

# Unlock

all the benefits of your NEA membership.

Programs & Services  
2015-2016

**nea** Member  
Benefits

## 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](http://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! Visit [neamb.com/cashrewards](http://neamb.com/cashrewards)
- ▶ The NEA Home Financing Program<sup>1,2</sup> offers purchase and refinance mortgages, home equity loans, and lines of credit. Visit [neamb.com/hf](http://neamb.com/hf)
- ▶ The NEA Personal Loan<sup>3</sup> 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. Visit [neamb.com/personalloan](http://neamb.com/personalloan)
- ▶ The NEA® Smart Option Student Loan<sup>4</sup> 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.<sup>5</sup> Visit [neamb.com/studentloan](http://neamb.com/studentloan)

### Prepaid

- ▶ The NEA® Visa® Prepaid Card<sup>4</sup> helps you manage your money and control spending. Add money to the card account, then use it every day to shop online or pay bills (fees may apply). You can even set a budget and track your monthly spending. No credit check<sup>6</sup> or minimum balance is required. Start making life easier, today. Visit [neamb.com/prepaid](http://neamb.com/prepaid)

### Retirement

- ▶ Our Online Retirement Planning Center provides timely tips and tools for every member, whether you are just starting a career, already retired, or somewhere in between. The center also offers access to a specialized Retirement Income Calculator that knows details of your state pension plan, and tells you if you're saving enough. And you even get *Kiplinger's Retirement Report* FREE every month.
- ▶ The NEA® Retirement Program offers a suite of products to help you manage your retirement savings and income needs.

Visit [neamb.com/retire](http://neamb.com/retire) for information designed to help you prepare for the changing and challenging retirement landscape.

### Savings\*

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

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



## INSURANCE

### NEA Members Insurance Trust<sup>7</sup>

It provides valuable insurance coverage to members like you:

- ▶ NEA® AD&D Insurance
- ▶ NEA® Complimentary Life Insurance
- ▶ NEA® Group Term Life Insurance
- ▶ NEA® Guaranteed Issue Life Insurance
- ▶ NEA® Introductory Term Life Insurance
- ▶ NEA® Level Premium Term Life Insurance

### Health Insurance

- ▶ NEA® Retiree Health Program<sup>8</sup> helps retired members save with lower rates, on average, than the leading plan. It's provided by the NEA Members Insurance Trust and underwritten by United American Insurance Company.
- ▶ NEA® Group Part D Program<sup>9</sup> helps manage the costs of a wide variety of prescription drugs. Visit [neapartd.com](http://neapartd.com)
- ▶ 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® Dental & Vision Insurance Plans
  - ▶ NEA® Group Hospital Indemnity Insurance Plan
  - ▶ NEA® Hospital Income Insurance
  - ▶ NEA Income Protection® Plan (Disability Insurance)
  - ▶ NEA® Long-Term Income Care Insurance
  - ▶ NEA® Pet Insurance

### 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](http://neamb.com/homeandauto) & [neamb.com/specialtyinsurance](http://neamb.com/specialtyinsurance) to learn more.

\*Subject to ID verification.

\*\*Savings products offered by Discover Bank, Member FDIC.



## NEA Member Benefits keeps you on the move.

- Buy a new car at the NEA Auto Buying Program price **Save up to \$3,221 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 with NEA Click & Save. **Choose from thousands of special offers**
- Take a road trip and stay at a Red Roof Inn **Save 20%**

### DISCOUNTS

- ▶ NEA Click & Save<sup>®</sup>, 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 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<sup>®</sup> Auto Buying Program, you get guaranteed savings on new cars and special discounts on used cars at dealers nationwide. Members save up to \$3,221 off MSRP.
- ▶ NEA<sup>®</sup> Identity Theft Protection Program powered by LifeLock. Help protect your identity in an always-connected world with LifeLock<sup>®</sup> identity theft protection. For more information, or to enroll with member discount, use code NEA15MEMBERS at [neamb.com/idtheft](http://neamb.com/idtheft)

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:

- ▶ Tax preparation
- ▶ Magazines
- ▶ Extended auto warranties
- ▶ Flowers & gifts
- ▶ Cell phone service
- ▶ Wholesale club membership
- ▶ Heating oil<sup>6</sup>

### 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, Dollar, 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.

No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states.

NEA, NEA Academy, the NEA Academy logo and "Online Learning For Your Life" are either registered service marks or service marks of NEA's Member Benefits Corporation.

(1) For information about the rates, fees, other costs and benefits associated with the use of this credit card, go to [neamb.com/cashrewards](http://neamb.com/cashrewards). 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) Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2015 Wells Fargo Bank, N.A. All rights reserved. NMLS ID 399801 (3) When payments are deferred, unpaid interest will capitalize (4) The NEA Visa Prepaid Card is issued by MetaBank<sup>®</sup>, Member FDIC, pursuant to a license from Visa U.S.A. Inc. NetSpend, a TSY5<sup>®</sup> Company, is a registered agent of MetaBank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787 Use of the Card Account is subject to funds availability and ID verification. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details. TSY5 and NetSpend are federally registered U.S. service marks of Total System Services, Inc. All rights reserved. (5) Your rate depends on your particular circumstances; not all members will save. (6) Savings available in select areas.

### PROFESSIONAL

#### Professional Development

- ▶ The NEA Academy<sup>®</sup> Degree & Continuing Education Program offers undergraduate and advanced degrees, along with hundreds of continuing education courses—all online. You save 5% to 15% 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, and 47.5% off the *School Library Journal*.
- ▶ It's all complimentary! Update your skills at [neacademy.org](http://neacademy.org) or find the perfect job at [Teachers-Teachers.com](http://Teachers-Teachers.com).

#### Classroom Resources

- ▶ Enjoy no-cost benefits, too. Get practical tips shared by other teachers in the Works4Me e-newsletter.
- ▶ Stay connected at [gpsnetwork.org](http://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](http://neamb.com/learnmore)

Call 1-800-637-4636

Email [ask-us@neamb.com](mailto:ask-us@neamb.com)

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