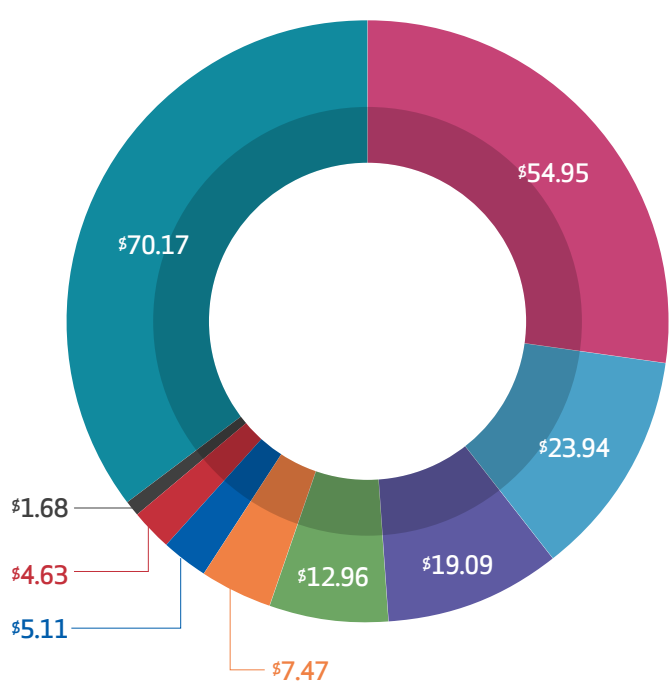


How Your 2020-2021 Dues Dollars Are Allocated

The chart below shows how your NEA dues (\$200.00; \$121.50 ESP) are allocated to support and represent members and affiliates in their efforts to achieve NEA's mission.



No dues dollars are used to support NEA Member Benefits programs.

- Increase Educator Voice, Influence, and Professional Authority** \$5.11 (ESP \$3.10)
Develop and sustain effective structures, processes, and leaders to increase educator influence in decision-making at worksite, district, state, and national levels.
- Recruit and Engage New and Early Career Educators** \$4.63 (ESP \$2.81)
Identify, recruit, support, and engage new educators in our association, and connect them with opportunities for professional learning, leadership and advocacy.
- Advance Racial Justice in Education** \$7.47 (ESP \$4.54)
Support members in advancing racial justice in education and improving conditions for students, families, and communities through awareness, capacity-building, partnership, and individual and collective action.
- Support Professional Excellence** \$12.96 (ESP \$7.87)
Build a system of association-convened, educator-led professional learning and supports for all educators across their career continua to ensure student success.
- Secure the Environment to Advance the Mission of the NEA and Its Affiliates** \$23.94 (ESP \$14.55)
Use all available means, including organizing, legal, legislative, electoral, and collective action, to secure the environment necessary to protect the rights of students, educators, and the future of public education.
- Legal and Insurance Support** \$19.09 (ESP \$11.60)
Implement advocacy programs for members, including the Unified Legal Services Program, Fidelity Bond, Association Professional Liability insurance, and a \$1 million per member Educators Employment Liability insurance program.
- Enhance Organizational Capacity** \$70.17 (ESP \$42.63)
Develop and leverage the collective organizational capacity across our association that is necessary to advance the mission of the NEA and its affiliates, with particular focus on organizing, technology, fiscal health, leadership development, and internal and external partnerships.
- Enterprise Operations** \$54.95 (ESP \$33.38)
Ongoing functions across the enterprise that support the Strategic Objectives, build lasting strength, and sustain the organizational infrastructure.
- Contingency** \$1.68 (ESP \$1.02)
Provide funding for emergencies at the national, state, or local levels.

No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states. NEA, NEA Member Benefits, and the NEA Member Benefits logo are registered service marks of NEA Member Benefits.

1 Insurance underwritten by American Fidelity Assurance Company. **2** Pet insurance is underwritten by American Pet Insurance Company. Please visit www.americanpetinsurance.com to review all available pet health insurance products. **3** Provided by the NEA Members Insurance Trust. **4** Your rate depends on your particular circumstances; not all members will save. AD&D/Life Insurance/comp life/intro life **5** NEA Life Insurance and Accidental Death and Dismemberment coverage are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500. **6** The AD&D policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services. IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. **7** Life members must be actively employed in the field of education. **8** 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. **9** The Annual Percentage Yield (APY) for the NEA Online Savings Account as of 9/14/2020 is more than five times the national average APY for interest-bearing savings accounts with balances over \$500 as reported by Informa Research Services, Inc. as of 9/14/2020. Interest rate and APY are subject to change at any time. Although the information provided by Informa Research Services has been obtained from the various institutions, accuracy cannot be guaranteed. **10** Deposit products offered by Discover Bank, Member FDIC. **11** You may be charged a fee by a non-Discover ATM if it is not part of the 60,000+ ATM network. Certain types of withdrawals and transfers from savings and money market accounts are limited to a combined total of six (6) per calendar month per Account. There is no limit on the number of withdrawals by official check mailed to you. If you exceed these transaction limitations during any calendar month, we may refuse to pay each transaction in excess of the limitations. If you exceed these limits on more than an occasional basis, we reserve the right to close your Account. **12** For information about the rates, fees, other costs and benefits associated with the use of these credit cards, go to www.neamb.com/finance/credit-cards. These credit card programs are issued and administered by Bank of America, N.A. **13** The NEA Retirement Program ("NEA Program") provides investment products for retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors and certain of its affiliates (collectively, "Security Benefit") make these products available to plans and accounts pursuant to an agreement with NEAs wholly owned subsidiary, NEA Member Benefits ("MB"), which markets the NEA Program. NEA and MB are not affiliated with Security Benefit. Neither NEA nor MB is a registered broker/dealer. All securities brokerage services are performed exclusively by the local sales representative's broker/dealer and not by NEA or MB. **14** LTCI Partners, LLC (LTCI Partners) acts as an agent for select insurance companies to provide long-term care insurance under this program. The long-term care insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. **15** The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility.

Take a minute to register online and gain access to dozens of programs, deals and benefits. [Go to \[neamb.com/sign-me-up\]\(http://go.to.neamb.com/sign-me-up\)](http://go.to.neamb.com/sign-me-up)



NEA MEMBER BENEFITS 2020-2021

EDUCATORS DESERVE MORE

Support in all they do

FAMILY & WELLNESS | LIFE INSURANCE PROTECTION | PERSONAL FINANCE | RETIREMENT PLANNING
SHOPPING DISCOUNTS | STUDENT LOAN DEBT | TRAVEL & VACATIONS | YOUR CAR | YOUR HOME



NEA MEMBER BENEFITS 2020-2021

Eligibility by NEA Membership Category:

Active Active Life Substitute Reserve Aspiring Educators Staff NEA-Retired Annual NEA-Retired Lifetime



FAMILY & WELLNESS

NEA* Hospital Insurance Plans: NEA* Group Hospital Income Insurance Plan, NEA* CarePlus Hospital Insurance Plan: Two options (under age 64 and above age 65) to help you pay the "extra" expenses associated with a hospital stay plus a home recovery	•	•	•	•	•	•	•
NEA* Income Protection Plan: Disability coverage that provides income if you are unable to work due to illness or injury	•	•		•		•	
NEA* Dental and Vision Insurance Plans: Affordable access to comprehensive dental and vision care, your choice of providers, plus hassle-free benefits	•	•	•	•	•	•	•
NEA* Pet Insurance²: Protects your pets against accidents and illnesses with plans that start at under \$1 a day	•	•	•	•	•	•	•
NEA* Retiree Health Program (Medicare Supplement)^{3,4}: Save with lower rates, on average, than the nation's most popular Medicare Supplement Plans		•	•	•	•	•	•



LIFE INSURANCE PROTECTION

NEA* Life Insurance* Programs⁵: NEA* Group Term Life Insurance Plan, NEA* Level Premium Term Life Insurance Plan, NEA* Guaranteed Issue Life Insurance Plan: You and your spouse can supplement complimentary coverage with a wide range of plans offered by the NEA Members Insurance Trust at preferred rates	•	•	•	•	•	•	•
NEA* Accidental Death & Dismemberment Plans^{5,6}: AD&D, AD&D Plus, AD&D Advantage: Whether you are home or away, your family is covered in case of an accident	•	•	•	•	•	•	•
NEA* Complimentary Life Insurance⁵: Life insurance and accidental death and dismemberment coverage provided without cost to you by the NEA Members Insurance Trust*	• ⁷	•		•		• ⁸	• ⁸
NEA* Introductory Term Life Insurance⁵: \$15,000 of complimentary coverage provided to first-year members for first 12 months of NEA membership. Provided by the NEA Members Insurance Trust	•			•		•	



PERSONAL FINANCE

NEA* Online Savings Account^{9,10,11}: Get competitive rates and easy access to your money online when you need it	•	•	•	•	•	•	•
NEA* Certificate of Deposit¹⁰: Open an account with as little as \$2,500 and select from terms ranging from 3 months to 10 years	•	•	•	•	•	•	•
NEA* Money Market Account^{9,10}: Access your money with checks and free ATM withdrawals at over 60,000 ATMs	•	•	•	•	•	•	•
NEA Personal Loan: Consolidate your higher-interest balances and enjoy one monthly payment	•	•	•	•	•	•	•
NEA* Cash Rewards Card¹²: Earn 3% cash back in the category of your choice: gas, online shopping, dining, travel, drug stores, or home improvement/furnishings. You'll automatically earn 2% cash back at grocery stores and wholesale clubs, and 1% cash back on all other purchases. (Up to \$2,500 in combined choice category/grocery store/wholesale club quarterly purchases)	•	•	•	•	•	•	•
NEA RateSmart* Card¹²: Enjoy the lowest rate of any NEA credit card, but still packed with exceptional features and benefits	•	•	•	•	•	•	•
NEA* Student Loan Program: As an NEA member, you have access to a suite of loan products for undergraduate, graduate and parent loans	•	•	•	•	•	•	•



RETIREMENT PLANNING

NEA* Retirement Program¹³: Supplement your retirement income and better protect your financial future	•	•	•	•		•	•
NEA* IRA Certificate of Deposit¹⁰: Get a competitive rate with guaranteed returns — choose from a Traditional or Roth IRA CD	•	•	•	•	•	•	•
NEA Retirement Rep/Financial Advisor: Get personalized help from a local, independent financial advisor as you plan for your retirement	•	•	•	•	•	•	•
NEA* Long-Term Care Insurance Program¹⁴: Financial support to help pay for necessary long-term care services like nursing home, home health, and assisted living	•	•	•	•	•	•	•



SHOPPING DISCOUNTS

The Discount Marketplace: Now it's even easier to find the best discounts and get cash back on your favorite name-brand products. Shop exclusive deals from over 2,500 top retailers, online stores, local restaurants and more — all in one place!	•	•	•	•	•	•	•
1800Flowers.com* Family of Brands: Save 20% on flowers, plants, gift baskets, gourmet foods, confections, plush stuffed animals, and more	•	•	•	•	•	•	•
Costco* Membership: Purchase a Costco Membership Activation Certificate to join as a new member and receive a \$30 Costco Cash Card	•	•	•	•	•	•	•
AT&T: Save 15% on monthly AT&T mobile service	•	•	•	•	•	•	•
NEA Magazine Service*: Save up to 85% off the cover price of over 800 popular magazines	•	•	•	•	•	•	•
NEA* Hearing Aid Program: Members can save up to \$2,000 on a pair of premium, name-brand hearing aids versus retail hearing office prices. Hearing exam, fitting, follow-up service and free batteries included with purchase	•	•	•	•	•	•	•
GE Appliances Store: Exclusive access to the full line of GE home appliances, including the Profile and Café series of refrigerators. Members who spend \$399 or more qualify for free shipping and basic installation	•	•	•	•	•	•	•



STUDENT LOAN DEBT

NEA Student Debt Navigator: Reduce your monthly payments, make student loan debt more manageable and get on track for forgiveness savings with this dynamic resource powered by SAVI	•	•	•	•	•	•	•
---	---	---	---	---	---	---	---



TRAVEL & VACATIONS

NEA Travel Program: Plan your perfect getaway with amazing low prices on airfare, car rentals, cruises, guided tours, hotels and resorts	•	•	•	•	•	•	•
---	---	---	---	---	---	---	---



YOUR CAR

NEA* Auto Buying Program: Save thousands on your next new or used car from certified dealers nationwide	•	•	•	•	•	•	•
NEA* Auto & Home Insurance Program¹⁵: Offers you and your extended family exclusive rates, customized benefits, and service with a consistent 99% customer satisfaction rating	•	•	•	•	•	•	•
NEA* Specialty Auto Insurance: Motorcycle Insurance, NEA* Boat & Personal Watercraft Insurance, NEA* Recreational Vehicle Insurance, NEA* Snowmobile Insurance provided by California Casualty: Specialized coverage designed for the unique ways you enjoy your vehicles	•	•	•	•	•	•	•



YOUR HOME

NEA* Heating Oil Program: Receive substantial savings and a free discounted service contract in selected areas	•	•	•	•	•	•	•
NEA* Home & Renters Insurance provided by California Casualty: Get better value and protection with special rates, generous discounts, exclusive benefits and personalized customer service	•	•	•	•	•	•	•

YOUR MOVE

We've gathered the five simplest ways to keep on top of your benefits — because the more you know, the more valuable your benefits will be. neamb.com is the place to start.

1. Register for benefits at neamb.com/sign-me-up
2. Register a beneficiary for your no-cost NEA Complimentary Life Insurance coverage to let us know where you want your benefits to go: neamb.com/complife
3. Sign up for NEA* Travel to browse deals on hotels, resorts, cruises and more. Receive \$500 in Travel Dollars the first time you use it: neamb.com/travel
4. Subscribe to free newsletters filled with helpful tips and solutions at neamb.com/newsletters
5. Follow us on social ([@NEAMemberBenefits on Facebook](https://www.facebook.com/NEAMemberBenefits) | [@NEABenefits on Twitter](https://twitter.com/NEABenefits))