

# EXPLORE NEA BENEFITS for ESP Members

While you work hard at your job, we'll provide **educator-exclusive resources and benefits** curated for members like you to help you pursue your goals and raise your family.



# SUPPORT

for every stage of your life

## SAVE ON YOUR CAR



Learn how our auto insurance program is customized to you and provides an **average savings of \$423** to members who switch.

With the **NEA® Auto Buying Program**<sup>1</sup>, members get upfront price offers online plus an instant cash offer on their current vehicle.

Save even more when you insure your new vehicle through the **NEA Auto Insurance Program**.<sup>2</sup>

## REDUCE YOUR INSURANCE PREMIUMS



Homeowners insurance coverage can be difficult to sort out. Get the info you need to **know if you have the right coverage**.

## MANAGE YOUR STUDENT LOAN DEBT

Find out what you need to know about refinancing, income-based repayment options and forgiveness programs in your effort to **find student debt relief**.

The **NEA Student Debt Navigator** powered by Savi is a free tool that can help you understand your loan forgiveness options, estimate your potential savings and more.



## MAXIMIZE YOUR BUDGET

NEA members can **save thousands on Costco** goods — plus new Costco members receive a \$30 Costco Shop Card.

**Find the best discounts** on your favorite name-brand products from over 3,500 top retailers, online stores, local restaurants and more.

Get the scoop on the best time of year to buy almost anything and **save big with Your Month-by-Month Smart Shopping Guide**.



From rewards programs to exclusive discounts, learn **tips for saving money while eating out**.

## PLAN YOUR PERFECT GETAWAY

Get tips on how to make your next **Disney vacation easier on your budget**.

**Pack the perfect survival kit** for your next road trip.



Use **NEA Travel** to book hotels, car rentals, airfare, resorts, guided tours and cruises at amazing low prices.

## PREPARE FOR THE UNEXPECTED



**Prevent a gap in income** if you can't work due to illness or injury with income protection insurance (disability).<sup>3</sup>

Find out how long you could go without a paycheck and **how to cover bills and other expenses if you should get sick or injured.**<sup>3</sup>

## STRENGTHEN YOUR FINANCES

Choose a credit card you can take pride in with the **NEA<sup>®</sup> Customized Cash Rewards Credit Card**, and earn rewards with every purchase.<sup>4</sup>

Get budgeting tips to help you **survive the summer paycheck gap.**



Make a big difference with one monthly payment: Achieve your plans with the flexibility and convenience of the **NEA Personal Loan<sup>®</sup>.**

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

## HELP PROTECT YOUR LOVED ONES



Make sure your wishes are clear and **learn more about naming your beneficiaries.**

**Get valuable term life insurance at no extra cost** to Active, Staff, Reserve and Life members.<sup>5</sup>

When accidents happen, be ready. **Rely on insurance protection for your loved ones** anytime, anywhere with accidental death and dismemberment coverage.<sup>5</sup>

## PREPARE FOR YOUR FUTURE




Use the Income Calculator to **see how your needs will match up to your savings.**

The **NEA<sup>®</sup> Retiree Health Program** (to supplement Medicare) has options at member-only group rates and no provider lists.<sup>6,7</sup>

There are a variety of options to help you accumulate, protect or **create a reliable income stream for retirement.**

## FIND ADDITIONAL INFORMATION AT



 1-800-637-4636

 /neamemberbenefits

 @NEABenefits

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 Member Benefits.

<sup>1</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>2</sup>The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. <sup>3</sup>Income Protection Insurance Plan provides Disability Income Insurance underwritten by American Fidelity Assurance Company. <sup>4</sup>The NEA Customized Cash Rewards credit card program is issued and administered by Bank of America, N.A. <sup>5</sup>NEA Life and Accidental Death and Dismemberment coverages are issued by The Prudential Insurance Company of America, Newark, NJ. 1059722-00001-00. <sup>6</sup>Provided by the NEA Members Insurance Trust. <sup>7</sup>Your rate depends on your particular circumstances; not all members will save.