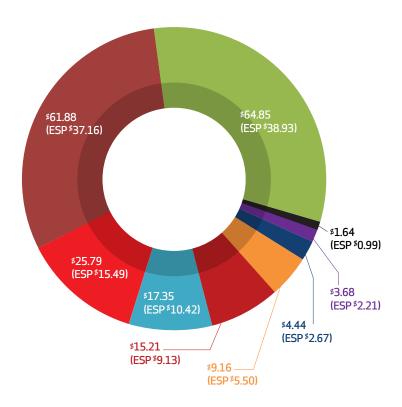
How Your 2022-2023 **Dues Dollars Are Allocated**

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.

Build Safe, Healthy, Inclusive Learning Environments

\$4.44 (ESP \$2.67)

Support the development of modern, safe and supportive learning environments that are affirming to all students and employees and resourced to meet the academic and developmental needs of today's students.

Support Professional Excellence and Respect

\$15 21 (FSP \$9 13)

Enhance and maintain an enterprise-wide system of Association-convened, member-led professional learning and supports for all educators across their career continua to ensure student success, to diversify the professions, to continuously improve their professional skills and to secure professional authority, collective autonomy and compensation.

Advance Racial Justice and Social Justice

\$9.16 (ESP \$5.50)

Support members in advancing racial justice and social justice in education and improving conditions for all students, families and communities through awareness, capacity-building, partnership and individual and collective action.

Strengthen Public Education as the Cornerstone of Democracy

Use all available means, including organizing, collective action, policy, legal, legislative and electoral, to safeguard the rights of students, communities and educators; to advance economic justice; to protect the future of public education; and to ensure that students are prepared in a learner-centered environment to participate fully in our democratic society.

Enhance Professional and Organizational Regard

Enhance member and public recognition of the positive contributions of the NEA, its affiliates and its members; demonstrate the value that the organization provides to educators, students and communities; and the positive outcomes to the public education system when professionals are in union with one another.

Legal and Insurance Support

Program, Fidelity Bond, Association Professional Liability insurance and a \$1 million per member Educators Employment Liability insurance program. **Enhance Organizational Capacity** \$64.85 (ESP \$38.93)

Implement advocacy programs for members, including the Unified Legal Services

\$17.35 (ESP \$10.42)

Develop and leverage the collective organizational proficiencies across our association to advance the mission of the NEA and its Affiliates, with particular focus on Member Engagement; Organizing and Connectedness; Educator Voice, Autonomy and Leadership; Racial Justice Culture; Coalitions and Partnerships; Dynamic Alignment; and Enterprise/Affiliate Health.

Enterprise Operations

\$61.88 (ESP \$37.16)

Ongoing functions across the enterprise that support the Strategic Objectives, build lasting strength and sustain the organizational infrastructure.

Contingency

\$1.64 (ESP \$0.99)

Provide funding for emergencies at the national, state or local levels.

(SZ80.V)

46206. Dental and vision products may not be available in all states. 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 particular circumstances; not all members will save. *** ALEA Dental and Vision Insurance Program is underwritten by Renaissance Life & Health Insurance Company of America insurance products underwritten by APIC. 15Based on Pets Best Sales Data 1/2021 – 12/2021, 16 Provided by the MEA Members Insurance Trust. 17 Your rate depends on your a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, AW 98108. Please see www.americanpetinsurance.com to review all available pet health Fidelity Assurance Company. 14Pet Insurance coverage offered and administered by Pets Best Insurance Services, LLC and underwritten by American Pet Insurance Company. 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 Partners) acts as an agent for select insurance companies to provide long-term care insurance under this program. The longterm care insurance policy describes coverages under dealer and not by NEA or MB. NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. ¹²LTCI Partner's, LLC, (LTCI 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/ to plans and accounts pursuant to an agreement with MEA's wholly owned subsidiary, ABA Member Benefits ("MB"), which markets the NEA Program. NEA and MB are not affiliated and individual retirement accounts established by MEA members. Security Distributors and certain of its affiliates (collectively, "Security Benefit") make these products available occurs. ¹ The NEA Retirement Program ("NEA Program") provides investment products for retirement plans sponsored by school districts and other employers of NEA members 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 the loan. For example, if the consolidated loan equaled \$20,000, the member benefit equals \$100, with a maximum of \$599.99. *** members receive a 0.25% interest rate are sold below MSRP. Each dealer sets its own pricing. Mount equal to 0.50% of the initial loan balance to be credited on the borrower's statement within 60 days of closing of 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 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 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 exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. *Between 1/1/20 and 12/31/20, the average savings off MSRP experienced $Department \ of Financial \ Services. \ IMPORTANT \ NOTICE-THISPOLICY \ DOES \ NOT \ PROVIDE \ COVERAGE FOR SICKNESS. \ \ 7The \ NEA" \ Auto \ and \ Home \ Insurance \ Program is provided$ Association Leader. The AD&D provides ACCIDENT insurance only. It does MOT provide basic hospital, basic medical or major medical insurance as defined by the New York $\textbf{Teld of education. } \textbf{SMEA Retired members are eligible for the $50,000,02$ eligible for the $50,000,02$ eligible for the $50,000,02$ and $100,000$ for the $100,000$ for$ details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500, 1060376-00001-00. *Life members must be actively employed in the Life, Accidental Death and Dismemberment, and Accident coverages are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all 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. *IREA Tor 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

logo are registered service marks of NEA Member Benefits.

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

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

Members Insurance Trust





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





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		Active	Active Life	Substitute	Reserve	Aspiring Educators	Staff	NEA-Retired Annual	NEA-Retired Lifetime
5	PERSONAL FINANCE NEA Personal Loan*: Consolidate your higher-interest balances and enjoy one monthly payment.	- Ac	Ac	35	. A	P. P. P.	Sı	ZĀ	L'.
	NEA RateSmart* Card:¹ Enjoy the lowest rate of any NEA credit card — still packed with exceptional features and benefits.	•	•	•	•	•	•	•	•
	NEA* Customized Cash Rewards Credit Card:¹ 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								
A.	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.	•	•	•	•	•	•	•	•
NEW	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				ı				
	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.	•	•	•	•	•	•	•	•
Ś	LIFE INSURANCE PROTECTION Issued by The Prudential Insurance Company of Ame	rica							
	NEA* Introductory Life Insurance: \$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.	•4	•		•		•	●5	●5
	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.	•	•	•	•	•	•	•	•
NEW	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.	•	•	•	•	•	•	•	•
\wedge	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: Offering you and								
<u>L—J</u>	your extended family exclusive rates, customized benefits and service with a consistent 99% customer satisfaction rating.	•	•	•	•	•	•	•	•
	NEA® Auto Buying Program: 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	•							
\sim	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	•	•	•	•	•	•	•	•
/0	as you plan for your retirement. NEA Retirement Program: 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: 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.		•	•	•	•	•	•	•
NEW	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								

Your Move

 $\textbf{NEA}^{\bullet}\,\textbf{Dental and Vision Insurance Program:}^{18}\,\textbf{This plan provides affordable access to dental}$

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**

and vision care and your choice of providers, plus hassle-free benefits.

- 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)





