

Member Benefits

Highlights

2023/2024

California Teachers Association

1705 Murchison Drive • Burlingame, CA 94010
650.552.5200 • memberbenefits@cta.org
CTAMemberBenefits.org

CTA Member Benefits

For You, For Your Family & For Your Career

Your career, personal life, and future are important to us. CTA and NEA, with our strong membership base, have the purchasing power to offer exclusive programs designed to benefit our members.

Participating in Member Benefit programs and enjoying the savings they provide can offset the cost of association dues. Our programs can give you and your family peace of mind. From customized insurance and financial products to numerous discounts for everyday needs and even travel. Also, be sure to register for your FREE Calm premium subscription.

Our Member Benefits staff work continuously to provide a wide array of attractive programs and services, many of which are featured in this brochure. You'll find quality products and services offering you competitive rates and excellent customer service.

We encourage you to learn more by visiting our websites at www.CTAMemberBenefits.org, www.neamb.com and www.CTAMemberBenefits.org/rsp. You can also reach us at: (650) 552-5200 or memberbenefits@cta.org.

Your Advocate. Your Partner. Your CTA.

NEA, CTA and your local association provide the support you need to be great at what you do. Being a member connects you with other educators. Together, we've been the most powerful voice for students and public education in California since 1863. And together, we still are. We do this by:

- Negotiating fair salaries, health care and other benefits
- Leading student-centered educational improvements
- Supporting your professional practice with conferences, workshops, grants and scholarships
- Improving learning and working conditions
- Enhancing and defending your professional rights
- Providing cost-saving Member Benefits designed just for educators

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Take a quick look to see the benefits available to you

What Members Are Saying about Calm:

"Sleep is so important for both physical and mental health. Calm app helps me decompress from the stresses of the teaching day and fall asleep quickly."

"Use it for myself and my students. Mindfulness and music is great, including Calm Kids!"

"This was a great idea!! Calm is a great gift for teachers"



"I use Calm daily for meditation and sleep support. It is wonderful. I'm so glad CTA is offering this benefit."

"Calm app as a benefit is an incredibly useful, impactful benefit that is easily implemented."

"I'm using it in class for me, my aides, and my special needs students! It's so helpful. Love this benefit, all teachers need it in my opinion."



Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Your Calm subscription gives you unlimited access to their full library of resources.

- Music tracks designed to promote focus, relaxation, and sleep
- 100+ guided meditations that cover anxiety, stress, gratitude, and much more
- Brand new daily meditations and movement sessions as part of their Dailies series
- The entire library of Sleep Stories which contains soothing bedtime tales that's suitable for both grown-ups and children (new stories added every week!)

How to Activate Calm Subscription

To activate your Calm subscription, please make sure you are logged in to www.CTAMemberBenefits.org/calm



Once on the CTA Calm page:

- Under How to Enroll, use the unique CTA link to activate your account
- Sign in to your existing Calm account or create an account
- Enter your 10-digit CTA member ID in the box provided to activate the subscription on your Calm account. If you don't know your CTA member ID, please call the CTA Member Benefits Department at (650) 552-5200
- Download the Calm app and log in to your account to access the premium content

Discounts & Travel

CTA Access to Savings

CTA Access to Savings is an exclusive benefit for CTA members, featuring the nation's largest private discount network. You'll find savings up to 50% on everyday items like food, clothing, car care, travel, entertainment, home and garden and more.

Access

www.CTAMemberBenefits.org/access

(888) 818-5217



Download the CTA Access to Savings Smartphone App - My Deals Mobile



New User?

Create an account by entering your email address to verify eligibility. If prompted, enter 'CTA Access To Savings' as the Organization Name and your 10-digit CTA Individual ID Number. Complete registration by providing your name and a password. Please contact CTA Membership Department at (650) 552-5278 if you do not know your 10-digit CTA Individual ID Number.

Already have an account?

Enter your Access email and password to log in.

Discounts & Travel

CTA Rental Car Program

The CTA Rental Car Program through Enterprise Rent-A-Car provides our members vehicle rentals at CTA rates.



Enterprise Rent-A-Car

www.CTAMemberBenefits.org/enterprise (Login Required)

(650) 552-5200

Laura Finco

San Ramon Valley Education Association



Traveling? Check out the CTA discount from Enterprise Rent-A-Car. We saved over \$1,000 on a weekly rate versus our previous company (and that was with loyalty credits) while staying in Hawaii. This is such an incredible benefit of membership. Be sure to check out other offers before booking any trip!”



CTA Access to Travel

The Access savings network offers you a multitude of exclusive, value-packed, easily redeemable, convenient savings. Every time you travel.

Get up to 50% off on hotels, car rentals, activities, and flights! Many deals not available to the public with better rates than most online travel sites.

Experience More for Less on Your Next Trip!

SAVE UP TO 50% ON TRAVEL

- Up to 50% off hotels at over 850K properties worldwide
- Deals on car rentals, flights, and destination activities
- Discounted tickets to major theme parks like Disney, Universal and more



Discounts & Travel

CTA Access to Travel continued

We want to help you and your loved ones experience more while saving money on all your travel needs. Whether booking a hotel, car rental, flight, or your favorite in-destination activity, be sure to check out CTA Access for all your travel needs. If those plans include *Disneyland*® Resort, CTA Members save up to \$25 off tickets. Visit CTAMemberBenefits.org/access to book all your travel needs.

Access

www.CTAMemberBenefits.org/access

(888) 818-5217

SAVE ON YOUR DISNEYLAND® RESORT TICKETS



NEA Travel Program

Save up to 60% on hotels, flights, car rentals, resorts, cruises, and more through the NEA Travel Program. Register for free and earn \$500 NEA Travel Dollars to help you save even more; also receive \$100 Travel Dollars when you subscribe to the monthly NEA Travel e-Newsletter.

NEA Member Benefits

www.neamb.com/travel

(800) 637-4636 or ask-us@neamb.com

NEA Discount Marketplace

Now you can earn cash back while you shop great deals with the all-new NEA Discount Marketplace. Shop deals from over 3,500 top retailers, online stores, local restaurants and more - all in one place! Start earning cash back now at: www.neamb.com/marketplace

NEA Member Benefits

www.neamb.com/marketplace

(800) 637-4636

Automatic Benefits

The following benefits are provided at no cost to eligible CTA members

CTA Death & Dismemberment Plan

The CTA Death and Dismemberment Plan is an automatic benefit available to eligible CTA members at no additional cost. A member may verify if they have a beneficiary on file, make changes to or designate a new beneficiary at www.CTAMemberBenefits.org/dd.

Death Benefit	Accidental Death & Accidental Dismemberment (AD&D) Benefit	Occupation/ Association Leader AD&D Benefit
\$2,000	\$10,000	\$50,000

If you do not have a beneficiary registered, the Plan pays in the following order:

- 1) Spouse or Domestic Partner
- 2) Children (including stepchildren), in equal shares
- 3) Parents, in equal shares
- 4) Siblings, in equal shares
- 5) Executor or Administrator

You may designate anyone as your beneficiary by following these easy steps:

1.	2.	3.
Log in: www.CTAMemberBenefits.org	Email verification required for first-time users (CTA membership ID number may be required)	Click on "Update Beneficiaries" or "Beneficiary Registration" under the INSURANCE tab

Effective July 26, 2021, the Death Benefit is a flat \$2,000 Benefit, and the Accidental Death & Accidental Dismemberment (AD&D) Benefit is a flat \$10,000. The Occupation/Association Leader AD&D Benefit remains at a flat \$50,000 Benefit.

CTA Member Benefits Department

www.CTAMemberBenefits.org/dd

(650) 552-5200

Automatic Benefits

NEA Complimentary Life Insurance

To help give your family the insurance protection and added peace of mind they deserve, NEA Member Benefits provides \$1,000 of complimentary life insurance at no cost to eligible CTA members.

NEA Member Benefits

www.neamb.com/complife

(855) 632-5433

CTA Group Legal Services (GLS) Program

CTA pays for quality attorney representation, subject to program conditions, for employment-related legal disputes; and CTA provides referrals to attorneys for a variety of non-employment matters. CTA Regional Primary Contact Staff (PCS) are responsible for generating legal services referrals.

CTA/NEA Educators Employment Liability (EEL)

Every CTA member receives insurance coverage to defend against claims arising out of employment activities. This insurance includes up to \$1,000,000 in damages, liability and legal costs to defend against civil claims or lawsuits (except civil rights cases) brought against educators for activities arising from his or her educational employment; up to \$35,000 reimbursement of attorney fees and costs to defend against employment-related criminal proceedings and \$1,000 per bail bond; and \$500 for assault-related personal property damage or destruction.

CTA Legal Department

www.cta.org/legal

(650) 552-5425

CTA Classroom Setup Grant *(Effective for Employment Start Date starting June 1, 2023, or after)*

CTA Classroom Setup Grant is a special program for brand new educators (within their first year of teaching) to provide financial assistance with setting up their classroom. First-time K-12 classroom educators in the State of California who are CTA members (and have not worked nor have been a CTA member previously in a different California school district), may apply for the one-time \$300 grant within 12 months from their Employment Start Date. This classroom setup grant is intended to help for those expenses not compensated by other existing classroom budgets or funds from your school district.

CTA Member Benefits Department

www.CTAMemberBenefits.org/classroom

(650) 552-5200

Insurance

The Standard is the only CTA-endorsed provider for Disability and Life insurance

CTA Voluntary Group Disability Insurance

Disability insurance helps protect your paycheck. Benefits are paid directly to you if you're unable to work due to injury, illness, pregnancy or childbirth. Where health insurance pays your doctor, Disability insurance pays you.

Additional Benefits at No Extra Cost

With CTA-endorsed Disability insurance, you may qualify for additional benefits on top of any other disability benefits:

- **Student Loan Benefit:** up to \$400/month (maximum of \$2,400, not to exceed the balance of the student loan) to approved claimants with an active student loan.
- **Cancer Benefit:** up to \$400/month (maximum of \$2,400) for an approved disability claim due to cancer.¹
- **Summer Benefit:** \$500 per week (maximum of \$4,500) during the months of June and July for eligible members who become or continue to be Disabled with a Disability date on or after September 1, 2022.²

New Hire/District Transfer Special Enrollment Opportunity:

Newly hired educators and ESPs are eligible for an exclusive, limited-time opportunity to apply for CTA-endorsed Disability insurance and up to \$400,000³ of CTA-endorsed Life insurance with no health questions asked when applying within 270 days from starting work.

CTA Voluntary Group Life Insurance

CTA Voluntary Group Life insurance helps protect your loved ones. It features coverage options ranging from \$25,000 to \$400,000³ as well as access to valuable additional services you can use now. Spouse/Domestic Partner and Dependent coverage options are available too.

1 Effective September 1, 2022. For disabilities occurring prior to September 1, 2022, Cancer Benefit is up to \$200/month (maximum of \$1,000).

2 Summer Benefit is offered by CTA to eligible members who meet the Definition of Disability with a Disability date on or after 9/1/2022 who meet additional specific criteria. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability. Summer Benefit is not provided under the Voluntary Disability insurance policy. CTA provides this benefit at no extra cost and The Standard acts only as the claims administrator of this benefit.

3 Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80. Offer not available to retirees.

*For costs and further details of the coverage and enrollment opportunities, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please call The Standard's dedicated CTA Customer Service Department at 800.522.0406.
GP190-LIFE/S399/CTA.3 GP190-LTD/S399/CTA.1*

Standard Insurance Company (The Standard)

www.CTAMemberBenefits.org/TheStandard

(800) 522-0406



Insurance

CTA Auto and Home/Renters Insurance Program

Supporting CTA members since 1951, California Casualty auto and home insurance gives you preferred rates, educator-specific benefits and generous discounts—with personalized service.

- 99% Customer Satisfaction
- 24 hour Emergency Claims Service
- Free Identity Theft Resolution
- Rates locked in for a full year
- Summer and Holiday Skip payment options

CTA Auto Insurance

- \$0 Deductible for vandalism and collision to an insured vehicle parked at school
- \$500 coverage for non-electronic personal property stolen from an insured vehicle
- Pet Injury coverage

CTA Home/Renters Insurance

- Personal property used in teaching covered up to \$3,000 with no deductible
- Fundraising money or goods lost or stolen while in an insured's possession are covered with no deductible (coverage limits apply)
- Maximize your savings by bundling your home/renters and auto insurance

California Casualty

www.CTAMemberBenefits.org/calcas

(866) 680-5142





AUTO AND HOME/RENTERS INSURANCE PROGRAM

for CTA Members



Who you choose to provide your auto, home or renters coverage is as important as the coverage itself. Discover the advantages of an insurance program that is simple, trusted, affordable, and right for you.

1-866-680-5142
CTAMemberBenefits.org/CalCas



CA Lic#0041343 ©2023 CCMC Insurance not available in AK, HI, MA, MI, NY, WI. Coverages described are subject to availability and eligibility.

Life Events

CTA Disaster Relief Fund

The Disaster Relief Fund is a special fund which provides financial assistance to CTA members who suffer significant losses due to natural and other disasters in California. For available grants, qualification details or to apply, visit www.CTAMemberBenefits.org/drf. To donate via Credit/Debit card please visit www.CTAMemberBenefits.org/donate.

The CTA Disaster Relief Fund provides five (5) different grants summarized below.

Standard Grant (up to \$1,500) for significant economic hardship related to your primary residence:

- Damage exceeds 5% or more of replacement cost;
(Insurance adjuster's written estimate required)
- Access to your residence prohibited for 15 days or more under MANDATORY evacuation by the City or County;
(City, County or other official mandatory evacuation notices with start and end dates required)
- Without utilities (gas, electricity or water) for at least 15 days or more; **OR**
(Utilities statement or letter from utilities company with outage dates required)
- Effective January 1, 2023, \$500 may be available for substantiated damage to immovable property or land and all structures integrated with or affixed to the land
(Substantiation of losses of \$500 or more required)

Catastrophic Damage Grant (up to \$1,500) in addition to the Standard Grant

- Damage to your primary residence exceeds \$50,000 or is a total loss
(Insurance adjuster's written estimate or total loss letter required)

Temporary Displacement Grant (up to \$500)

- Access to your residence prohibited for 5 days or more under MANDATORY evacuation by the City or County;
(City, County or other official mandatory evacuation notices with start and end dates required)
- Effective January 1, 2023, access to your residence prohibited for 5 days or more under official road closure by Caltrans, Police, or other City or County Officials; **OR**
(City, County or other official road closure notices with start and end dates required)
- Effective January 1, 2023, without utilities (gas, electricity or water) for at least 5 days or more
(Utilities statement or letter from utilities company with outage dates required)

Life Events *continued*

Short Term Displacement Grant (up to \$1,000)

- Access to your residence prohibited for 10 days or more under MANDATORY evacuation by the City or County; **OR**
(City, County or other official mandatory evacuation notices with start and end dates required)
- Without utilities (gas, electricity or water) for at least 10 days or more.
(Utilities statement or letter from utilities company with outage dates required)

School Site Grant (up to \$500)

- Personal losses at your school site stemming from damages caused by natural or other disasters
(An itemized list of personal losses and value required)

The filing deadline is 12 months from the date of the incident.

CTA Member Benefits Department

www.CTAMemberBenefits.org/drf

(650) 552-5200

Marta Vazquez
San Ysidro Education Association



“

During Spring Break of 2022, my family and I took a short road trip to San Francisco and came back to a home that had been completely flooded. I contacted my insurance and we, along with our two senior dogs, were sent to a hotel immediately. The damage was so extreme that it took nine months to repair. It felt horrible having to be away from home with hardly any of our belongings. Needless to say, it was a very stressful time. I had to personally deal with my insurance, the mortgage bank, the different agencies, and contractors for the extent of the demolition and restoration time. Thankfully, we were able to get back home in time for Christmas. It has been an unfortunate and unexpected event that has taught me so much. However, I wouldn't wish it upon my worst enemy. This event took a toll on our wallets; it has been a financial burden with unforeseen expenses. Thankfully, I found out through a coworker and friend about the CTA Disaster Relief Fund assistance, which has helped us relieve some of the financial hardship we are still going through to this day. I will forever be grateful to the CTA for lending me a helping hand and for treating me with the utmost respect when I reached out for help. THANK YOU from the bottom of my heart. ”

Financial Services

CTA 403(b) Retirement Savings Plan

Created by your union to provide you a high-quality, low-cost 403(b) program to supplement your retirement.

To enroll in the CTA 403(b), visit
enroll.ctaretirementplan.org

Use our 403(b) cost calculator to compare fees
review.ctaretirementplan.org

CTA Member Benefits Department
www.CTAMemberBenefits.org/rsp • (650) 552-5200



Plan Benefits

- ▶ It is THE ONLY 403(b) plan endorsed by CTA
- ▶ World-class investments from BlackRock, Vanguard and Pimco
- ▶ No commissions or surrender fees
- ▶ Expert advice and guidance from advisors acting as fiduciaries
- ▶ New Saver Discount program – Ask us!

Need Help With a 403(b)?

Contact CTA Retirement Savings Plan Team:
team@ctaretirementplan.org | (916) 235-9800

Financial Services

Membership Has Its Advantages



Founded in 1950 by CTA, Provident Credit Union knows the needs of the educational community and is here to help you reach your financial goals.

Easy Access To Your Account

Provident has 21 branch locations, plus over 5,000 credit union branches nationwide that participate in the CO-OP Shared Branch network and nearly 30,000 ATMs available surcharge-free.

Take 0.125% Off Your Rate

See how much you can save with an exclusive 0.125% discount on your mortgage and auto loan rates.

0.125% discount rate only applies to First Mortgage Fixed or adjustable rate mortgage products and does not apply to HELOCs and second mortgages. 0.125% discount also applies to new and used auto loans.

Super Reward Checking

High yield dividends and all the best features you want in a checking account with no monthly service fee or minimum balance requirement.

\$25 Minimum deposit required to open. Must be 18 years or older to qualify. Limit 1 (one) Super Reward Checking account per membership.

Three Ways to Apply:

1) Online at providentcu.org/cta 2) Call (800) 632-4600 3) Visit your local branch

Financial Services

CTA® Customized Cash Rewards Visa Signature® Credit Card

Earn 3% cash back in the category of your choice and 2% cash back at grocery stores and wholesale clubs on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter. Earn unlimited 1% cash back on all other purchases. Comes with additional valuable features.†

Bank of America

www.CTAMemberBenefits.org/creditcard

(888) 758-7946

†For information on the rates, fees, other costs and benefits of this credit card, please call the phone number or visit the website listed above. This credit card program is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc.

NEA Personal Loan

Members enjoy fixed rates, no collateral required, flexible terms, affordable payments, and no annual fee, application fee, processing fee, or pre-payment penalties.¹

NEA Member Benefits

www.neamb.com

(800) 637-4636

1. The NEA Personal Loan cannot be used to pay for postsecondary educational expenses or tuition, or to consolidate postsecondary educational loans.

Loans are made and serviced by First National Bank of Omaha (FNBO®).

WARNING

Many Cafeteria or Flex Plan district plan administrators sell insurance products and may use the district's enrollment periods to steer you towards products not endorsed by CTA. Please be sure to compare coverage, premiums, and policies to the CTA-endorsed plan before making a selection.

Also, many districts have hired a third-party administrator (TPA) to administer their 403(b) plan. Sometimes the TPA is affiliated with a 403(b) vendor. This can create a conflict of interest if the 403(b) third-party administrator is influencing the list of approved vendors or using its position to sell products. Be sure to check out all your investment options, including the CTA 403(b) Retirement Savings Plan, before deciding.

Additional Benefits

VSP Savings Pass Program for CTA/NEA-Retired Members

VSP Vision Savings Pass offers immediate savings on eye care and eyewear from VSP providers.* With the purchase of a complete pair of glasses, this enhanced program provides special pricing on an eye exam and glasses.

VSP Members can also save up to 60% on the latest brand-name hearing aids through the VSP/TruHearing Hearing Aid Discount Program. Questions? Call or visit TruHearing at (877) 396-7194 or truhearing.com/vsp.

VSP Savings Pass Program

www.CTAMemberBenefits.org/vsp

(800) 877-7195

**Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months and a 10-digit NEA/CTA-Retired membership number must be presented at the time of visit.*

NEA® Auto Buying Program

Access to one of the largest online new and used car inventories in the nation and upfront price offers put you in the driver's seat. neamb.com/autobuying

NEA Discount Tickets Program

Save up to 60% on tickets to theme parks, local attractions, concerts, shows, live sporting events, and more. Member exclusive deals are updated regularly. www.neamb.com/tickets

NEA Retiree Health Program

The NEA Plan's rates on average are lower than the nation's most popular Medicare supplement program. As long as you're at least age 65, an NEA member in good standing (or her/his spouse or domestic partner), and covered by Medicare parts A and B, you are eligible to enroll in any one of the NEA Retiree Health Plan Options. www.neamb.com/rhp

NEA Member Benefits

www.neamb.com

(800) 637-4636

Resources

Tisha Arthur
San Diego Education Association



“

I came across information about a meeting for student loan forgiveness in June of 2022 in our SDEA newsletter. Originally, I wasn't going to go to the meeting because I had given in thinking I was going to pay on these loans well past retirement. I met Sean Mabey, and he signed us up for SAVI and told us the steps needed for the forgiveness. I consolidated my loans and applied for the Temporary Expanded PSLF. On March 12, I found out that my loans had been forgiven. Now that my loans have been forgiven, I can plan accordingly for my retirement and not have to worry about these loans. I will forever be grateful for Sean and all his help.”

CTA Guide to Federal Student Loan Forgiveness Programs

Need help with your Federal Student loan debt? You may be eligible for some relief. CTA has a valuable resource – Guide to Federal Student Loan Forgiveness Programs – to help determine if you qualify for any of the programs. Visit CTAMemberBenefits.org/studentloans.

NEA® Student Debt Navigator: Make student loan debt more manageable with this dynamic resource powered by Savi. Run your numbers to find out about any forgiveness or cancellation programs you qualify for, along with how much you can save. Visit neamb.com/loanforgiveness to learn more.

CTA/NEA Member Benefits Presentations

CTA and NEA Member Benefits provide presentations and webinars on CTA/NEA Member Benefit Programs, 403(b) plans, student loans and more. Request a presentation through your local Chapter President. Visit CTAMemberBenefits.org/training to learn more.

CTA Member Benefits Video

CTA Member Benefits has created a fun informational video that highlights exclusive benefits available to CTA members. This video also includes a brief overview of the resources and programs that can be found on the CTA Member Benefits website. To learn more visit www.CTAMemberBenefits.org/video.



Resources

MB4U (Member Benefits 4 You)

Join CTA Member Benefits every first Tuesday of the month, 4 pm PST, to learn about your member benefits. We will concentrate on a new topic each month and sessions will be up to 30 minutes starting August 1, 2023. Here are some benefits that we will be covering:

- The Standard - endorsed provider of Life and Disability
- CTA Retirement Savings Plan
- University Credit Program
- Calm
- Student loan Forgiveness resources

MB4U will start August 1, 2023.

Visit CTAMemberBenefits.org/MB4U for more information

CTA University Credit Program

CTA University Credit Program is a benefit to members attending CTA Conferences during the school year. CTA Members, through attending in-person or watching CTA Virtual Pass sessions, will be given the opportunity to accumulate the professional growth hours needed to qualify for university credit units with CSU, Chico. As a benefit to members, CTA will cover the \$75/unit cost for up to SIX of the (9) university credit units available. Professional growth hours can be accumulated by attending conferences live and/or by watching recordings.

1. Check with your district HR office or local chapter president to ensure that university credit units can help you advance on your salary schedule.
2. Register for and attend in-person CTA conferences by visiting www.cta.org/conferences or watch recordings on the CTA Virtual Pass at www.cta.org/virtualpass (each 15 hours earns you 1 unit at CSU, Chico).

CTA Conference Coordination Center

www.cta.org/conferences - www.cta.org/virtualpass

(650) 552-5355

Member Benefits Eligibility Chart

To determine your eligibility to participate in CTA's Member Benefits Programs, refer to the chart below. The chart illustrates the various membership categories provided by CTA. A "Yes" means that the particular membership category is eligible to participate in the specific CTA Member Benefits Program, an "S" means that the particular category is eligible to participate but with special applicable rules, and "No" means that the particular membership category is not eligible to participate in the specific CTA Member Benefits Program.

CTA Member Benefit Program	Active Full-Time (Includes CTA ESP)	Active Part-Time (Includes CTA ESP)	Student CTA	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
NEA Complimentary Life Insurance	Yes	Yes	No	S	S
CTA/NEA Educators Employment Liability (EEL)	Yes	Yes	Yes	Yes	Yes
CTA Disaster Relief Fund	Yes	Yes	Yes	Yes	Yes
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Group Disability Insurance Plan	Yes	S	No	No	No
CTA Auto Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Home Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Financial Services	Yes	Yes	Yes	Yes	Yes
CTA Travel, Entertainment and Purchasing Discounts	Yes	Yes	Yes	Yes	Yes
Vision Discount Program for CTA/NEA-Retired	No	No	No	Yes	Yes
Calm	Yes	Yes	Yes	Yes	Yes
Classroom Grant	S	No	No	No	No

This is a brief description of the CTA and NEA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates, Summary Plan Descriptions or custodial account agreement. The benefits described herein may be modified or terminated by CTA and NEA Member Benefits at any time.

Automatic Benefits

Program	Provider	Telephone	Website
Calm	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/calm
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/dd
NEA Complimentary Life Insurance	NEA Member Benefits	(855) 632-5433	neamb.com/complife
CTA/NEA EEL Insurance	CTA Legal Dept.	(650) 552-5425	cta.org/legal
CTA Disaster Relief Fund	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/drf
CTA Travel, Entertainment and Purchasing Discounts	Access	(888) 818-5217	CTAMemberBenefits.org/access
Vision Discount Program for CTA/NEA-Retired Members	VSP	(800) 877-7195	CTAMemberBenefits.org/vsp

Voluntary Benefits

Program	Provider	Telephone	Website
CTA 403(b) Retirement Savings Plan	CTA Member Benefits	(650) 552-5200	CTAMemberBenefits.org/rsp
CTA Group Life Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/life
CTA Group Disability Insurance	Standard Insurance Company	(800) 522-0406	CTAMemberBenefits.org/disability
CTA Auto and Home Insurance Program	California Casualty	(866) 680-5142	CTAMemberBenefits.org/calcas
CTA Financial Services	Provident Credit Union	(800) 632-4600	CTAMemberBenefits.org/provident
CTA Rental Car Program	Enterprise Rent-A-Car	(650) 552-5200	CTAMemberBenefits.org/enterprise
NEA Member Benefits Programs	NEA Member Benefits	(800) 637-4636	neamb.com
CTA Credit Card Program	Bank of America	(888) 758-7946	CTAMemberBenefits.org/creditcard