

NEA Member Benefits Programs & Services

Helping members make smart financial decisions.

INSURANCE PROGRAMS

Protecting families from the unexpected

NEA DUES-TAB[®] Insurance* — Up to \$1,000 of life insurance coverage at no cost to eligible members, \$50,000 of accidental death and dismemberment insurance, and a \$150,000 benefit for death due to unlawful homicide while on the job.

NEA Group Term Life Insurance Plan* — Economical decreasing term life insurance protection of up to \$300,000 for NEA members and their families. Dependent coverage also available.

NEA AD&D Insurance Plan* — You can cover your entire family with accidental death and dismemberment insurance. You can choose from plans with rates starting at \$19 per year and coverage options for up to \$520,000.

NEA Guaranteed Issue Life Plan* — For NEA members and their spouses ages 50 and over. No medical exam. Pre-existing conditions accepted. You cannot be turned down for coverage.

NEA Level Premium Group Term Life Insurance Plan* — Choose \$50,000 or \$100,000 for a 10 or 20-year term. Premiums won't increase and benefits won't decrease for the entire term.

NEA Preferred Term Life Plan* — A level premium/level benefit for 10, 15, or 20-year term life insurance with options of \$100,000, \$250,000, \$500,000, and \$750,000.

NEA MemberCare[®] In-Hospital Plan — Two options to help you pay the “extra” expenses associated with a hospital stay and the recovery period afterwards.

NEA Income Protection[®] Plan — Helps replace your income if you are out of work due to illness or injury.

NEA MemberCare[®] Long-Term Care Insurance Program — Provides financial support in paying for necessary long-term care services like nursing home, home health care, and assisted living care.

NEA MemberCare[®] Medicare Supplement Program — Coverage for hospital and medical expenses not covered by Medicare after age 65. Includes a discount package. Hard-to-beat prices. Choose your own doctor. No health questions.

NEA Members Auto & Home Insurance Program[®] — An auto and home insurance program designed to meet the

needs of members of the National Education Association, with exclusive rates and excellent benefits. It's all made possible by NEA Member Benefits and a unique collaboration of insurance providers managed by California Casualty.

NEA Homeowners[®] Insurance — Inflation-proof protection for owners and renters at school and at home. Features a deductible that decreases if no claims are made and unique, member-only benefits.

FINANCIAL SERVICES

Managing money wisely

NEA Credit Card Program^{®*}** — Superior benefits exclusive to NEA members with the NEA WorldPoints[™] Credit Card and NEA RateSmartSM Credit Card. Benefits to members include no annual fee, low introductory Annual Percentage Rates (APRs), and competitive variable APRs. The NEA WorldPoints Credit Card also offers travel, merchandise, and cash rewards.

NEA-Sponsored Money Market Account[®] — Consistently offers some of the highest Annual Percentage Yields in the nation with easy access to your funds. FDIC-insured up to the maximum allowed by law. Member FDIC.

NEA-Sponsored CD[®] — Consistently offers some of the highest Annual Percentage Yields in the nation. FDIC-insured up to the maximum allowed by law. Terms from 3 to 120 months. Member FDIC.

NEA Personal Loan[®] — Apply for a competitive rate, no collateral loan with credit lines from \$3,000 to \$25,000[†]. Use the money for almost any purpose — bill consolidation^{††}, tuition or home improvements.

NEA Home Financing Program[®] — Get a new mortgage, refinance, or take out a home equity loan. Great rates, superior service, a quick application, and a decision within minutes. “NEA Getaway” member bonus with new mortgages and refinances.

NEA National Board Certification Loan[®] — A low cost loan designed to help cover the assessment fee for National Board Certification.

*Provided by the NEA Members Insurance Trust.[®]

Note: Some programs are not available in all states.

**You may contact the issuer and administrator of this program, FIA Card Services, N.A., to request specific information about the costs associated with these credit cards by calling 1-800-468-7632 or writing to P.O. Box 15020, Wilmington, DE 19850. Certain restrictions apply. WorldPoints[™] is a trademark of FIA Card Services, N.A.

[†]Upon approval, the issuer will establish your credit line between \$3,000 and \$25,000 based on creditworthiness.

^{††}The issuer may prohibit the use of an NEA Personal Loan account to pay off or pay down any account issued by FIA Card Services, N.A.

NEA Member Benefits Programs & Services *(continued)*

Helping members make smart financial decisions.

INVESTMENT PROGRAMS

Planning for retirement

NEA Valuebuilder® Program — Build a retirement nest egg with annuity and mutual fund investment programs designed especially for NEA members.

CONSUMER DISCOUNTS

Enjoying exclusive discounts

NEA Car Rental Program® — Get preferred NEA member rates when you reserve your rental car in advance from Hertz or Alamo. Look for additional coupon savings, too.

NEA Magazine Service® — Save up to 85% off the cover price of over 800 magazines with a choice of seven payment options. Take advantage of the year-round gift subscription service!

NEA Cellular — *Get connected and stay connected* with cellular phones from top names like Nokia and Motorola and calling plans from companies like Verizon and Nextel. Some wireless phone models are free!

Collette Vacations and Tours — NEA members save on Collette Vacations' tours, family cruises, and weekend getaways. Over 120 escorted tour packages — some in partnership with Smithsonian Journeys.

NEA Bookstore — Powered by **BarnesandNoble.com**, NEA members save an extra 5% off already low online prices of books, music, videos, games, textbooks, and toys. Free shipping on eligible orders of \$25 or more.

NEA Classroom SuperStore — For all your classroom needs, NEA members get 10% off already low warehouse prices and free shipping on any size order (stock items only). Most orders ship within 24 hours for 3-day delivery.

NEA Long Distance — NEA members and their families enjoy exceptional value with only 3.9¢ per minute on state-to-state calls. Plus, no monthly fees, no cost to switch, no monthly minimum, and no contracts.

Nolo.com — Legal self-help at your fingertips! NEA members get a 5% discount on legal books, forms and software at Nolo.com — that's in addition to the substantial discounts already available on their web site.

**For more information,
call toll free:**

1-800-637-4636

Monday-Friday, 8 a.m. to 8 p.m.
(or Saturday, 9 a.m. to 1 p.m.) ET.
Spanish-speaking representatives available.

NEA MEMBER BENEFITS WEB SITE: **neamb.com**

Consumer resources, just a click away at **neamb.com**

Everything members need to know about NEA Member Benefits programs and services. The site includes consumer resources such as financial articles and educational videos, and a tools & tips section featuring useful financial calculators and tips on saving money. Members can also register to win Free monthly giveaways.

Free NEA Member Education Guides — Easy-to-follow, practical guides providing important financial information, strategies and tips. The guides cover critical topics affecting members' lives — from the ins-and-outs of managing credit to understanding insurance and Medicare, to building financial security.

HELPING MAKE MEMBERS' LIVES BETTERSM



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