Stronger Together: SOCCDFA/CTA/NEA

Member Benefits

Members 2022-2023

UNDERSTANDING YOUR UNION



NEA: National Education Association

NEA brings the expertise, drive, and dedication of **3 million** educators and allies to advancing justice and excellence in public education.

CTA: California Teachers Association

CTA is 310,000 educators across the state of California. We are powerful and passionate advocates for students and public education. **CCA: Community College Association** Lobbing, statewide programs and conferences **Your Local Association SOCCCDFA**

You're part of a group of more than **1,100** local chapters throughout California.

Members include teachers, counselors, psychologists, librarians, Education Support Professionals and other nonsupervisory certificated personnel in our public schools and colleges as well as retired and student chapters.

The Value of Membership

REPRESENTATION

-Members have enforceable rights under the contract -The FA bargains your wages, working conditions and how you gain rehire status -Need representation with a manager - Your FA provides

support and assistance



CTA & NEA Member Benefit programs are designed exclusively for educators.

CTA members receive a variety of benefits and programs to enhance your life and career.



Members are excited to discover how association benefits can help them save money and find solutions for many of their personal and financial needs.



Membership will deliver rewards throughout your lifetime.





Recent Faculty Association Gains for the Part-time Faculty

Below is a list of gains for the part-time faculty achieved in our last two contract negotiations:

- Raise increases of more than 30% over the past three years.
- •Addition of paid student consultation time to cover meetings with students, email communications, etc.
- •Creation of priority rehire rights.
- •Ability to earn priority rehire in multiple disciplines/schools/colleges within the district.
- •Reimbursement of up to \$750 per month for health insurance coverage during the academic year.
- Payment for required training.
- •Ensured that part-time faculty assigned over 11.25 LHE in a semester are paid at the full-time salary rate with benefits.

The FA is continuing to work towards:

- •Full pay parity between full-time and part-time faculty.
- •Health insurance coverage for part-time faculty and their dependents working over 40% of a full-time load, whether at one district or through a combined load at multiple districts.





CTAMemberBenefits.org



Phone: (650) 552-5200



NEAMB.com/start



benefits@neamb.com

(800) 637-4636

CTA 403(b) Retirement Savings Plan (RSP):Team@CTAretirementplan.orgMember ID/CTA Membership Department:Membership@cta.org

CTA Member Benefits Website Issues: websupport@cta.org



For a Stronger Associaton you need a Good Foundation of Benefits, CTA provides that with

AUTOMATIC BENEFITS

Benefits that are provided at

No cost to eligible CTA Members

Free Calm app access: (\$80 Value)

C https://www.ctamemberbenefits.org/calm

Workshop Link: https://calm.zoom.us/j/92952025585

Please download and print the Resource Guide here.

If you haven't redeemed your free Calm Premium subscription, we recommend you do so prior to the workshop. Instructions on how to download your free Calm subscription are below under **How to Activate Your Calm Subscription**.







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The Calm Blog

On the Calm blog you can find hundreds of articles on different topics related to Mental Fitness, Mindfulness, and the Calm app. We post our newest resources here including our downloadable mindfulness calendar and gratitude journal.

https://www.calm.com/blog/

Additional Resources

CTA/NEA Death & Dismemberment Plan

CTA Death & Dismemberment

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

CTA/NEA members should designate (a) beneficiary(ies). If there is no named beneficiary(ies) or the beneficiary(ies) dies before the member, benefits will be paid in the following preference order:

Spouse/Domestic Partner*

- Children
- Parents
- Brothers and sisters
- Executor or administrator

CTAMemberbenefits.org and NEAMB.com

NEA Complimentary Life Insurance

NEA Complimentary Life Insurance

Years of Continuous Membership	Death Benefit	AD&D Benefit	Occupation/ Association Leader AD&D Benefit	Unlawful homicide while at work
1 year	\$1,000	\$1,000	\$50,000	\$150,000
2 years	\$1,000	\$2,000	\$50,000	\$150,000
3 years	\$1,000	\$3,000	\$50,000	\$150,000
4 years	\$1,000	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000	\$5,000	\$50,000	\$150,000



Death & Dismemberment Plan

Important Contact Information

Below is a chart with important telephone numbers and contact information that should be provided to the surviving spouse or beneficiary.





Plan	Administrator	Phone
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200
NEA Complimentary Life Insurance	NEA Member Benefits	(800) 637-4636
CTA Voluntary Life Insurance	The Standard	(800) 522-0406
CTA Voluntary Disability Insurance	The Standard	(800) 522-0406
CalSTRS	CalSTRS	(800) 228-5453
CalPERS	CalPERS	(888) 225-7377
Social Security Administration	Social Security Administration	(800) 772-1213
District-Paid Life	School District Administration	School District
Tax-Deferred Annuity Plans	School District Administration	School District

Questions: CTA Member Benefits-<u>www.ctamemberbenefits.org</u> Phone: (650) 552-5200 | Email: <u>memberbenefits@cta.org</u>

Group Legal Services (GLSP)



As a member of a CTA bargaining unit, you have the right to be fairly represented by your local association in matters arising under the collective bargaining agreement with your employer.

- Must be a current active member at the time the underlying incident occurred; at the time the need for legal services arose; and throughout the time legal services are provided
- Referral from CTA staff required
- 2-3 hour for most employment matters
- 30 mins for personal matters

Questions: CTA Legal Services Department – <u>www.cta.org/legal</u>

Phone: (650) 552-5425 | Fax: (650) 552-5019

GLSP Member Summary



Educators Employment Liability (EEL)

Every CTA member receives coverage for legal defense costs in lawsuits arising out of his or her education employment activities.

- \$1,000,000 Civil Defense for eligible employment lawsuits
- Criminal Proceedings
- Bail Bond
- Assault-Related Personal Property Damage

Extended Educators EEL

Rendering Services:

- Dental Hygienists
- Certified Athletic Trainers

Teaching & Supervising:

- Physical Therapists
- Occupational Therapists
- Registered Nurses

Questions: CTA Legal Services Department – <u>www.cta.org/legal</u> Phone: (650) 552-5425 | Fax: (650) 552-5019







Disaster Relief Fund (DRF)

Grants Available:

- Standard Grant: up to \$1,500
- Catastrophic Damage Grant: up to \$1,500
- Temporary Displacement Grant: up to \$500
- Short Term Displacement Grant: up to \$1,000
- School Site Grant: up to \$500
- Apply online
- The filing deadline is 12 months from the date of the incident. Must be a CTA member during the incident and current CTA member to qualify.





Questions: CTA Member Benefits-<u>www.ctamemberbenefits.org/drf</u> Phone: (650) 552-5200 | Email: <u>memberbenefits@cta.org</u>

University Credit Program



The University Credit Program is a benefit to members attending CTA Statewide Conferences. CTA Members will be given the opportunity to accumulate the hours of professional growth needed to qualify for university credit units with CSU, Chico up to 6 units for FREE.



CTA University Credit: <u>www.cta.org/conferences/22-23credit</u> CTA Conference: <u>www.cta.org/conferences</u>

> Questions: CTA Member Benefits-<u>www.ctamemberbenefits.org</u> Phone: (650) 552-5200 | Email: <u>memberbenefits@cta.org</u>



DISCOUNTED FOR MEMBERS

Voluntary Benefits



Benefits that members can choose to participate in, may involve costs





CTA-endorsed Life Insurance from The Standard



Protect Your Loved Ones with Life Insurance

Life insurance is a key component of any comprehensive financial plan & can help protect your loved ones in the event of your passing.

CTA partners with The Standard to offer members quality Life insurance coverage at group rates that comes with additional features you can use now like:

- Travel Assistance¹
- Life Services Toolkit¹

Reasons for getting

Income replacement
 Cover final expenses
 Leave an inheritance
 Pay off a mortgage

Consider your financial obligations^{*}

Mortgage | \$334,925² Raising a child | \$233,610³ Student loans | \$41,282⁴ Debt | \$26,442⁴

*Average California Expenses

1 Travel Assistance and Life Services Toolkit are provided through an arrangement with service partners that are not affiliated with The Standard. These services are not insurance products. 2 Average amount Californians owe on their homes, https://www.debt.org/faqs/americans-in-debt/consumer-california/.

3 Parents Projected to Spend \$233,610 to Raise a Child Born in 2013, According to USDA Report, https://fns-prod.azureedge.net/sites/default/files/CRC_Infographic-2015.2_0.pdf. 4 Average student Ioan debt in California (\$41,282); Average credit card debt (\$6,729) and auto Ioan balance (\$19,713) in California; https://www.debt.org/faqs/americans-in-debt/consumer-california/



Applying is Easy



CTA members can apply <u>anytime</u> with proof of good health. NEW HIRES need NO HEALTH EVIDENCE if application is within the first 90 days of employment.*

Special Enrollment Opportunities (apply without answering health questions):

- *Within 270 days of starting work at a new school district.
- Within **60 days** following the date of a family status change event, such as birth/adoption, marriage/domestic partnership, divorce/dissolution, loss of spousal employment or other qualifying event.¹

During these special enrollment opportunities, you can apply for:

Up to \$400,000 of Life insurance to help protect your loved ones

Learn more and apply: CTAMemberBenefits.org/TheStandard



1 If any previous application submitted with proof of good health was denied by The Standard, then proof of good health will be required.



CTA Credit Union Services

Provident Credit Union was established in 1950 to serve the California Teachers Association.

- Exclusive mortgage rate discounts
- Exclusive auto loan discounts
- Member-owned

- Summer or Skip-A-Payment programs
- Term-share certificates
- Competitive rates
- Accumulator Savings plan perfect for that 12th paycheck





CTA Credit Union Services

CREDIT UNION

\$300 New Account Bonus

- Open a New Membership with checking & receive \$300!¹
 <u>Super Reward Checking</u>
- Earns high dividends & ATM Rebates
- Access to 30,000+ free ATM's nationwide
- No minimum balance or monthly fee

Low-Rate Auto Loans

- Includes a 0.125% rate discount for CTA members
- Up to 100% financing of purchase price
- First payment deferred up to 90 days

Discount Mortgage Rates

- Includes a 0.125% rate discount for CTA members
- Applicable on Fixed and ARM products
- Applies to both purchases and refinances
- Save thousands over the life of the loan

CTA® Customized Cash Rewards Visa Signature® Credit Card

- Provided by Bank of America
- ► CTA card features include:
 - **\$200** Amazon Gift card with qualified application
 - 3% cash back in the category of your choice: gas, online shopping, drug stores, home improvement & furnishings, dining, or travel.
 - > 2% cash back at grocery stores and wholesale clubs
 - ▶ 1% cash back unlimited on all other purchases
 - Earn 3% and 2% cash back on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter, then earn an unlimited 1%.
 - **No limit to the amount of cash rewards** that can be earned and they don't expire

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. 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. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America.















CTA Auto and Home/Renters Insurance Convenient Services & Educator Benefits



24/7, USA-based, emergency claims service



Flexible payment plans, including EZ Pay with Summer & Holiday Skip payment options



Free ID Theft Resolution



Waived deductible for vandalism or collision while parked within 500 feet of school property, a school administrative office, or an education association office; or at a school-sponsored event.



\$500 personal property coverage for select personal belongings stolen from your vehicle whether it's locked or not.







\$500 coverage for fundraising money



\$3,000 coverage for personal property used for teaching



Pet Injury protection



Generous Discounts



12-month Rate Guarantee

To Learn More readyforquote.com/cta



CTA Members, take advantage of Auto and Home/Renters Insurance that is...

Simple. Trusted. Affordable. Right for you.

Auto & Home/Renters Insurance Program

★ Simple.

We make things easy, with trusted advisors and 24/7 claims service to help when needed.

★ Trusted.

Carefully selected as the CTA endorsed auto & home insurance partner since 1951, you can be confident we have your best interest in mind.

★ Affordable.

You have access to member-only rates & generous discounts. <u>Bundle auto with home or renters</u> for even bigger savings.

★ Right for YOU.

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From broad policy protection and waived deductibles, to pet injury coverage and FREE ID theft resolution, our policies are tailored to meet your unique needs.

/CTA wants you to have a long and happy retirement

- CTAMemberBenefits.org/RSP PLAN Information
- CTAinvest.org RETIREMENT RESOURCES FOR CTA MEMBERS
- Review.CTAretirementplan.org Compare
- Enroll.CTAretirementPlan.org Enroll
- **CTAretirementplan.org Account ACCESS**

On average, the pension retirement benefit replaces 50% to 60% of a career educator's salary.¹

Many educators don't realize that: Having your pension is a great starting point, but it is only <u>half</u> of the story.

Estimate your retirement benefits at: www.CalSTRS.com www.CalPERS.ca.gov

<u>'Source: CaISTRS 2020 Member Kit www.calstrs.com/sites/main/files/file-attachments/memberkit2020-earlycareer.pdf?1594165790</u>



The Academy The Buzz The Plan

The Plan

CTA's Retirement

Savings Plan for

Members

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The Academy

Information and

tools to help you

sort out your

finances

Welcome to the CTA Financial Wellness Center

Our goal is your financial well-being. We spotlight key financial topics so you can get the most out of your money and achieve your financial goals.

The Buzz

News and must-

topics

reads on financial



Tools

See your finances in focus. Simple tools to help you crunch the numbers.

CALCULATORS

The Cost of Borrowing from Your Retirement

The Beauty of Pre-tax Savings

Everyone has questions

Retirement planning keeping you up at night? You're in good company.

Watch Your Money Grow









Find Out How Fees Erode Your Savings

Union Advocacy & Quality

NEA Business Partners

- Evaluation by NEA Member Benefits Partner Relations Team
- Recommends business partners for endorsement

nea Member Benefits

Ask for assistance

- NEA Member Benefits
- (801) 699-5569

nea





CALIFORNIA TEACHERS ASSOCIATION

- CTA Organizational Handbook policies and procedures
- Vendor Evaluation Screening Committee (VESC)

Member Benefits

- Formal Request for Proposal
- Due diligence to select best partners
- Formal endorsement agreements
- CTA Board approval

Ask for assistance

- Step 1: Endorsed Partner Vendor Representative
- Step 2: CTA Member Benefits Department (650) 552-5200 | <u>memberbenefits@cta.org</u>
- Step 3: CTA Advisory Panel on Endorsed Services (APES)

CTA/NEA Discounts & Travel m H Ś X . X CALIFORNIA **Nea** Member Benefits TEACHERS ASSOCIATION Member Benefits

CTA ACCESS® TO SAVINGS...

HOW TO GET STARTED

REAL Savings At Your Fingertips...

- 1. Visit: CTAMemberBenefits.org
- 2. SIGN UP or LOG IN
- 3. Select "ACCESS TO SAVINGS"

ONCE REGISTERED, DOWNLOAD THE APP! 'MyDeals'

ORGANIZATION NAME: CTA ACCESS TO SAVINGS & your 10-digit CTA Member Number.





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Access Travel Discounts





Shop

Here's how it works



Choose your desired tickets below. Purchase with us to **get the best** discounts available. 3. Make Reservation Link your admission ticket. Create your party, select a date & theme park, review & confirm your visit.



View the Disneyland Park Pass

Availability Calendar to see if your

desired theme park reservation

date is available.



Popular & Familiar Merchants

Theme Park Direct Ticketing Brands



Popular & Familiar Merchants

Quick-serve, Pizza, Casual Dining Brands



CTA Car Rental Program



To find the Rental Car Program:

- CTAMemberBenefits.com
- Go to Discounts & Travel
- Rental Car Discount
- You will need to be logged in, in order to see the discount code



Questions: CTA Member Benefits-<u>www.ctamemberbenefits.org</u> Phone: (650) 552-5200 | Email: <u>memberbenefits@cta.org</u>

CTA Car Rental Program

Without Code

With code








- Register or Log-in (Please use a PERSONAL e-mail address and not a school e-mail...might be a good idea to check / change your e-mail)
- Member Service Center 1.800.637.4636



Nea Member Benefits www.neamb.com/start

www.neamb.com/start

Student Loan Forgiveness & Refinancing

NEA Student Debt Navigator powered by Savi

Access this tool to find legitimate options to better manage your student loan debt.





share f 🍠 🖓 in

Nea Member <u>www.neamb.com/start</u>

NEA Student Debt Navigator powered by Savi

- You'll then receive the analysis of your student loan results
- Savi will complete and process the paperwork
- Provide one-on-one assistance
- Coordinate with school district and loan servicer
- Savi Dashboard





www.neamb.com/start



NEA Travel Program



ea Member Renefits

- Earn \$500 NEA Travel Dollars each year on your anniversary of registering on the NEA Member Benefits website.
- Earn \$100 Travel Dollars for all airfare reservations
- Earn \$150 Travel Dollars for subscribing to our Travel Newsletter
- Earn up to \$500 annually as surprise gifts



NEA Travel Program



- Resorts
 - Destination
 - Month and Year



Nea Member Benefits <u>www.neamb.com/start</u>

NEA Discount Marketplace

 Refer a friend / family program
 Exclusive deals just for NEA members
 Search by store name or

category

Search by Category:

- Auto & Tires
- ▶ Baby & kids Gear
- Books & Media
- Clothing
- Electronics
- Events & Activities
- Food & Restaurants
- ► Gift Cards
- Health & Beauty
- Home Décor & Furnishing
- Office Supplies
- Shoes & Handbags
- Sports & Outdoor

www.neamb.com/start

NEA Discount Marketplace

Search Restaurant.com Search by zip code or city Restaurant name



DINING DISCOUNT PASS

www.neamb.com/start

ea Member Repetits

NEA Magazine Service

www.neamb.co

Nea Member Benefits How We Help ~

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ANNUAL FORECAST ISSUE

What We Offer v

NNIVERSARY SPECIAL

About Us

ING LEARNING -- DEBRUTH IS A JUST DECIDER DATA NUM -- DEBRUTH: CONSTRUCT AND DECIDER DECIDE Don't Miss Out on Your 2 FREE Subscriptions.

One of the benefits of becoming an NEA member is getting two FREE subscriptions through the NEA Magazine Service.* It's our way of thanking you for your membership.

Choose from a variety of premier fashion, sports, science, beauty and fitness magazines, among other popular titles. Simply click the button and scroll down to see the available titles.

Get Your 2 FREE Subscriptions

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And Render C Restricted Financial Witzentich Mitzentich Mitz



nea Magazine Service

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NEA Pet Insurance Program

Provider: Pets Best Insurance

- Visit any licensed veterinarian
- Pets Best reimburses you up to 90% of the veterinarian's bill for covered services (after a deductible)
- Rates start as low as **\$19 per month** plus discounts available for members





NEA Auto Buying Program

- The NEA Auto Buying Program delivers low upfront, no-haggle prices and our promise that all Certified Dealers are held to the highest standards of customer service for our members.
- We use our group purchasing power to find incredible savings at dealers nationwide, allowing you to purchase a new or used vehicle quickly, easily and hassle-free.
- See what makes our program different! Get these great member benefits:
 - Low Price Guarantee on new cars
 - Low, no-haggle pricing in writing
 - Used cars always priced below Kelley Blue Book
 - Over 3,100 Certified Dealers committed to great service



Member www.neamb.com/start

NEA Mental Health Program powered by Sanvello

- ► Features
 - ► Guided journeys
 - ► Meditations
 - ► Health Habits
 - Journaling toolsDaily Mood Tracking
 - ► Assessments
 - Anonymous and Community Boards and chat groups



Options
 Sanvello Premium App
 NEA MIT will pay for the first year (\$20.00)



NEA Retiree Health Program

- Provides coverage for the roughly 20% of expenses not covered by Medicare.
- Nationwide coverage that keeps pace with Medicare's annual charges.
- You're covered for pre-existing conditions if you're replacing an existing plan.
- Open Enrollment period each year.





Get help paying for costs not covered by Medicare —plus discounts on dental, vision care and more



Print an Enrollment Kit - MN residents

To apply by phone, please call the NEA Retiree Health Program hotline at **1-844-213-1556**. (Monday-Friday 8 a.m. to 5 p.m. CT)

In partnership with





www.neamb.com/start

NEA Dental & Vision Insurance Program

- Members 55+ can opt for the special retiree plan option with a \$1,200 annual maximum.
- Dedicated customer service representatives and online plan management tool
- Covered services include dental procedures such as crowns and implants.

NEA[®] Dental and Vision Insurance Program

Dental and vision coverage that's affordable, comprehensive and easy to use







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Below is a list of gains for the part-time faculty achieved in our last two contract negotiations:

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The FA is continuing to work towards:

•Full pay parity between full-time and part-time faculty.

•Health insurance coverage for part-time faculty and their dependents working over 40% of a full-time load, whether at one district or through a combined load at multiple districts.

JOIN TODAY!! Membership doesn't cost it PAYS!!

- Increased parity rate by 30%!!
- Paid district training
- Has added "Priority Rehire Rights" in contract
- Part Time Health Care up to \$750 a month for health insurance

SOCCDFA Wants You!

Membership is only

\$ 27.56 /month- includes local plus CCA, CTA, and NEA

Already a member? Join SOCCDFA for only \$6.00 month save

Do you have any questions?

Robin Devitt <u>Rdevitt@cta.org</u>

Thanks!



Link to this presentation: Soccdfa.net



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CTA Member Benefits memberbenefits@cta.org (650) 552-5200

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