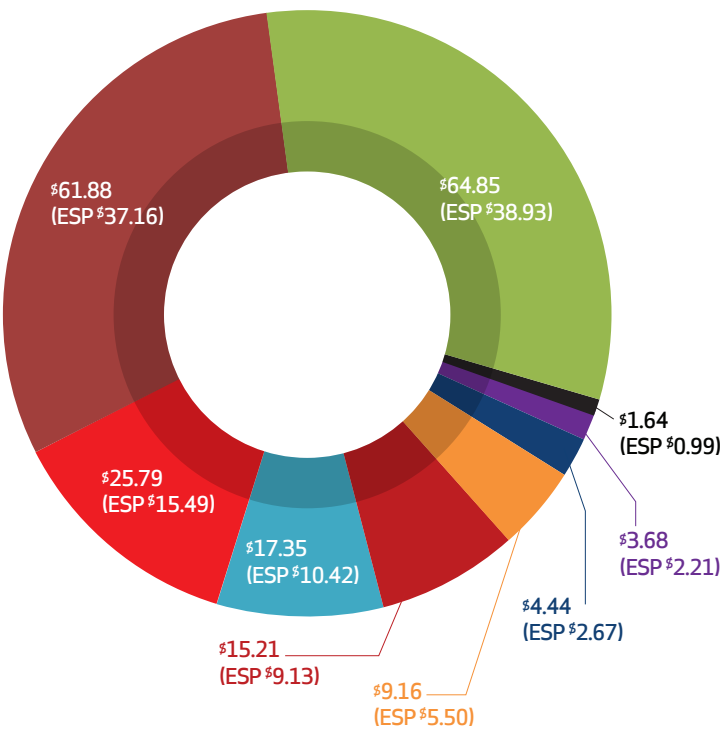


How Your 2022–2023 Dues Dollars Are Allocated

The chart below shows how your NEA dues (\$204.00; \$122.50 ESP) are allocated to support and represent members and affiliates in their efforts to achieve NEA's mission.



No dues dollars are used to support NEA Member Benefits programs.

(2022)

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.

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. These credit card programs are issued and administered by Bank of America, N.A. Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight.³ NEA details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500.1060376-00001-00.⁴ Life members must be actively employed in the field of education. 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. The AD&D policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services. IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. The NEA's Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility.⁸ 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.⁹ Amount equal to 0.50% of the initial loan balance to be credited on the borrower's statement within 60 days of closing of the loan. For example, if the consolidated loan equaled \$20,000, the member benefit equals \$100, with a maximum of \$599.99.¹⁰ NEA members receive a 0.25% interest rate reduction on student loans that are opened through the NEA member benefit portal. The NEA member discount will be applied to your loan account after the initial disbursement occurs.¹¹ 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 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. NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products.¹² TICI Partners, LLC, (LTIC 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.¹³ Insurance underwritten by American Fidelity Assurance Company, 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 to review all available pet health insurance products underwritten by APIC.¹⁵ Based on Pets Best Sales Data 1/2021 - 12/2021.¹⁶ Provided by the NEA Members Insurance Trust.¹⁷ Your rate depends on your particular circumstances; not all members will save.¹⁸ NEA Dental and Vision Insurance Program is 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 can be reached at PO Box 1596, Indianapolis, IN 46206. Dental and vision products may not be available in all states.













Take a minute to register online and gain access to dozens of programs, deals and benefits. [Go to neamb.com/sign-me-up](http://go.to.neamb.com/sign-me-up)



An Insider's Guide to NEA Member Benefits

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



	Active	Active Life	Substitute	Reserve	Aspiring Educators	Staff	NEA-Retired Annual	NEA-Retired Lifetime
	PERSONAL FINANCE							
	NEA Personal Loan[*]: Consolidate your higher-interest balances and enjoy one monthly payment.							
	NEA RateSmart[®] Card¹: Enjoy the lowest rate of any NEA credit card — still packed with exceptional features and benefits.							
	NEA[®] Customized Cash Rewards Credit Card¹: Maximize your cash back when you shop with the card by choosing a 3% category that best fits your lifestyle.							
	NEA Smart Money Account: Put your money to work with a unique combination of banking and investing.							
	EVERYDAY DISCOUNTS							
	NEA Discount Marketplace: Now it's even easier to find the best discounts and get cash back on your favorite name-brand products. Shop exclusive deals from over 3,500 top retailers, online stores, local restaurants and more — all in one place!							
	AT&T: Save on AT&T wireless plans. Plus take advantage of up to \$45 savings on activation fees and 20% off eligible wireless accessories with the Signature program.							
	Costco Membership: Purchase a Costco Membership Activation Certificate to join as a new member and receive a \$30 Costco Cash Card.							
	NEA Magazine Service: Save up to 85% off the cover price of over 800 popular magazines.							
	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% off on the Best Value List of preferred 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.							
	TRAVEL & VACATIONS							
	NEA Travel: Plan your perfect getaway with amazing low prices on hotels, car rentals, airfare, resorts, guided tours and cruises. On your first visit, you will receive \$500 Travel Dollars ² to use like cash to buy down the cost of your trip.							
	LIFE INSURANCE PROTECTION Issued by The Prudential Insurance Company of America							
	NEA[®] Introductory Life Insurance: ³ \$15,000 of complimentary coverage is provided to first-year members for the first 12 months of NEA membership (provided by the NEA Members Insurance Trust).							
	NEA[®] Complimentary Life Insurance: ^{3,4} Life insurance and accidental death and dismemberment coverage is provided without cost to you by the NEA Members Insurance Trust.							
	NEA[®] Life Insurance[®] Programs³ — NEA[®] Group Term Life Insurance Plan, NEA[®] Guaranteed Issue Life Insurance Plan, NEA[®] Level Premium Group Term Life Insurance Plan: You and your spouse can supplement complimentary coverage with a wide range of plans offered by the NEA Members Insurance Trust at preferred rates.							
	NEA[®] Accidental Death & Dismemberment (AD&D) Insurance Plans^{3,6} — AD&D, AD&D Plus, AD&D Advantage: Whether you are home or away, your family is covered in case of an accident.							
	NEA[®] Accident & Injury Insurance Plan, an Accident coverage, issued by The Prudential Insurance Company of America: ^{3,6} Designed to help defray out-of-pocket medical and non-medical costs that arise from an accident.							
	YOUR HOME							
	NEA Home & Renters Insurance provided by California Casualty: Get better value and protection with special rates, generous discounts, exclusive benefits and personalized customer service.							
	NEA Condominium Insurance, NEA Mobile Home Insurance, NEA Earthquake Insurance provided by California Casualty: Find peace of mind for your most valuable possessions at special member-only rates.							
	YOUR CAR							
	NEA[®] Auto & Home Insurance Program provided by California Casualty: ⁷ Offering you and your extended family exclusive rates, customized benefits and service with a consistent 99% customer satisfaction rating.							
	NEA[®] Auto Buying Program: ⁸ Save thousands on your next new or used car from certified dealers nationwide.							
	NEA Motorcycle Insurance, NEA Boat and Personal Watercraft Insurance, NEA Recreational Vehicle Insurance, NEA Snowmobile Insurance, NEA Antique & Classic Auto Insurance provided by California Casualty: Get specialized coverage designed for the unique ways you enjoy your vehicles.							
	STUDENT LOAN DEBT							
	NEA Student Debt Navigator powered by Savi: Get help reducing your monthly student debt payments and determining your eligibility for federal student loan forgiveness with this dynamic tool.							
	NEA Student Loan Refinance Program in partnership with College Ave Student Loans: Learn more about lowering your student loan interest rate or monthly payment. ⁹							
	PAYING FOR COLLEGE							
	NEA Student Loan Program in partnership with College Ave Student Loans: As an NEA member, you have access to a suite of loan products for undergraduate, graduate and parent loans. ¹⁰							
	RETIREMENT PLANNING							
	NEA Retirement Specialists: Get personalized help from a local, independent financial advisor as you plan for your retirement.							
	NEA Retirement Program: ¹¹ Supplement your retirement income and better protect your financial future.							
	NEA Long-Term Care Program: ¹² Get financial support to help pay for necessary long-term care services like a nursing home, home health and assisted living.							
	FAMILY & WELLNESS							
	NEA Income Protection[®] Plan: ¹³ Disability income insurance helps provide income if you are 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.							
	NEA[®] Pet Insurance Program: ¹⁴ Protect your pets against accidents and illnesses with plans that start at less than \$1 a day. ¹⁵							
	LIVING IN RETIREMENT							
	NEA[®] Retiree Health Program (to supplement Medicare): ^{16, 17} 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[®] In-Hospital Indemnity Plan: This coverage provides a basic daily cash benefit based upon your hospital or ICU confinement. It is guaranteed and does not require a medical exam.							
	NEA[®] Dental and Vision Insurance Program: ¹⁸ This plan provides affordable access to dental and vision care and your choice of providers, plus hassle-free benefits.							

Your Move

We've gathered the six simplest ways to keep on top of your benefits. [neamb.com](#) is the place to start.

1. Unlock the full potential of your member benefits by **registering on the site:** [neamb.com/sign-me-up](#)
2. **Name a beneficiary** for your no-cost-to-you NEA[®] Complimentary Life Insurance⁶ coverage to let us know where you want your benefits to go: [neamb.com/complife](#)
3. **Sign up for NEA Travel** to browse deals on hotels, resorts, cruises and more; receive \$500 Travel Dollars² the first time you use it: [neamb.com/travel](#)
4. **Try the NEA Student Debt Navigator powered by Savi** and find out how much you could save on your student loans: [neamb.com/loanforgiveness](#)
5. **Subscribe to free newsletters** filled with helpful tips and solutions at [neamb.com/newsletters](#)
6. **Follow us on social** ([@NEAMemberBenefits on Facebook](#) | [@NEABenefits on Twitter](#))