

Explore

all the ways NEA Member Benefits supports you.

Programs & Services
2014-2015

Build a better life with NEA Member Benefits.

By negotiating with America's largest companies, we've saved NEA members like you more than \$10 million. Our programs and services deliver the recognition you deserve.

Read on to see all that's available to you.

Learn more at neamb.com/learnmore. And if you have any questions, don't hesitate to call 1-800-637-4636.



FINANCE

Credit & Loans

- ▶ NEA credit cards give you a choice of great rewards and competitive rates. With the **NEA® Cash Rewards Card**, for example, you earn 1% cash back on purchases everywhere, every time. Earn 2% at grocery stores and 3% on gas for the first \$1,500 in combined purchases in these categories each quarter.¹
- ▶ The **NEA Home Financing Program®** simplifies purchase and refinance mortgages, home equity loans, and lines of credit.
- ▶ The **NEA Personal Loan®** can be a faster way to pay off your higher-interest-rate balances. If you owe from \$5,000 to \$25,000, this loan could be a great way to consolidate it—and take control of your finances.
- ▶ The **NEA® Smart Option Student Loan®** by Sallie Mae® lets you borrow up to 100% of college tuition, room, board, and other costs—and you can defer payments until after graduation.²

Retirement

- ▶ Our **Online Retirement Planning Center** provides tips and tools for every member, whether you're already retired or just starting your first job. You'll find savings strategies for women and 403(b) management advice. Our **Retirement Income Calculator** knows details of your pension plan, and tells you if you're saving enough. You even get **Kiplinger's Retirement Report** FREE every month.
- ▶ **NEA's Tax-Deferred Retirement Savings Program** provides an ideal opportunity to supplement your retirement income.

Savings*

Get more for your money through our high-performing savings products, which include:

- ▶ **NEA® Online Savings Account**
- ▶ **NEA® Money Market Account**
- ▶ **NEA® Certificate of Deposit**
- ▶ **NEA® IRA Certificate of Deposit**

*Savings products offered by Discover Bank, Member FDIC.



INSURANCE

Life Insurance

The NEA Members Insurance Trust® provides valuable coverage to members like you. All eligible members receive, at no cost, up to \$1,000 of **NEA® Complimentary Life Insurance** and up to \$5,000 of AD&D (accidental death and dismemberment) coverage.³

- ▶ Throughout their first 12 months, eligible new members also get \$15,000 of no-cost **NEA® Introductory Term Life Insurance**.

To supplement this basic protection, the NEA Members Insurance Trust offers you and your spouse four different plans, providing up to \$1,000,000 in coverage at preferred rates.

- ▶ **NEA® Level Premium Term Life Insurance** lets you lock in today's rate for up to 20 years.
- ▶ **NEA® Group Term Life Insurance** gives you more flexibility.
- ▶ **NEA® Guaranteed Issue Life Insurance** ensures coverage if you're age 45 or older.
- ▶ **NEA® AD&D Insurance** offers rates as low as \$19 a year.

Health Insurance

- ▶ **NEA® Retiree Health Program** helps retired members save with lower rates, on average, than the leading plan.⁴ It's provided by the NEA Members Insurance Trust and underwritten by United American Insurance Company.

America's leading insurers provide these member-only plans at preferred rates. They make the best care more affordable for you, your family, and even your pets:

- ▶ **NEA® Hospital Care Insurance**
- ▶ **NEA® Long-Term Care Insurance**
- ▶ **NEA Income Protection® Plan** (disability insurance)
- ▶ **NEA® Pet Insurance**
- ▶ **NEA® Dental & Vision Insurance Plans**

Auto & Home Insurance

- ▶ The **NEA® Auto & Home Insurance Program** provided by California Casualty offers coverage designed for educators. Drivers who switch save an average of \$443 a year. Combine your auto and homeowners/renters and take advantage of even greater savings.

NEA also offers coverage for floods, earthquakes, mobile homes, personal umbrella, recreational needs, auto insurance for antique and classic cars, motorcycles, recreation vehicles, boats, and snowmobiles.

Visit neamb.com/homeandauto & neamb.com/specialtyinsurance to learn more.



NEA Member Benefits keeps you on the move.

- Buy a new car** at the NEA Auto Buying Program price **Save up to \$3,078 off MSRP**
- Insure it** through the NEA Auto & Home Insurance Program **Save an average of \$443 a year**
- Buy gas** with the NEA Cash Rewards Card **Earn 3% cash back!**
- Shop for everything from seat covers to new tires** **Choose from thousands of special offers** with NEA Click & Save.
- Take a road trip** and stay at a Red Roof Inn **Save 20%**

DISCOUNTS

- ▶ **NEA Click & Save®**, our most popular discount program, has saved members a bundle. Save on everything from clothes to electronics at thousands of merchants—from top online stores like Target, Macy's and Toys "R" Us, to many of your favorite local stores and restaurants, too. Earn WOWPoints on most things you buy and redeem them like cash!
- ▶ **With the NEA® Auto Buying Program**, you get guaranteed savings on new cars and special discounts on used cars at dealers nationwide. Members save an average of \$3,078 off MSRP.

Whether you need it or want it, we'll get you a great deal on it. More than a dozen other discount programs help you save on:

- ▶ Hearing aids
- ▶ Tax preparation
- ▶ Magazines
- ▶ Wholesale club membership
- ▶ Flowers & gifts
- ▶ Heating oil⁵
- ▶ Natural gas⁵
- ▶ Electricity⁵
- ▶ ID theft protection
- ▶ Extended auto warranties
- ▶ Cell phone service

TRAVEL

- ▶ **Head to NEA Click & Save for four kinds of savings:** (1) Browse through exclusive offers from airlines, hotel chains, cruise lines, and resorts. (2) Add special discounts at Florida theme parks and other attractions. (3) Book virtually any flight or hotel room and get the same great deals offered on the most popular sites. (4) Sweeten the deals with WOWPoints. Earn WOWPoints with most dollars you spend, then redeem them like cash at thousands of merchants!
- ▶ **Get VIP savings when you book directly** with car rental companies and motel chains, too. Enjoy exclusive rewards at **Hertz, Alamo, Enterprise, National, and Red Roof Inn.**
- ▶ **Trafalgar:** NEA members and their traveling companions receive an additional 10% savings on a choice of 230 guided vacations to Europe, North and South America, Asia, Australia, and New Zealand in a variety of trip styles.
- ▶ **G Adventures:** Explore the world with an experiential, small-group travel company offering great adventures. NEA members and up to three travel companions can receive a 15% NEA discount off their next trip OR any other single G Adventures offer, whichever is greater.

PROFESSIONAL

Professional Development

- ▶ The **NEA Academy® Degree & Continuing Education Program** offers undergraduate and advanced degrees, along with hundreds of continuing education courses—all online. You save 5% to 10% on tuition and fees, and scholarships are available to members.
- ▶ **Save on resources that help you grow as an educator:** 25% off all **Corwin** books, 40% off **Learning Bridges** Common Core tool subscriptions, and 47.5% off the **School Library Journal**.
- ▶ **It's all complimentary!** Update your skills at neacademy.org or find the perfect job at Teachers-Teachers.com.

Classroom Resources

- ▶ **Save** at online stores and such websites as **SmileMakers** and **Lesson Planet**.
- ▶ **Enjoy no-cost benefits, too.** Get practical tips shared by other teachers in the **Works4Me** e-newsletter, reward students with **uBoost** prize points, and find donors for classroom materials through **Digital Wish**.
- ▶ Stay connected at gpsnetwork.org, NEA's community and social networking system, featuring group discussions on such topics as classroom tips and community engagement.

Find out more at neamb.com/learnmore

Call 1-800-637-4636

Email ask-us@neamb.com

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*Savings products offered by Discover Bank, Member FDIC.

(1) For information about the rates, fees, other costs and benefits associated with the use of this credit card, go to neamb.com/learnmore. The 2% cash back on grocery store purchases and 3% cash back on gas purchases apply to the first \$1,500 in combined grocery store and gas purchases each quarter. After that, the base 1% earn rate applies to those purchases. This credit card program is issued and administered by Bank of America, N.A. (2) When payments are deferred, unpaid interest will capitalize. (3) Active, Staff, Reserve and Life members are eligible for NEA Complimentary Life Insurance. (Life members must be actively employed in the field of education.) (4) Your rate depends on your particular circumstances; not all members will save. (5) Savings available in select areas.

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