home recovery.
- **NEA Income Protection[®] Plan**: Provides income when you are unable to work due to illness or injury.
- **NEA Long-Term Care Insurance Program**: Financial support in paying for necessary long-term care services like nursing home, home health and assisted living care.
- **NEA Medicare Supplement Program***: Coverage for hospital and medical expenses not covered by Medicare.
- **NEA Dental and Vision Insurance Program** now provides you with substantial coverage for a majority of your dental care expenses and optional vision insurance to cover your eyewear needs.
- **NEA Pet Insurance**: With this plan you can visit any licensed veterinarian and Pets Best reimburses you 80% of the vet's bill for covered services after a deductible.

*Provided through the NEA Members Insurance Trust[®]

Credit Programs

- **NEA Credit Card Program[®]**: Superior benefits exclusive to NEA members including low introductory annual percentage rate offers, rewards and competitive APRs.
 - NEA Cash RewardsSM Card
 - NEASM Platinum Plus[®] credit card with WorldPoints[®] rewards
 - NEASM Accelerated Rewards[®] American Express[®] Card

For more information on the costs and benefits of these cards or to apply, please call 800-468-7632 or visit neamb.com.

Loan and Mortgage Programs

- **NEA Home Financing Program[®]**: New mortgages, refinances, and home equity loans. Members enjoy competitive rates and exceptional service. Plus you'll get \$200 in gift cards after closing on a new purchase mortgage or refinance loan through this program. To learn more, please call 800-632-4968.
- **NEA Personal Loan[®]**: Borrow from \$3,000 to \$25,000** at members-only rates with affordable monthly payments. No collateral required.
- **NEA National Board Certification Loan[®]**: A special revolving line of credit designed to help cover the assessment fee for National Board Certification.
- **NEASM Smart Option Student Loan[®] by Sallie Mae[®]**: On average you can save hundreds, even thousands of dollars in repayment compared to a 15-year private student loan where payments are deferred during school. Available to undergraduate, graduate and continuing education students who need funds after maximizing free money and federal loans.

**Upon approval, credit line based on creditworthiness.

Investment Programs

- For competitive yields, the safety of FDIC insurance up to the maximum amount allowed by law and easy access to your funds, put your money in the **NEA-Sponsored Money Market Account[®]**, offered by Bank of America.
- **The NEA-Sponsored CD[®]**, offered by Bank of America, features competitive yields and the safety of FDIC insurance up to the maximum amount allowed by law.
- **A Tax-Deferred Retirement Savings Program** provides an ideal tax-deferred rollover opportunity that guarantees monthly income to you and your spouse.

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Consumer Discount Programs

- **NEA Auto Purchase Advantage ProgramSM**: Provides members with low, no-haggle prices on new and used cars from 3,100 certified dealers across the country.
- **NEA Bookstore[®]**: Save an extra 5% at Barnes&Noble.com off already low online prices of books, music, videos and more. Free shipping on eligible orders of \$25 or more.
- **NEA Car Rental Program[®]**: Get preferred member rates and other special benefits when you reserve your rental car in advance from Hertz, Alamo, or Enterprise.
- **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. You may also invite up to four family members to open their own account and begin saving.
- **NEA Hearing Aid Savings PlanSM**: Special discounts for members and their families.
- **NEA ID Theft Protection Program**: Choose from among five comprehensive protection plans from 15%-30% off the retail price.
- **NEA Long DistanceSM**: Get rates as low as 3.9¢ per minute on state-to-state calls. No monthly fees, no minimums, no contracts.
- **NEA Magazine Service[®]**: Save up to 85% off the cover price of over 900 popular magazines with a choice of seven payment options.
- **NEA Vision and Prescription Savings PlanSM**: Discounts on vision and prescriptions for a \$10 annual membership fee.
- **1-800-FLOWERS.com**: Enjoy 20% savings on flowers, plants, gift baskets, gourmet foods and more.
- **Collette Vacations**: Travel the world and save with Collette Vacations, a leading provider of over 120 tours, family cruises, and weekend getaways.
- **Costco Membership Discount**: Receive coupons for free products and other savings valued at more than \$50 with your membership.
- **H&R Block**: Tax preparation
(Only available January to April 15th).
- **Heat USA: NEA Heating Oil Program**: Receive substantial savings and a free or discounted service contract in selected areas from Heat USA.
- **Jenny Craig**: Enjoy special savings from Jenny Craig on a program that fits your lifestyle.
- **Nolo.com**: Get a 10% discount from the leading publisher of self-help legal publications, software and forms.
- **Progressive Book Club**: A special offer available only to NEA members!
- **SmileMakers**: Special discounts on classroom supplies.

- **Smithsonian Journeys**: NEA members save \$100 per person on Smithsonian Journeys Worldwide Tours!
- **Snap Fitness**: 24-hour-access fitness clubs, no contracts, no hassles.
- **Walking Company**: Save up to 15% off all online purchases from the world's largest specialty retailer of comfort footwear.
- **Weekly Reader**: Special savings on classroom magazines.
- **Whirlpool Corporation VIPLINK[®] Program**: Save on popular consumer brands from Whirlpool Corporation.
- **Wide World Country Tours**: Save \$150 on an unforgettable vacation!

Professional Resources

- **NEA Academy**: For the best in online professional development and a Master's degree program that fits your budget, your schedule and your life, turn to the NEA Academy.
- **Carson-Dellosa Publishing**: A one-stop educators resource for classroom materials, instructional decorations, and lots more. Exclusive 15% discount on all orders and free shipping on orders over \$35.00.
- **Rapid Resources**: Additional instructional resources for teachers.
- **Watch Me Learn**: Video Modeling and Multi-sensory products for children with special needs and Autism. Special member discounts.
- **Zuma ed**: For powerful classroom presentations with member savings.

NEA Programs

- **NEA Educators Employment Liability Program**: Provides professional liability insurance for members if they are sued as a result of their work for their employing school districts.
- **NEA Attorney Referral Program (ARP)**: Provides legal services for members' personal legal problems. ARP is available only through participating affiliates. There are currently 41 participating affiliates.

Absolutely no dues dollars are used to market NEA Member Benefits programs.



Check **neamb.com** frequently for new programs and services.

Some programs may not be available in all states.

nea Member Benefits

neamb.com

YOUR DEDICATION DRIVES OURS[®]

Visit **neamb.com** or call us
toll free at **1-800-637-4636**