



# Your NEA Member Insider Toolkit

2022-23 PROGRAMS & SERVICES

Personal Finance • Everyday Discounts • Travel & Vacations  
Life Insurance Protection • Your Home & Your Car • Student Loan Debt • Paying for College  
Retirement Planning • Family & Wellness • Living in Retirement

# Get the Most out of Life

NEA Member Benefits offers educators a wide variety of benefits designed to help members at any stage of life. Start at [neamb.com/getstarted](https://neamb.com/getstarted), where you'll find six simple ways to stay on top of your benefits.

1. Unlock the full potential of your member benefits by registering on the site.
2. Name 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.
3. Sign up for NEA Travel to browse deals on car rentals, hotels, resorts, cruises and more; receive \$500 in Travel Dollars<sup>2</sup> the first time you use it.
4. Try the NEA Student Debt Navigator powered by Savi and find out how much you could save on your student loans.
5. Subscribe to free newsletters filled with helpful tips and solutions.
6. Follow us on social: **@NEAMemberBenefits** on Facebook and **@NEABenefits** on Twitter.

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



## We're Here. From the First Day Through Retirement.

As an educator, your career is about helping people. And for everything you do for your community and students, you deserve a little help. That's where we come in.

As a member, you're an NEA insider, which provides you access to the best we have to offer. Whether you're new to the education profession or a retired educator enjoying some

relaxation, we support you through every stage of life.

Looking for ways to save money, improve your finances or protect your family and possessions? We have resources and benefits to help.

**Use this guide to get a full view of the benefits available to you.** We're here when you need us — no matter where you are in life.



# Empowering Your Financial Success

We want to help you achieve your financial goals. Here's a financial lesson plan to prepare you to make your money go further now — and years from now. Find the referenced resources at the link at the bottom of the next page.



*"I got an NEA personal loan last fall to consolidate some bills, and it was an extremely easy, fast process. The people I talked to were helpful, friendly and got the money to me in a very short time. I would use this service again in a minute."*

Gayle J.  
Nebraska State Education Association



## 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.

## LESSON 2: CLEAN UP YOUR CREDIT

The financial consequences of a low FICO® Score<sup>3</sup> 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** and include tips on avoiding scams by repairing your own credit report and knowing what to look for when reviewing it.

## LESSON 3: CONSIDER CONSOLIDATING

Debt consolidation can be an effective tactic for getting a handle on what you owe. Use our **New Debt Consolidation Calculator** — which takes all your loan details, including current balances, payments and APRs — 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.<sup>4</sup>

## 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 credit card.<sup>5</sup>

**NEA® Customized Cash Rewards Credit Card:** Maximize your cash back when you shop with the NEA Customized Cash Rewards Credit Card by choosing a 3% category that best fits your lifestyle.<sup>5</sup>

**NEA Smart Money Account:** Put your money to work with a unique combination of banking and investing.



Find additional money tips and these resources at **neamb.com/moneytips**

EVERYDAY  
DISCOUNTS



## Making Your Money Go Further

As an educator, you work hard for your money — so we work hard to help you save it. With these discounts, you can save on everything from theme park and event tickets to products from your favorite brands.



Find additional ways to save  
and these resources at  
[neamb.com/dailydiscounts](https://neamb.com/dailydiscounts)

NEW

### How to save more 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**.

**NEA Discount Marketplace:** Find the best discounts and get exclusive cash back on your favorite name-brand products. Shop deals from over 3,500 top retailers, online stores, local restaurants and more — all in one place!

**AT&T:** Save \$10 per line per month with the AT&T Unlimited Elite® Plan. Get great deals and other benefits with the AT&T Signature plan. Take advantage of up to \$45 savings on activation fees and 20% off eligible wireless accessories.

**Costco Membership:** Enjoy new member activation Costco discounts.

**NEA Hearing Aid Discount:** 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.

**NEA Magazine Service:** Choose from over 800 titles covering news, sports, fitness, entertainment, hobbies, family and education at 85% off of newsstand prices.

**NEA Easy Pay:** Make large purchases now with interest-free payment plans, members-only pricing and special flash sales on home furnishings, fashion, electronics, fitness and much more.

**NEA Office & Classroom Supplies:** Save up to 75% on thousands of products, such as office furniture, supplies, electronics, print services and more.

**NEA Discount Tickets Program:** Save up to 40% on tickets to theme parks, local attractions, Broadway shows, concerts, sporting events, ski resorts and more.

# Everything You Need for Great Adventures

Make the most of your time away. Go to the link at the bottom of the page to check out these **8 Little-Known Vacation Deals for Teachers**. Then read **Find Tons of Fun at Free Attractions in Top U.S. Cities** to help you see the sights while making your vacation dollars go even further.

On our website, you'll also find **15 Travel Hacks to Save Money on Every Aspect of Your Vacation** — filled with insider tips that will help you enjoy a great trip on a budget.

## Your one-stop shop for all your travel needs

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

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

On your first visit, you will receive \$500 Travel Dollars<sup>2</sup> to use like cash to buy down the cost of your trip.



Find additional travel tips and deals, as well as these resources, at [neamb.com/greatadventures](https://neamb.com/greatadventures)





## Help Protect the Life You've Built

You've worked hard to create this life you live, and you know how important it is to help protect it. But we know the topic of life insurance can be overwhelming. That's why we've gathered the right tools and advice to help you get the right life insurance in place. (Find these resources at the link on the opposite page.)

Our **Insurance Calculators** can help you estimate the amount of coverage you need. Plus, put your knowledge about life insurance to the test by reading the **6 Myths About Life Insurance**. Then find out **Why You Need to Name Your Life Insurance Beneficiaries**.





*"At NEA Members Insurance Trust, we know peace of mind comes in many forms, so it's our goal to provide Life Insurance Plans designed to fit the needs and budgets of educators."*

*Kevin L. Adamson,  
NEA Insurance Liaison*

## **DID YOU KNOW? YOU HAVE INSURANCE 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.

### **NEA® Complimentary Life Insurance:<sup>1</sup>**

Eligible NEA members get \$1,000 in trusted life insurance protection for their families at no cost to them.

## **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 getting married or divorced, 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.

## **VALUABLE INSURANCE OPTIONS TO FIT YOUR NEEDS**

NEA Life and Accidental Death and Dismemberment Insurance and NEA Accident & Injury Insurance Plan, an Accident coverage, are **issued by The Prudential Insurance Company of America** — all at member-only group rates:<sup>1</sup>

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

**COMING  
SOON**



Find additional planning tips and information, as well as these resources, at [neamb.com/peaceofmind](https://neamb.com/peaceofmind)

YOUR HOME &  
YOUR CAR



## Support for You — and Your Possessions

### TIPS TO ENJOY MORE PEACE OF MIND AT HOME

No matter where you call home, we know it's important to you to maintain and protect it, and we can help. If you're just starting out, know the **5 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 refinancing, use our **Mortgage Refinancing Cost Calculator**.

### YOU MIGHT ALSO CONSIDER THESE VALUABLE PRODUCTS:

**NEA Renters Insurance provided by California Casualty:** As a renter, you can protect yourself and your belongings with this coverage. As an education professional, this plan also covers you and your belongings at school and while traveling.


**NEA® Home Insurance Program provided by California Casualty:**<sup>6</sup> Get better value and protection with special rates, generous discounts, exclusive benefits and personalized customer service. Find property insurance products that meet your needs: homeowners, renters, condominium, mobile home and earthquake.



Find additional tips and information,  
as well as these resources, at  
[neamb.com/home-resources](https://neamb.com/home-resources)

## AUTO INSURANCE THAT FITS YOUR LIFE

We know members have unique needs, so we offer auto insurance with educators in mind — including summer or holiday skip payments, \$0 deductible for vandalism or collisions that happen when you're parked at school and much more. Watch the video **Why Our Auto Insurance Program Is Different** to see all the reasons it's the best choice for members of the education profession. In the market for a car? Learn **The Best Times to Buy a Car During Your Busy School Year** and **How to Get and Compare Car Insurance Quotes**.



*"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

## VEHICLE COVERAGE FOR MEMBERS

**NEA® Auto Insurance Program provided by California Casualty:**<sup>6</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 and antique and classic car insurance is also available.

**NEA® Auto Buying Program:** Car buying and selling just got easier. With the NEA Auto Buying Program, members get upfront price offers online, plus an instant cash offer on your current vehicle.<sup>7</sup>

## 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.



Find additional information, as well as these resources, at [neamb.com/auto-resources](https://neamb.com/auto-resources)





# Make Paying for School Easier

As an NEA member, you know how important — and challenging — it can be to reach for your higher education goals. That's why we have resources and tools to help you make informed decisions about paying for college and managing that debt. Go to the links below to find these resources.

If you're considering borrowing to pay for college, check out **How to Find More Money for College and Student Loans: What to Know Before You Borrow.**

If you're in the process of paying off school loans, ask yourself: **Are You Eligible for Student Loan Forgiveness?** See if relief might be in your future. For more help, learn **How Savi Helps Educators Find Student Loan Debt Relief.**

## LEARN MORE

**NEA Student Debt Navigator powered by Savi:** Try this free tool that can help you on your way to financial freedom.

**NEA Student Loan Refinance Program:** Learn more about lowering your student loan interest rate or monthly payment.

**NEA Student Loan Program:** Members have access to undergraduate, graduate and parent loans as well as perks such as flexible payment options and no origination fee, among others.<sup>8</sup>



Find additional debt-reducing tips and these resources at [neamb.com/student-debt](https://neamb.com/student-debt)



Get info on paying for college and these resources at [neamb.com/pay-for-college](https://neamb.com/pay-for-college)

# Achieve Your Retirement Goals

Set yourself up for a secure retirement with these planning resources (which you can find at the link below).

Retirement planning can be overwhelming, but we've made it easier with **NEA Retirement Specialists**.<sup>9</sup> 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.

## FIND THE INFORMATION YOU NEED

With the **NEA Retirement Program**,<sup>10</sup> you can easily manage your retirement savings and income needs.

Being in education comes with unique considerations regarding retirement. Navigate your unique needs with **An Educator's Guide to Retirement Income Planning**. 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>11</sup> can help you and your family be better prepared to handle the financial consequences of needing extended care. Such care is not covered by Medicare or your health insurance. Request your quote online.



Find these resources, along with additional retirement planning tips, at [neamb.com/retirement-goals](https://neamb.com/retirement-goals)



## Helping You Thrive

It can be a lot to keep your family and you healthy these days. Whether you're mid-career or retired, we offer a number of resources and benefits to support your efforts, including reliable insurance, meaningful assistance and valuable protection. See the link below for more on these resources.

If you're still working and interested in income protection, learn more about the **6 Injuries and Illnesses Covered by Disability Insurance**.

If you're retired, you might be interested in answers to the question **Can Pensioned Educators Collect Social Security?**

### FAMILY & WELLNESS

**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.

**NEA® Income Protection Insurance Plan:**<sup>12</sup> This plan pays a monthly disability benefit when you're unable to work due to a covered illness or injury.

**NEA Mental Health Program:** Get clinically validated tools for stress, anxiety, depression or whatever you're going through.

### LIVING IN RETIREMENT

**NEA® Retiree Health Program (to supplement Medicare):**<sup>13, 14</sup> Multiple plan options are available at members-only group rates. There are no provider lists and you choose your doctor. Spouses and domestic partners are eligible, too.

**NEA® CarePlus Hospital Insurance Plan:** If you are age 65 or older, we have a plan for you as well. It pays cash benefits for hospital stays and home recovery for a covered injury or illness.

**NEA® Dental and Vision Insurance Program:**<sup>15</sup> This plan provides affordable access to dental and vision care and your choice of providers, plus hassle-free benefits.



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



Get these resources and more to help you enjoy your retirement at [neamb.com/enjoying-retirement](https://neamb.com/enjoying-retirement)



# NEA MEMBER BENEFITS PROGRAM DIRECTORY

## ELIGIBILITY BY NEA MEMBERSHIP CATEGORY:

	Active	Active Life	Substitute	Reserve	Aspiring Educators	Staff	NEA-Retired Annual	NEA-Retired Lifetime
<b>PERSONAL FINANCE</b>								
NEA Personal Loan*	•	•	•	•	•	•	•	•
NEA RateSmart® Card	•	•	•	•	•	•	•	•
NEA® Customized Cash Rewards Credit Card	•	•	•	•	•	•	•	•
The NEA Smart Money Account	•	•	•	•	•	•	•	•
<b>EVERYDAY DISCOUNTS</b>								
NEA Discount Marketplace	•	•	•	•	•	•	•	•
AT&T	•	•	•	•	•	•	•	•
Costco Membership	•	•	•	•	•	•	•	•
NEA Hearing Aid Discount	•	•	•	•	•	•	•	•
NEA Magazine Service	•	•	•	•	•	•	•	•
NEA Easy Pay	•	•	•	•	•	•	•	•
NEA Office & Classroom Supplies	•	•	•	•	•	•	•	•
<b>NEW</b> NEA Discount Tickets Program	•	•	•	•	•	•	•	•
<b>TRAVEL &amp; VACATIONS</b>								
NEA Travel	•	•	•	•	•	•	•	•
<b>LIFE INSURANCE PROTECTION</b>								
NEA® Introductory Life Insurance	•			•		•		
NEA® Complimentary Life Insurance	•	• <sup>16</sup>		•		•	• <sup>17</sup>	• <sup>17</sup>
NEA® Group Term Life Insurance Plan, NEA® Guaranteed Issue Life Insurance Plan, NEA® Level Premium Group Term Life Insurance Plan	•	•	•	•	•	•	•	•
NEA® Accidental Death & Dismemberment Plans: AD&D, AD&D Plus, AD&D Advantage	•	•	•	•	•	•	•	•
<b>COMING SOON</b> NEA® Accident & Injury Insurance Plan	•	•	•	•	•	•	•	•
<b>YOUR HOME</b>								
NEA® Auto & Home Insurance Program	•	•	•	•	•	•	•	•
NEA Renters Insurance, NEA Condominium Insurance, NEA Mobile Home Insurance, NEA Earthquake Insurance	•	•	•	•	•	•	•	•
<b>YOUR CAR</b>								
NEA® Auto & Home Insurance Program	•	•	•	•	•	•	•	•
NEA® Auto Buying Program	•	•	•	•	•	•	•	•
NEA Motorcycle Insurance, NEA Boat and Personal Watercraft Insurance, NEA Recreational Vehicle Insurance, NEA Snowmobile Insurance, NEA Antique & Classic Auto Insurance	•	•	•	•	•	•	•	•
<b>STUDENT LOAN DEBT</b>								
NEA Student Debt Navigator powered by Savi	•	•	•	•	•	•	•	•
NEA Student Loan Refinance Program	•	•	•	•	•	•	•	•
<b>PAYING FOR COLLEGE</b>								
NEA Student Loan Program	•	•	•	•	•	•	•	•
<b>RETIREMENT PLANNING</b>								
NEA Retirement Specialists	•	•	•	•	•	•	•	•
NEA Retirement Program	•	•	•	•	•	•	•	•
NEA Long-Term Care Program	•	•	•	•	•	•	•	•
<b>FAMILY &amp; WELLNESS</b>								
NEA® Group Hospital Income Insurance Plan	•	•	•	•	•	•	•	•
NEA® Income Protection Insurance Plan	•	•	•	•	•	•	•	•
NEA Mental Health Program	•	•	•	•	•	•	•	•
NEA® Pet Insurance Program <sup>18</sup>	•	•	•	•	•	•	•	•
<b>LIVING IN RETIREMENT</b>								
NEA® Retiree Health Program (to supplement Medicare)		•	•	•	•	•	•	•
NEA® CarePlus Hospital Insurance Plan	•	•	•	•	•	•	•	•
NEA® Dental and Vision Insurance Program	•	•	•	•	•	•	•	•





Go to [neamb.com/getstarted](https://neamb.com/getstarted)

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

Estos materiales también están disponibles en español.

También puede llamar al 1-800-637-4636 y solicitar un representante que hable español para hablar sobre cualquiera de nuestros programas y servicios disponibles para los miembros de la NEA.

Follow us

 /neamemberbenefits  
 @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, Accidental Death and Dismemberment, and Accident coverages 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 1057494-00001-00 <sup>2</sup>Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight. <sup>3</sup>FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. <sup>4</sup>Applications and other important information may be available in English only. <sup>5</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>6</sup>The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. <sup>7</sup>Between 1/1/20 and 12/31/20, the average savings off MSRP experienced by consumers who connected with a TrueCar Certified Dealer through the NEA Auto Buying Program and who were identified as buying a new vehicle from that Certified Dealer was \$3,125. Your actual savings may vary based on multiple factors, including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives, which are subject to change. The MSRP is determined by the manufacturer and may not reflect the price at which vehicles are generally sold in the dealer's trade area, as many vehicles are sold below MSRP. Each dealer sets its own pricing. <sup>8</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>9</sup>NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. <sup>10</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 ("MB"), which markets the NEA Program. NEA and MB are not affiliated with Security Benefit. Neither NEA nor MB 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 MB. <sup>11</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>12</sup>Insurance underwritten by American Fidelity Assurance Company. <sup>13</sup>Provided by the NEA Members Insurance Trust. <sup>14</sup>Your rate depends on your particular circumstances; not all members will save. <sup>15</sup>Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at: P.O. Box 1596, Indianapolis, IN 46206-1596. Each company has sole financial responsibility for its own products. Products may not be available in all states. <sup>16</sup>Life members must be actively employed in the field of education. <sup>17</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>18</sup>Pet Insurance coverage offered and administered by Pets Best Insurance Services, LLC and underwritten by American Pet Insurance Company, a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108. Please see [www.americanpetinsurance.com](https://www.americanpetinsurance.com) to review all available pet health insurance products underwritten by APIC.