



Discover

all the ways NEA Member Benefits
supports you.

nea *Member
Benefits*

September 2013



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Build

a better life with
NEA Member Benefits.

Start with your personal life. Turn to us for valuable discounts on everything from cars and clothes, to electronics and insurance—along with expert advice on the questions that matter most to you.

Improve your professional life. We'll provide the resources you need to excel today—and earn more tomorrow.

Build a better family life, too. We'll help you stretch your paycheck, so you can do more for the people you love. You can even share your benefits. Family members qualify for many of the same offers you do.

We'll be your advocate. We negotiate on behalf of America's educators to provide the recognition you've earned. We've given back more than \$10 million to NEA members like you. And we're on your side. We're proud of the partners we work with—but if you ever have a problem, we'll be there to help you navigate through it.

Browse through this booklet to review your benefits. Then put them to work at neamb.com/discover. You'll find all the details, along with new benefits that are frequently added. If you have questions, don't hesitate to call **1-800-637-4636**.





FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

Bank

on great rates
and cash rewards.

Credit & Loans

- ▶ **NEA® Cash Rewards Card** Earn 1% cash back on purchases everywhere, every time. Plus, earn 2% on groceries and 3% on gas for the first \$1,500 in combined gas and grocery purchases each quarter.¹
- ▶ **NEA® Platinum Plus® Credit Card With WorldPoints® Rewards** Earn 1 point for every \$1 spent on purchases. Redeem points for cash, gift cards or travel rewards.¹

- ▶ **NEA RateSmart® Card** Save on interest charges with our lowest-rate card.¹
- ▶ **NEA® Accelerated Rewards® American Express® Card** Earn rewards 25% faster than our standard card, and get special offers from participating merchants.¹
- ▶ **NEA Home Financing Program®** Count on exceptional service, a choice of loan options, and competitive rates and fees on purchase and refinance mortgages, home equity loans, and lines of credit.

NEA members like
you have earned
\$2,219,605
in cash rebates
through the NEA
Cash Rewards Card.

NEA Member Benefits makes you feel right at home.

Buy a new home through the *NEA Home Financing Program* **Count on exceptional service**

Insure it through the *NEA Auto & Home Insurance Program* **Skip payments during summer break**

Furnish it through *NEA Click & Save* **Earn WOWPoints you can redeem like cash**

Pay for everything with the *NEA Cash Rewards Card* **Get 1% cash back¹**

Tell all your friends with *NEA Wireless* **Save 15% on monthly cell phone service**



► **NEA® Smart Option Student Loan® by Sallie Mae®** Borrow up to 100% of college tuition, room, board and other costs. Defer payments until after graduation, and lower your rate by a quarter point when you make 12 consecutive on-time payments.²

► **NEA Personal Loan®** Discover how to clear revolving debt faster. If you owe from \$5,000 to \$25,000 in revolving debt, the NEA Personal Loan could be a great way to consolidate your debt—and take control of your finances.

Retirement

► **Online Retirement Planning Center** Profit from lifestage-specific planning tips—whether you're just starting out or you've already retired. Brush up on everything from savings strategies for women to 403(b) management. Keep current on financial news and investment trends with the FREE monthly **Kiplinger's Retirement Report**. Or use our own **Retirement Income Calculator** to gauge your savings health.

► **NEA's Tax-Deferred Retirement Savings Program** provides an ideal opportunity to supplement your retirement income and better protect your financial future.

Find better financial solutions at
neamb.com/discover



FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

Prepare

for whatever
life brings.

Life Insurance

The NEA Members Insurance Trust® provides this valuable coverage at no cost to you:

- ▶ Eligible members receive up to \$1,000 of **NEA® Complimentary Life Insurance** and up to \$5,000 of AD&D (accidental death and dismemberment) coverage. AD&D benefits climb to \$50,000 for on-the-job accidents; life insurance benefits increase to \$150,000 for on-the-job homicide.^{3,4}
- ▶ Eligible new members also receive \$15,000 of no-cost **NEA® Introductory Term Life Insurance** throughout their first 12 months.⁴



Hear what members like you have to say about the importance of life insurance. Go to neamb.com/insurance

neaMembers
Insurance Trust

You and your spouse can supplement this coverage with a wide range of plans, all available at preferred, member-only rates:

- ▶ **NEA® Group Term Life Insurance** is an easy way to add up to \$500,000 in coverage. Rates are highly competitive, and coverage can be increased or decreased at any time.⁴
- ▶ **NEA® Level Premium Term Life Insurance** guarantees a fixed rate for 10, 15 or 20 years—on up to \$1,000,000 in coverage.⁴
- ▶ If you're 45 or older, you can't be turned down for **NEA® Guaranteed Issue Life Insurance**. Choose coverage up to \$10,000 or \$20,000.⁴

NEA Member Benefits helps you protect your loved ones.

Protect them affordably with NEA AD&D Insurance **Rates start at \$19 a year**

Protect them from life's worst tragedies **Get up to \$1,000,000 in coverage at preferred rates**
with NEA Group or Level Premium Term Life Insurance.

Give them twice the protection by adding your **Spouse rates are even lower than member rates**
spouse or domestic partner to your NEA policy.

Protect them from hardship **Receive a monthly income when you're too hurt or sick to work**
with the NEA Income Protection Plan.

Protect your best friend with NEA Pet Insurance **Plans cover high-cost emergency visits**



- ▶ **NEA® AD&D Insurance** starts at \$19 a year and provides up to \$130,000 in coverage. It's our most affordable option. Step up to **AD&D Plus** or **AD&D Advantage** for higher limits and broader coverage.⁴

Health Insurance

- ▶ Choose the **NEA® Medicare Supplement Program** for lower rates, on average, than the leading plan.^{4,5} It's provided by the NEA Members Insurance Trust.
- ▶ **NEA® Hospital Care Insurance** pays cash directly to you, to help with extra expenses.

- ▶ **NEA® Long-Term Care Insurance** offers member-only rates to help cover nursing home care, caregivers at home, and more.

- ▶ The **NEA Income Protection® Plan** pays you a monthly income when you're unable to work due to a covered illness or injury.

Pet Insurance

- ▶ **NEA® Pet Insurance** covers accidents and illnesses with plans starting under \$1 a day. Emergency visits, prescriptions, lab tests, exams, cancer care, hospitalization, surgery, X-rays and more are typically covered.

Auto & Home Insurance

- ▶ With the **NEA® Auto & Home Insurance Program**, drivers save an average of \$443 a year and homeowners get extra coverage designed just for educators. Both plans let you skip payments during summer break and provide ID Defense for FREE.

Help keep your family safe at
neamb.com/discover



FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

Stretch

every dollar
you earn.

Before you buy anything, see what these member-only programs can do for you:

- ▶ **NEA Click & Save®** Save a bundle at your favorite online stores, including Target, Macy's, The Home Depot, Best Buy and Toys R Us. Save big at local merchants and restaurants, too. Shop for everything from clothing and electronics, to pet food, vacations and jewelry. Earn WOWPoints at thousands of merchants, and redeem them just like cash.
- ▶ **NEA® Auto Buying Program** Guaranteed savings on new cars and special used car

discounts put you in the drivers seat at certified dealers nationwide. Members have seen average savings of \$2,973 off MSRP.

- ▶ **Whirlpool Corporation VIPLINK® Program** Take advantage of VIP pricing and insider discounts on appliances from KitchenAid®, Maytag®, Whirlpool®, Amana® and more.
- ▶ **Costco® Membership** Discounts for new memberships; additional savings for existing Costco members!
- ▶ **NEA® Wireless Program** Save 15% on monthly AT&T cell phone service.

"I'm thankful to NEA Member Benefits for saving me tons of money on my new Honda. It was quick, easy and hassle-free!"

*– Doriane Woods,
Illinois Education Association*

NEA Member Benefits keeps you on the move.

- Buy a new car at the NEA Auto Buying Program price Save \$2,973 off MSRP⁶
- Insure it through the NEA Auto & Home Insurance Program Save \$443 a year⁶
- Buy gas with the NEA Cash Rewards Card Get 3% cash back¹
- 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%



- ▶ **Power USA: NEA® Electric and Natural Gas Program** Power your home with specially negotiated low rates (in select areas).
- ▶ **NEA® ID Theft Protection Program** Select from 4 comprehensive plans starting at just \$19.95 a year.
- ▶ **NEA® Hearing Care Program** Save 30% to 70% on top-quality hearing aids. Each Hear In America hearing aid includes a 2-year warranty at no additional charge. Members and their families receive FREE hearing screenings.
- ▶ **HEAT USA: NEA® Heating Oil Program** Save 15¢ to 25¢ per gallon, get \$50 of FREE heating oil and enjoy a FREE or discounted service contract (in select areas).
- ▶ **H&R Block** Save on tax preparation services, software and online programs (available from January 1 through April 15).
- ▶ **NEA® Vehicle Protection Program** Save \$100 on extended vehicle service contracts from CARCHEX®—a provider of competitively priced extended warranties trusted by industry experts.
- ▶ **NEA Magazine Service®** Choose from more than 900 titles covering news, sports, fitness, entertainment, hobbies, family, and education. Save up to 85% off newsstand prices!

Make your money go further at
neamb.com/discover



FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

Escape

for a lot less
than you'd expect.

Make **NEA Click & Save** your first stop. It's our most popular discount program, with 4 different ways to save on travel:

- ▶ **Browse through exclusive offers from airlines, hotel chains, cruise lines and resorts.** New deals are constantly being added, so if you don't like Monday's choices, come back Tuesday afternoon.
- ▶ **Get specially discounted tickets** to Florida theme parks, Broadway shows and all kinds of attractions.

- ▶ **Book virtually any flight or hotel room** to complete your itinerary. You'll get the same great deals offered on the most popular sites.
- ▶ **Earn WOWPoints with most travel dollars you spend.** Like a second helping of savings, these exclusive rewards make all the difference. Combine them with WOWPoints you earn through everyday shopping on NEA Click & Save, then redeem them like cash at thousands of merchants. Use them on your next trip—or buy anything from new clothes to a new computer!

"I saved hundreds by using NEA Click & Save to take four teenagers to Orlando, FL, for spring break."

*– Beverly Doughty
Indiana State Teachers Association*

NEA Member Benefits takes you away.

Book a week at Walt Disney World® **Get great deals on airfare, hotel rooms and theme park tickets**
through *NEA Click & Save*.

Collect double rewards when you **Earn WOWPoints with NEA Click & Save**
use the *NEA Cash Rewards Card*. **+ earn 1% cash back with the NEA Cash Rewards Card¹**

Drive to the beach before you head home **Save 20% on a Hertz rental**

Catch up on Cosmo and People **Save up to 85% through the NEA Magazine Service**
while your kids build sand castles.



Get VIP savings when you book directly with car rental companies and motel chains:

- ▶ **Hertz®** Join Hertz Gold Plus Rewards™ for FREE—and save up to 20% on every rental, on top of great weekly and weekend deals.
- ▶ **Alamo®** Enjoy FREE, unlimited mileage with no charge for a second driver—and save with exclusive NEA member discounts.
- ▶ **Enterprise Rent-A-Car®** Enjoy exclusive savings, FREE upgrades and special weekend deals—with no holiday blackout dates.

The NEA Library Enter at neamb.com/escape

Ready for a weekend getaway? Planning a summer sabbatical? Browse our collection of smart travel tips first. Topics include:

- ▶ **National®** Discounts, special coupons, and faster service for Emerald Club members!
- ▶ **Red Roof Inn Hotels** Save 20% at any of 350 locations, in 36 states from coast to coast—and enjoy free WiFi in all rooms.

- *Best Ways to Pay When Abroad*
- *Tips on Packing Light*
- *Travel Insurance 101*
- *Get the Most from Frequent Flyer Programs*
- *Airline Bumping: What You Need to Know*

*For the time of your life, go to
neamb.com/discover*



FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

Advance

your career and
enhance your
opportunities.

We understand your commitment to your students and your profession. We know how much you invest every day. That's why we're so proud to give back to you.

Save on these resources:

- ▶ The **NEA Academy® Degree & Continuing Education Program** is a leader in online learning and career development, offering continuing education courses, plus undergraduate and advanced degree programs. You save 5% to 10% on tuition and fees, and scholarships are available.

- ▶ **Learning Bridges** Save 40% on an annual subscription to five powerful, teacher-focused tools that provide access to State Grade Level Standards and the Common Core Standards.

- ▶ **School Library Journal** Save 47.5% on the world's most renowned reviewer of children's and young adult curriculum, books, audio, video, and technology resources.

- ▶ **Corwin** Save 25% off the regular price of all Corwin books. Teachers can also benefit from the innovative Read 2 Earn program.



The NEA Academy can
fast-forward your career.
See how at neaacademy.org



NEA Member Benefits helps you excel as an educator.

Get rewarded when you pay for school supplies yourself **Earn 1% cash back on all that you buy!**
Use the *NEA Cash Rewards Card*.

Inspire your teaching with 400,000 fresh ideas **Save 20% on your membership fee**
Search peer-reviewed lesson plans at *Lesson Planet*.

Earn graduate credit from California Lutheran University **Read a Corwin book and complete an assignment for graduate credit**
without ever attending a single class.

Complete an advanced degree **Save up to 10% on tuition and fees**
or earn additional credits through the *NEA Academy*.



- ▶ **SmileMakers** Save 20% to 50% on a wide range of innovative education products.
- ▶ **Lesson Planet** Save 20% on the leading online curriculum search tool, providing access to more than 400,000 lesson plans.
- ▶ **Carson-Dellosa Publishing** Save 15% on books, games, classroom decorations and more. Shipping is FREE on orders over \$35.

Take advantage of no-cost resources:

- ▶ **Teachers-Teachers** Browse thousands of school jobs, post a resumé and apply online.

- ▶ **uBoost** Reward students for their accomplishments with points they can redeem online for prizes. Get 250,000 points (a \$265 value) for FREE.
- ▶ **21st Century Learning** Explore the latest curriculum, instructional, presentation and assessment tools with our online guide. Actively engage your students by using technology to enhance learning.
- ▶ **Works4Me E-Newsletter** Get peer-sourced classroom tips delivered right to your inbox when you subscribe at nea.org/signupexpress

- ▶ **Digital Wish** When donors buy anything on your class's technology wish list, Digital Wish contributes an additional 2% to 10% to your next technology project.
- ▶ **GPSNetwork.org** NEA's community and social networking system. Join a group or start your own!

For benefits that work as hard as you do, go to neamb.com/discover

Unite

 with 3 million educators like you.

The NEA unites educators from Maine to California in America's largest organization of professional employees. Dedicated to protecting your rights and improving public education, the NEA puts powerful resources at your disposal—in addition to services you receive through NEA Member Benefits. These resources include:

▶ **Educators Employment Liability (EEL) Program**

The NEA provides up to \$1,000,000 of no-cost coverage to shield you from liability for most job-related incidents.

- ▶ **Attorney Referral Program (ARP)** Participating law firms in 39 states and the District of Columbia offer a member discount for personal legal matters.

Go to [nea.org](https://www.nea.org)
to learn more about NEA services.





STAY IN THE KNOW

Stay in the know.

We've gathered the 7 simplest ways to keep on top of your benefits—because the more you know, the more valuable your benefits will be. neamb.com/learnmore is the place to start.

1 **Unlock inside information**, secret savings codes and private booking sites—in 2 minutes flat. Register for your benefits at neamb.com/learnmore, then save your user ID and password here (your user ID is your email address):

User ID: _____

Password: _____

2 **Subscribe to our monthly e-newsletters**, *NEAchieve!* and *NEA Retirement*, on your first visit to neamb.com/learnmore

3 **Share your interests when you subscribe**, and we'll customize *NEAchieve!* to suit them. Get offers and insights to help you reach your goals—whether you're planning a career move, a family or a summer vacation.

4 **Sign up for NEA Click & Save email alerts**. For advance notice of special offers that interest you, follow the instructions at neamb.com/learnmore

5 **Join the discussion on Twitter and Facebook**. Ask members for their opinions, or post a question for our specialists. Go to twitter.com/NEADeals or facebook.com/NEADeals

6 **Ask a Member Advocate for help**. Whether you're looking for an insurance plan or a credit card, call 1-800-637-4636.

7 **Register a beneficiary for your NEA Complimentary Life Insurance coverage**. Click the link at neamb.com/learnmore, and make sure you know where your benefits are going.

Go to neamb.com/learnmore

Visit

neamb.com/discover

Call

1-800-637-4636

Email

ask-us@neamb.com

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(1) For information about rates, fees, other costs and benefits associated with the use of these credit cards, go to neamb.com/discover. These credit card programs are issued and administered by FIA Card Services, N.A. American Express is a federally registered service mark of American Express, and is used by the issuer pursuant to a license. Platinum Plus, WorldPoints and Accelerated Rewards are registered trademarks of FIA Card Services, N.A. (2) When payments are deferred, unpaid interest will capitalize. The special NEA On-Time Payment 0.25% interest rate reduction applies only after you make the initial 12 consecutive scheduled payments on or before their due dates as shown on your billing statements, and only prospectively. If you miss or are late with any of the initial 12 payments, the benefit will not be earned. If you earn the benefit, then miss any payment, the benefit will be suspended until after you make three consecutive on-time scheduled payments. The benefit is suspended during periods of forbearance and deferment. (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) Provided by the NEA Members Insurance Trust. (5) Your rate depends on your particular circumstances; not all members will save. (6) Average savings for all members who participate in these programs.