



QUICK GUIDE TO UNDESTANDING THE NEA COMPLIMENTARY LIFE INSURANCE PROGRAM AND THE NEA INTRODUCTORY LIFE INSURANCE PROGRAM

As a member of the NEA/OEA, your membership includes a no-cost NEA Complimentary Life Insurance policy. If you have not been an active member in the past five years, your membership also includes a \$15,000 NEA Introductory Life Insurance policy. The attached pages identify the benefit amounts, process for designating a beneficiary or starting a claim, and the statutory process for determining a beneficiary in the absence of a designation.

For more information, go to www.neamb.com or contact our Member Advocacy Center at 1-800-637-4636

NEA Complimentary Term Life Insurance

- Provided to ALL active members AT NO COST.

Benefit amount:

Natural death - \$200 for each year of consecutive membership up to \$1,000

Accidental death (or dismemberment) - \$1,000 for each year of consecutive membership up to \$5,000.

Accidental death while on the job or while involved in Association activity - \$50,000

Unlawful homicide while on the job - \$150,000

- Retired member benefit – \$5,000 for death while involved in official OEA/NEA-R business only.

- To register or change a beneficiary:

- Call the NEA MB Member Advocacy Center at 800-637-4636 Monday – Friday 8:00 a.m. to 8:00 p.m. or Saturday from 9:00 a.m. to 1:00 p.m.
- OR go to <http://www.neamb.com/insurance/nea-complimentary-life-insurance.htm> and click on NAME YOUR BENEFICIARY.
- OR complete a hard copy beneficiary form

- Without a beneficiary, benefit is paid to:

1. Surviving spouse
2. Surviving children (in equal portions)
3. Surviving parents
4. Estate

- To make a claim, the members' family, family representative, local leader, or Association staff member should contact the NEA Member Benefits Member Advocacy Center at 800-637-4636 Monday – Friday 8:00 a.m. to 8:00 p.m. or Saturday from 9:00 a.m. to 1:00 p.m.

NEA Introductory Term Life Insurance

- **Provided at NO COST to “new” active members (a member who has not been an active member in the past five (5) years).**
- **No medical underwriting or application needed.**
- **Benefit is \$15,000.**
- **In subsequent years, coverage can be continued at a nominal cost without any medical underwriting.**
- **Beneficiary is same as NEA Complimentary Term Life Beneficiary**
- **Without a beneficiary, benefit is paid to:**
 - 1. Surviving spouse**
 - 2. Surviving children (in equal portions)**
 - 3. Surviving parents**
 - 4. Estate**
- **To make a claim, the members’ family, family representative, local leader, or Association staff member should contact the NEA Member Benefits Member Advocacy Center at 800-637-4636 Monday – Friday 8:00 a.m. to 8:00 p.m. or Saturday from 9:00 a.m. to 1:00 p.m.**