



# YOU DESERVE MORE

## Rewarding days ahead

### 2020-2021 PROGRAMS & SERVICES

FAMILY & WELLNESS | LIFE INSURANCE PROTECTION  
PERSONAL FINANCE | RETIREMENT PLANNING | SHOPPING DISCOUNTS  
STUDENT LOAN DEBT | TRAVEL & VACATIONS | YOUR CAR | YOUR HOME

**nea** *Member  
Benefits*



# Stay in the know

We’ve gathered the five simplest ways to keep on top of your benefits — because the more you know, the more valuable your benefits will be. [neamb.com](https://neamb.com) is the place to start.

- 1 **Register for benefits** at [neamb.com/sign-me-up](https://neamb.com/sign-me-up)
- 2 **Register a beneficiary** for your no-cost to you NEA Complimentary Life Insurance<sup>1</sup> coverage to let us know where you want your benefits to go: [neamb.com/complife](https://neamb.com/complife)
- 3 **Sign up for NEA® Vacations** to browse deals on hotels, resorts, cruises and more. Receive \$500 in Travel Dollars the first time you use it: [neamb.com/neavacations](https://neamb.com/neavacations)
- 4 **Subscribe to free newsletters** filled with helpful tips and solutions at [neamb.com/newsletters](https://neamb.com/newsletters)
- 5 **Follow us on social** ([@NEAMemberBenefits on Facebook](https://www.facebook.com/NEAMemberBenefits) | [@NEABenefits on Twitter](https://twitter.com/NEABenefits))

Personal Finance . . . . . 4–5

Shopping Discounts . . . . . 6

Travel & Vacations . . . . . 7

Life Insurance Protection . . . . . 8–9

Your Car & Your Home. . . . . 10–11

Student Loan Debt. . . . . 12

Retirement Planning. . . . . 13

Family & Wellness . . . . . 14

Program Directory. . . . . 15

**If you ever have questions, please don’t hesitate to call us at 1-800-637-4636.**



# We’re here for you at every turn

It’s your job to support your students each day. It’s our job to support you. At NEA Member Benefits, we know educators live busy lives — at school and at home. That’s why we’re here to give you travel discounts, budget tips, retirement advice and help researching and choosing the right financial and insurance products. More than what you need, it’s what you deserve as a member.

**Keep this guide as a quick resource.** You’ll find countless ideas for saving money, improving your finances and ensuring the security of your family.

<sup>1</sup>See back cover for details.





# YOU DESERVE

## Help making smart money moves

### A financial lesson plan made for educators

In the classroom, success comes with the right preparation. Outside the classroom, you could use that same approach with your finances. Here are some tips to prepare you to make your money go further now — and years from now.

#### Lesson 1: Maximize your savings

Saving doesn't have to be hard. It just takes a little discipline and practice. Get expert tips on how to create and live within a budget and learn easy ways to save money. To start, see **How Financially Fit** you are. Then, use the **NEA® Savings Program** to get more from your money with an NEA® Online Savings Account, NEA® Money Market Account and NEA® Certificate of Deposit. Products offered by Discover Bank, Member FDIC. [neamb.com/savings](https://neamb.com/savings)

#### Lesson 2: Clean up your credit

The financial consequences of a low FICO® score could cost you thousands of dollars in interest on a car loan or tens of thousands over the life of a mortgage. If your score is lower than you'd like, we'll show you **5 Ways to Clean Up Your Credit**, including tips on avoiding scams by repairing your own credit report and what to look for when reviewing yours.

*"I needed to consolidate my debts. My credit union rate (even with my excellent credit rating) was 11%. The NEA Member Benefits rate was several percentage points lower. Quick, easy, convenient."*

**Darcy R.**

Member of The South Dakota Education Association



#### Lesson 3: Consider consolidating

Debt consolidation can be an effective tactic for getting a handle on what you owe. Use our **Debt Consolidation Calculator** to see if it's the right solution for you.

**NEA Personal Loan®:** Whether you're looking to consolidate your debt, or are dealing with an unexpected emergency, we have loan options to give you the financial flexibility you need. [neamb.com/personal-loan](https://neamb.com/personal-loan)

#### Lesson 4: Have a sunny-day plan

Most educators look forward to a nice summer break after a demanding school year. No students, no stress, no lesson plans — and unfortunately for many, no paycheck.

As an NEA member, you can learn several creative ways to **Survive the Summer Paycheck Gap**. On our website, you'll find great tips from fellow educators and pros alike on how to avoid the stress of a money crunch while you're enjoying some much-needed R&R.



### More tools you can use to feel confident about your finances:

**NEA RateSmart® Card:** Save on interest charges with our lowest-rate card.<sup>2</sup> [neamb.com/ratesmart](https://neamb.com/ratesmart)

**NEA® Cash Rewards Card:** Maximize your cash back when you shop with the NEA Cash Rewards Card by choosing a 3% category that best fits your lifestyle.<sup>2</sup> [neamb.com/cashrewards](https://neamb.com/cashrewards)

**NEA® Student Loan Program:** As a member, you have access to a suite of loan products for undergraduate, graduate and parent loans. You'll also receive benefits such as flexible payment options and no origination fee, among other perks.<sup>3</sup> [neamb.com/studentloan](https://neamb.com/studentloan)

<sup>2,3</sup> See back cover for details.



► Find additional money tips and information at [neamb.com/personal-finance](https://neamb.com/personal-finance)



SHOPPING DISCOUNTS



YOU DESERVE  
Ways to get more for your money

As an educator, there are two things you could probably use more of: time and money. While we can't give you more time, we *can* help you save money. Being smart with money isn't an option for educators — it's a way of life. That's why we offer a variety of ways to stretch your dollar.

Ways to save money

No matter the season, it's always a great time to make your money go further. We created **Your Month-by-Month Smart Shopping Guide** to give you helpful money-saving tips each month. Plus, designed to give educators the biggest bang for their hard-earned buck, be sure to check out **Teacher Discounts: Don't Miss These Top Offers for Educators and Education Students**.

**Limited-Time Offers (LTOs):** Take advantage of exclusive online shopping deals on everything from dining certificates and clothing to housewares and electronics. [neamb.com/lto](https://neamb.com/lto)

**1-800-Flowers Brands:** NEA members save 20% on flowers, plants, gift baskets, gourmet foods, confections, plush stuffed animals and more. [neamb.com/flowers](https://neamb.com/flowers)

**AT&T:** Save 15% on monthly AT&T mobile phone service. Plus, 20% off of wireless accessories. [neamb.com/wireless](https://neamb.com/wireless)

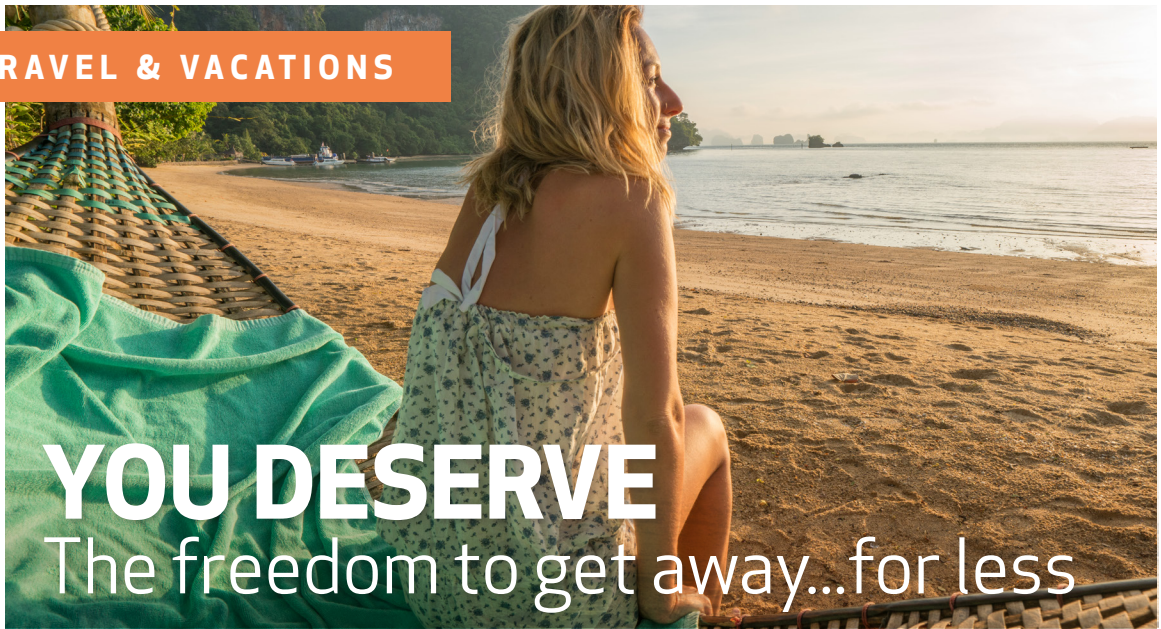
**Costco® Membership:** Enjoy new member activation Costco discounts. [neamb.com/costco](https://neamb.com/costco)

**GE Appliances Store:** NEA members receive special discounts on the full line of GE home appliances, including the Profile and Café series. [neamb.com/appliances](https://neamb.com/appliances)

**NEA® Hearing Aid Program:** Save up to \$2,000 on a pair of premium, name-brand hearing aids. Purchase includes hearing exam, fitting, follow-up services and one year of free batteries. [neamb.com/hearing](https://neamb.com/hearing)

**NEA Magazine Service®:** Choose from over 800 titles covering news, sports, fitness, entertainment, hobbies, family and education at 85% off of newsstand prices. [neamb.com/magazine](https://neamb.com/magazine)

TRAVEL & VACATIONS



YOU DESERVE  
The freedom to get away...for less

Your dream vacation may be within reach. Check out these **8 Little-Known Vacation Deals for Teachers**. And, since museum tickets and admission to parks and attractions can really add up, make your vacation dollars go even further with **100 Free Attractions in Top U.S. Cities**.

On our website, you'll also find **7 Ways to Score the Best Hotel Rates**, filled with insider tips that will help you enjoy a beautiful stay on a budget.

Trips of a lifetime

All of your favorite travel programs are now in one place! Use the new **NEA Travel Program** to book your next trip:

- Airfare
- Car rentals
- Cruises
- Guided tours
- Hotels

Go to [neamb.com/travel](https://neamb.com/travel) to book your next trip. Upon your first visit, you will receive \$500 Travel Dollars to use like cash to buy down the cost of your trip. (Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight.)

*"I traveled to Ireland for a dance competition. You had the best rates and easy booking."*

**Roselie D.**  
Pennsylvania State Education Association Member



► Find additional ways to save at [neamb.com/shopping-discounts](https://neamb.com/shopping-discounts)



► Find additional travel tips and deals at [neamb.com/travel-and-vacations](https://neamb.com/travel-and-vacations)





# YOU DESERVE

A simple way to help protect your family

As an educator, you are dedicated to helping prepare students for the road ahead. Now, it's time to think about preparing for your family's future too.

The thought of life insurance may seem daunting, but at NEA Member Benefits, we're here to help. We have the tools and advice that can make getting the right life insurance easy. Our **Insurance Calculators** can help you determine the amount of coverage you need. Plus, put your knowledge about life insurance to the test by reading the **6 Myths About Life Insurance**.

*"I have the long-term life insurance policy for my entire family. The program is awesome and affordable. And, the application process was seamless."*

**Cheryl W.**  
New Jersey Education  
Association Member



## Did you know? You have coverage included with your membership!

**NEA® Introductory Life Insurance:**<sup>1</sup> If you're a new NEA member, you are automatically provided \$15,000 of term life insurance, at no cost to you, for the first 12 months of membership. [neamb.com/introlife](https://neamb.com/introlife)

**NEA® Complimentary Life Insurance:**<sup>1</sup> Eligible NEA members get trusted life insurance protection for their families at no cost to them. [neamb.com/complife](https://neamb.com/complife)

## When your life changes, so should your coverage

We all have key milestones in our journeys. For those important moments, NEA life insurance can help protect the life you've built for yourself and your family.

There are certain times when you should reevaluate your life insurance options. These include marriage, divorce, becoming a parent and buying a new home. To make sure you have the right coverage at every phase of your life, review the plans available exclusively to NEA members. [neamb.com/lifeinsurance](https://neamb.com/lifeinsurance)

## Valuable insurance options to fit your needs

NEA Life Insurance coverages are **issued by The Prudential Insurance Company of America**.<sup>1</sup> As an NEA member, you can choose from a range of quality life insurance plans, all at member-only group rates:

- **NEA® Group Term Life Insurance**
- **NEA® Guaranteed Issue Life Insurance Plan**
- **NEA® Level Premium Group Term Life Insurance**
- **NEA® Accidental Death & Dismemberment Insurance**

To learn which plan, or plans, are right for you, visit [neamb.com/lifeinsurance](https://neamb.com/lifeinsurance).

<sup>1</sup>See back cover for details.



► Find additional planning tips and information at [neamb.com/life-insurance-protection](https://neamb.com/life-insurance-protection)





# YOU DESERVE

To live and drive with confidence

## Tips to enjoy more peace of mind at home

School may be your second home, but NEA is here to help you take care of your first one, too. If you're just starting out, know the **Five Things Not to Do** before applying for a home loan. Already a homeowner? Be sure you have the **Right Homeowner's Insurance** to protect your property. If you're thinking about a refi, use our **Mortgage Refinancing Cost Calculator**.

### You might also consider these valuable products:

**NEA® Personal Umbrella Coverage:** Get extra protection with personal liability coverage, which can be critical if, for example, someone is injured in an accident in your home or on your property. [neamb.com/umbrella](https://neamb.com/umbrella)

**NEA® Home Insurance provided by California Casualty:**<sup>4</sup> Get better value and protection with special rates, generous discounts, exclusive benefits and personalized customer service. We offer property insurance products that meet your needs: homeowners, renters, condominium, mobile home, earthquake and flood. [neamb.com/autohome](https://neamb.com/autohome)



► Find additional tips and information at [neamb.com/your-home](https://neamb.com/your-home)

*"I changed to NEA Home and Auto Insurance over a year ago. I have saved over \$400 each year. They also wrote a policy for my 23-year-old son that saved me a huge amount of cash."*

**Catherine R.**  
Ohio Education Association Member



## Auto insurance that's designed just for you

NEA Member Benefits offers insurance created with members in mind — with **Summer or Holiday Skip Payments, \$0 Deductible for Vandalism or Collisions** that happen when you're parked at school and much more. See all the reasons it's the best choice for educators.

### Vehicle coverage for members

**NEA® Auto Insurance provided by California Casualty:**<sup>4</sup> Get savings, value and service with educator-specific benefits, member rates and flexible payment plans, including Summer/Holiday skip. Members who switch save an average of \$423 a year. Motorcycle, boat, personal watercraft, RV, snowmobile, antique and classic car insurance also available. [neamb.com/autohome](https://neamb.com/autohome)

**NEA® Auto Buying Program:** Guaranteed savings on new cars and special used car discounts put you in the driver's seat at certified dealers nationwide. Members have seen average savings of \$3,026 off MSRP. [neamb.com/autobuying](https://neamb.com/autobuying)

### Pass the car-buying test with flying colors

When it's time to buy a new or used vehicle, we're here to help make the process a lot less intimidating. Review our **14-Point Checklist to Buy a Car with Confidence**. If you do your homework, you may be able to earn extra credit ... in the form of savings.

<sup>4</sup>See back cover for details.



► Find additional information at [neamb.com/your-car](https://neamb.com/your-car)



## STUDENT LOAN DEBT



# YOU DESERVE

A fresh start toward the future

### We'll help you manage your student loan debt

While school can offer exciting new pathways to learning, it can also offer hard lessons when it comes to student loan debt. If you're weighed down by massive school loans, ask yourself: **Are You Eligible for Student Loan Forgiveness?** Find out and see if relief might be in your future.

For more help, learn the **4 Things Educators Need to Know About Student Loans** and smart ways to **Get a Handle on Your Student Loans**.

You can also access the **NEA Student Debt Navigator powered by Savi** — a free tool that can help you on your way to financial freedom. [neamb.com/loanforgiveness](https://neamb.com/loanforgiveness)



► Find additional debt-reducing tips at  
[neamb.com/student-loan-debt](https://neamb.com/student-loan-debt)

## RETIREMENT PLANNING



# YOU DESERVE

Peace of mind on the horizon

### Get guidance from a trusted advisor

Members love having so many available resources to help with retirement planning. Now, we've made it even easier with **NEA Retirement Specialists**. These knowledgeable advisors can be found near you and can provide one-on-one advice tailored especially for educators to help you prepare for retirement. [nearetirementprogram.com/nearep](https://nearetirementprogram.com/nearep)

### Find the information you need

With the **NEA® Retirement Program**,<sup>5</sup> you can easily manage your retirement savings and income needs. [neamb.com/retirement-program](https://neamb.com/retirement-program)

Being in education comes with unique considerations regarding retirement. See how **Retirement Planning for Educators Is Different**. And, since educators retire earlier, on average, than other professionals, planning earlier is better. On our website, you'll learn **Why You Should Start Saving Early**.

### Stay on top of your retirement

Make sure you're saving enough for retirement with our **Retirement Income Calculator**. It's a great tool no matter where you are with your retirement planning.

The **NEA Long-Term Care Program**<sup>6</sup> can help you and your family avoid the serious financial consequences of needing extended care. Such care is not covered by Medicare or your health insurance. Request your quote online. [neamb.com/ltc](https://neamb.com/ltc)

For help growing your retirement savings over time, consider the **NEA® IRA Certificate of Deposit**. Products offered by Discover Bank, Member FDIC. [neamb.com/ira](https://neamb.com/ira)

<sup>5,6</sup>See back cover for details.



► Find additional retirement planning tips at  
[neamb.com/retirement-planning](https://neamb.com/retirement-planning)



## FAMILY & WELLNESS

# YOU DESERVE A healthy outlook on life

There's more to keeping your family healthy than eating well and exercising. You need a well-rounded approach to care that includes reliable insurance, meaningful assistance and valuable protection. And, with NEA, that protection extends to your four-legged family members too.

### NEA® Group Hospital Income Insurance Plan:

Guaranteed issue; this plan provides up to \$500 in daily cash benefits, in addition to any other health insurance you may have.

[neamb.com/hospitalcare](https://neamb.com/hospitalcare)

**NEA® Income Protection Insurance Plan:**<sup>7</sup> Pays a monthly disability benefit when you're unable to work due to a covered illness or injury.

[neamb.com/incomeprotect](https://neamb.com/incomeprotect)

**The NEA® Retiree Health Program** (to Supplement Medicare)<sup>8,9</sup> offers multiple plan options available at member-only group rates. There are no provider lists and you choose your doctor. [neamb.com/rhp](https://neamb.com/rhp)

### NEA® CarePlus Hospital Insurance Plan:

If you are age 65 or older, we have a plan for you as well. Pays cash benefits for hospital and home recovery for a covered injury or illness.

[neamb.com/careplus](https://neamb.com/careplus)

**NEA® Dental and Vision Insurance Plan:** This plan provides affordable access to comprehensive dental and vision care and your choice of providers, plus hassle-free benefits.

[neamb.com/dentalvision](https://neamb.com/dentalvision)

**NEA® Pet Insurance:**<sup>10</sup> Plans starting at under \$1 per day<sup>11</sup> cover emergency visits, prescriptions, lab tests, exams, cancer care, hospitalization, surgery, X-rays and more. [neamb.com/pet](https://neamb.com/pet)



*"The NEA Income Protection Program covered my hip replacement for three-and-a-half months at 80% coverage."*

**William B.**  
California Teachers Association Member



► Find additional wellness information at  
[neamb.com/family-and-wellness](https://neamb.com/family-and-wellness)

## NEA Member Benefits Program Directory

### Family & Wellness

NEA® Hospital Insurance Plans  
NEA® Income Protection Insurance Plan  
NEA® Dental and Vision Insurance Program  
NEA® Pet Insurance Program  
NEA® Retiree Health Program (to Supplement Medicare)

### Life Insurance Protection

NEA® Group Term Life Insurance Plan, NEA® Level Premium Group Term Life Insurance Plan, NEA® Guaranteed Issue Life Insurance Plan  
NEA® Accidental Death & Dismemberment Plans: AD&D, AD&D Plus, AD&D Advantage  
NEA® Complimentary Life Insurance  
NEA® Introductory Life Insurance

### Personal Finance

NEA® Savings Program<sup>14</sup>  
NEA Personal Loan\*  
NEA® Cash Rewards Card  
NEA RateSmart® Card  
NEA® Student Loan Program

### Retirement Planning

NEA® Retirement Program  
NEA® IRA Certificate of Deposit  
NEA Retirement Rep/Financial Advisor  
NEA® Long-Term Care Insurance Program

### Shopping Discounts

Limited-Time Offers  
1800Flowers.com® Family of Brands  
Costco® Membership  
AT&T  
NEA Magazine Service\*  
NEA® Hearing Aid Program  
GE Appliances Store

### Student Loan Debt

NEA Student Debt Navigator powered by Savi

### Travel & Vacations

NEA Travel Program

### Your Car

NEA® Auto Buying Program  
NEA® Auto & Home Insurance Program  
NEA® Antique and Classic Auto Insurance, NEA® Boat & Personal Watercraft Insurance, NEA® Motorcycle Insurance, NEA® Recreational Vehicle Insurance, NEA® Snowmobile Insurance

### Your Home

NEA Heating Oil Program  
NEA® Condominium Insurance, NEA® Earthquake Insurance, NEA® Flood Insurance, NEA® Mobile Home Insurance, NEA® Renters Insurance

Eligibility by NEA Membership Category:

Active  
Active Life  
Substitute  
Reserve  
Aspiring Educators  
Staff  
NEA-Retired Annual  
NEA-Retired Lifetime

• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •

• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •

• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •

• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •

• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •  
• • • • • • • •

• • • • • • • •

• • • • • • • •

• • • • • • • •  
• • • • • • • •  
• • • • • • • •

• • • • • • • •  
• • • • • • • •

<sup>7,8,9,10,11,12,13,14</sup> See back cover for details.





**Go to [neamb.com/sign-me-up](https://neamb.com/sign-me-up)**

Take a minute to register online and gain access to dozens of programs, deals and benefits.

### Follow us

 [/neamemberbenefits](https://www.facebook.com/neamemberbenefits)

 [@NEABenefits](https://twitter.com/NEABenefits)

**Visit us**  
**[neamb.com](https://neamb.com)**

Live chat available

**Call us**  
**1-800-637-4636**

Se habla español

NEA Member Benefits, 900 Clopper Road, Suite 300, Gaithersburg, MD 20878-1360

**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's Member Benefits.

<sup>1</sup>NEA Life Insurance Coverages and Accidental Death and Dismemberment coverage are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any exclusions, limitations restrictions, which may apply. Contract Series: 83500 1035839-00001-00 <sup>2</sup>For information about the rates, fees, other costs and benefits associated with the use of these credit cards, go to [www.neamb.com/finance/credit-cards](https://www.neamb.com/finance/credit-cards). These credit card programs are issued and administered by Bank of America, N.A. <sup>3</sup>NEA members receive a 0.25% interest rate reduction on student loans that are opened through the NEA member benefits portal. The NEA member discount will be applied to your loan account after the initial disbursement occurs. <sup>4</sup>The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. <sup>5</sup>The NEA Retirement Program ("NEA Program") provides investment products for retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors and certain of its affiliates (collectively, "Security Benefit") make these products available to plans and accounts pursuant to an agreement with NEA's wholly owned subsidiary, NEA's Member Benefits Corporation ("MBC"), which markets the NEA Program. NEA and MBC are not affiliated with Security Benefit. Neither NEA nor MBC is a registered broker/dealer. All securities brokerage services are performed exclusively by the local sales representative's broker/dealer and not by NEA or MBC. <sup>6</sup>LTCI Partner's, LLC, (LTCI Partners) acts as an agent for select insurance companies to provide long-term care insurance under this program. The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. <sup>7</sup>Insurance underwritten by American Fidelity Assurance Company <sup>8</sup>Provided by the NEA Members Insurance Trust. <sup>9</sup>Your rate depends on your particular circumstances; not all members will save. <sup>10</sup>Pet insurance coverage is offered and administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company, a New York insurance company. Please visit [www.americanpetinsurance.com](https://www.americanpetinsurance.com) to review all available pet health insurance products. <sup>11</sup>Rates are subject to change upon regulatory approval and will vary based on location, breed, age, and selected coverage options, deductible and reimbursement level. Actual rates may be higher or lower. <sup>12</sup>Life members must be actively employed in the field of education. <sup>13</sup>NEA Retired members are eligible for the \$50,000 Accidental Death & Dismemberment coverage only while acting on Association business in the capacity of an Association Leader. <sup>14</sup>Deposit products offered by Discover Bank, Member FDIC.