



### Saving on Your Car

With the NEA® Auto Buying Program, members save an average of \$3,026 off the MSRP. [neamb.com/autobuying](http://neamb.com/autobuying)

Learn how our auto insurance program caters to you and provides an average savings of \$423 to members who switch. [neamb.com/save-on-auto](http://neamb.com/save-on-auto)



### Reducing Your Insurance Premiums

Having the right homeowners coverage will save you time and money should you have a claim. Request your NEA Homeowners Insurance<sup>5</sup> quote to learn more. [neamb.com/autohome](http://neamb.com/autohome)

Homeowners insurance coverage can be difficult to sort out. Get the info you need to know if you have the right coverage. [neamb.com/home-coverage](http://neamb.com/home-coverage)



### Managing Your Student Loan Debt

Find out what you need to know about income-based repayment options and forgiveness programs in your effort to find student debt relief. [neamb.com/student-debt-relief](http://neamb.com/student-debt-relief)



Find additional information at [neamb.com](http://neamb.com)

 1-800-637-4636

 @NEABenefits

 /neamemberbenefits



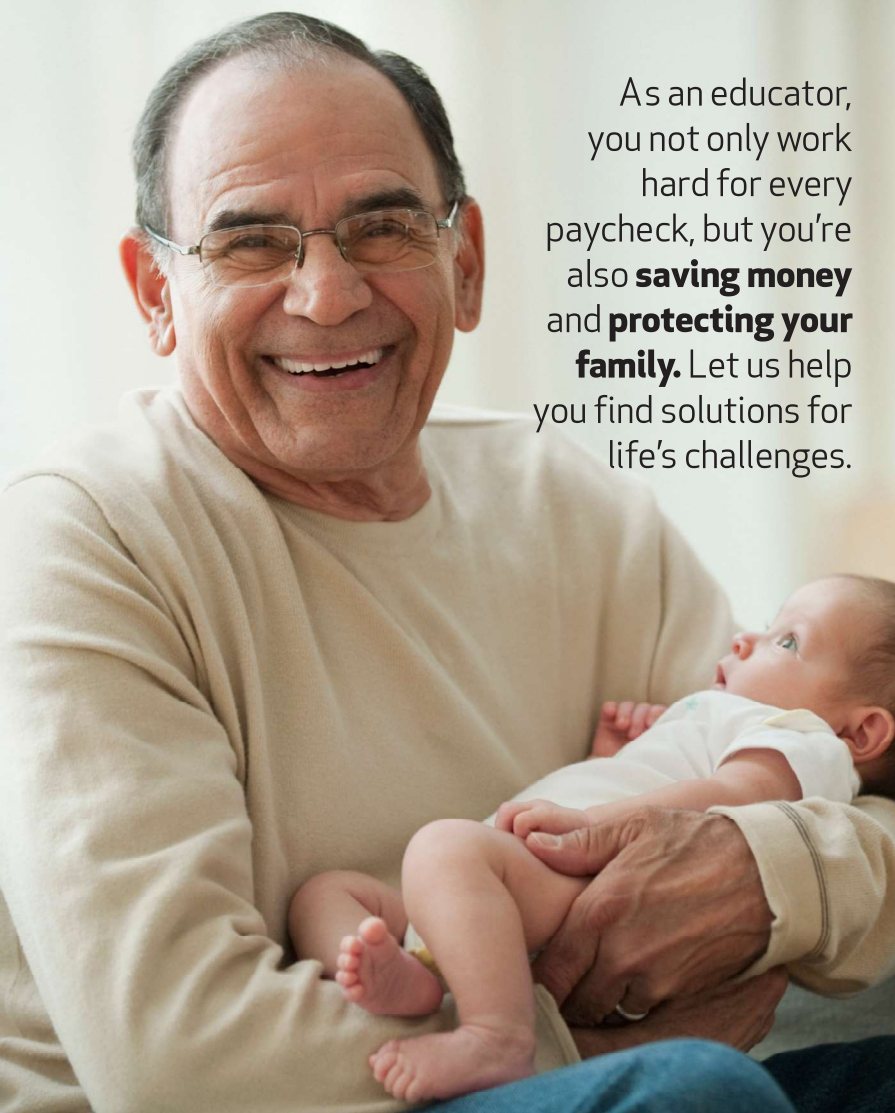
No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states. NEA, NEA Member Benefits and the NEA Member Benefits logo are registered service marks of NEA Member Benefits.

<sup>1</sup>For information about the rates, fees, other costs and benefits associated with the use of these credit cards, please visit us online at [www.neamb.com/finance/credit-cards](http://www.neamb.com/finance/credit-cards). These credit card programs are issued and administered by Bank of America, N.A. <sup>2</sup>NEA Life coverages are issued by The Prudential Insurance Company of America, Newark, NJ.1037454-00001-00. <sup>3</sup>Provided by the NEA Members Insurance Trust. <sup>4</sup>Your rate depends on your particular circumstances; not all members will save. <sup>5</sup>The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility.

# NEA SOLUTIONS FOR ESP MEMBERS



## YOU DESERVE The right solutions



As an educator, you not only work hard for every paycheck, but you're also **saving money** and **protecting your family**. Let us help you find solutions for life's challenges.

*"I love NEA Member Benefits because of all the products they offer at a great price for educators. The staff is extremely helpful and friendly. I've used them for auto, house insurance as well as financial (annuities)."*

—Judy B.

Ohio Education Association Member



### Maximizing Your Budget

- NEA members can save thousands on Costco goods — plus get over \$60 in extra savings and 3 FREE items. Online registration only: [neamb.com/Costco](https://neamb.com/Costco)
- Take advantage of Limited Time Offers from top retailers available only to NEA members. [neamb.com/lto](https://neamb.com/lto)
- Get the scoop on the best time of year to buy almost anything and save big with Your Month-by-Month Smart Shopping Guide. [neamb.com/smart-shopping](https://neamb.com/smart-shopping)
- From rewards programs and exclusive discounts, learn tips for saving money while eating out. [neamb.com/dine-out](https://neamb.com/dine-out)



### Planning Your Perfect Getaway

- Use NEA Travel to book airfare, hotels, cruises and resorts at amazing low prices. [neamb.com/travel](https://neamb.com/travel)
- Learn to avoid travel fees to stretch your travel budget without skimping on your trip. [neamb.com/no-fees-4-me](https://neamb.com/no-fees-4-me)
- Get insider tips on booking a hotel at the best rate. [neamb.com/hotel-rates](https://neamb.com/hotel-rates)



### Preparing for the Unexpected

- Prevent a gap in income if you can't work due to illness or injury with income protection insurance. [neamb.com/incomeprotect](https://neamb.com/incomeprotect)
- Find out how long you could go without a paycheck and how to cover bills and other expenses if you should get sick or injured. [neamb.com/no-paycheck](https://neamb.com/no-paycheck)



### Strengthening Your Finances

- Make a big difference with one monthly payment: Achieve your plans with the flexibility and convenience of the NEA Personal Loan®. [neamb.com/personal-loan](https://neamb.com/personal-loan)
- Choose a credit card you can take pride in with the NEA® Cash Rewards Card and earn rewards with every purchase.<sup>1</sup> [neamb.com/cashrewards](https://neamb.com/cashrewards)
- Get budgeting tips to help survive the summer paycheck gap. [neamb.com/summer-paycheck](https://neamb.com/summer-paycheck)



### Protecting Your Loved Ones

- When accidents happen, be ready. Rely on protection for your loved ones anytime, anywhere with accidental death and dismemberment coverage.<sup>2</sup> [neamb.com/add](https://neamb.com/add)
- Get valuable term life insurance at no extra cost to Active, Staff, Reserve and Life members. [neamb.com/complife](https://neamb.com/complife)
- Make sure you're covered: Use this tool to figure out how much insurance you need. [neamb.com/how-much](https://neamb.com/how-much)



### Preparing for Your Future

- The NEA® Retiree Health Program (to supplement Medicare) has options at member-only group rates and no provider lists.<sup>3,4</sup> [neamb.com/rhp](https://neamb.com/rhp)
- There are variety of options that can help you protect retirement savings or create a reliable income stream. [neamb.com/retirement-program](https://neamb.com/retirement-program)
- Use the Income Calculator to see how your needs will match up to your savings. [neamb.com/run-the-numbers](https://neamb.com/run-the-numbers)