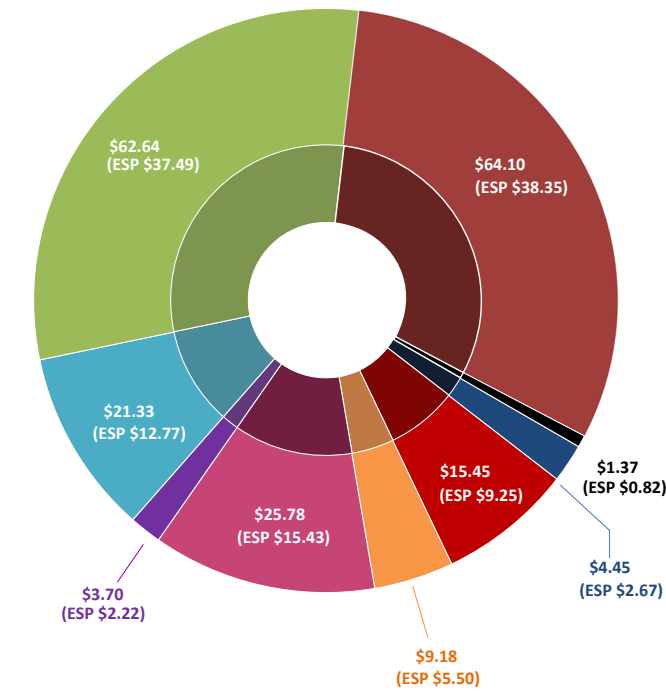


# How Your 2023-24 Dues Dollars Are Allocated

The chart below shows how your NEA dues (\$208.00; \$124.50 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

\$4.45 (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

\$15.45 (ESP \$9.25)
- Enhance and maintain an enterprise-wide system of Association-convened, member-led professional learning and support for all educators across their career continuum 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

\$9.18 (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

\$25.78 (ESP \$15.43)
- 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

\$3.70 (ESP \$2.22)
- 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

\$21.33 (ESP \$12.77)
- Implement advocacy programs for members, including the Unified Legal Services Program, Fidelity Bond, Association Professional Liability insurance and a \$1 million per member Educators Employment Liability insurance program.
- Enhance Organizational Capacity

\$62.64 (ESP \$37.49)
- 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

\$64.10 (ESP \$38.35)
- Ongoing functions across the enterprise that support the Strategic Objectives, build lasting strength and sustain the organizational infrastructure.
- Contingency

\$1.37 (ESP \$0.82)
- Provide funding for emergencies at the national, state or local levels.

10/2023

NEA Life and NEA Accidental Death & Dismemberment, and NEA Accident & Injury Insurance Plan are issued by The Prudential Insurance Company of America, Newark, NJ. <sup>1A</sup> Hospital Indemnity insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, Newark, NJ. <sup>2</sup> Enroll in NEA Travel and receive \$500 Travel Dollars in your NEA Travel account. 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](http://www.neamb.com/finance/credit-cards). These credit card programs are issued and administered by Bank of America, N.A. <sup>6</sup> NEA member discounts are subject to availability and eligibility. <sup>7</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>8</sup> NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. <sup>9</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 Member Benefits. 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. NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. <sup>10</sup> TCI Partners, LLC, (TCI 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>11</sup> Insurance underwritten by American Fidelity Assurance Company. <sup>12</sup> Provided by the NEA Members Insurance Trust. <sup>13</sup> Your rate depends on your particular circumstances; not all members will save. <sup>14</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>15</sup> Life members must be actively employed in the field of education. <sup>16</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>17</sup> Pet Insurance 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](http://www.americanpetinsurance.com) to review all available pet health insurance products underwritten by APIC.

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.

Go to [neamb.com/sign-me-up](http://neamb.com/sign-me-up)

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





# NEA Member Benefits

## Get more out of your membership

Financial Wellness

Everyday Savings

Travel Discounts

Insurance Protection

Retirement Savings

# NEA MEMBER BENEFITS PROGRAM DIRECTORY



## FINANCIAL WELLNESS

- NEA® Customized Cash Rewards Credit Card<sup>5</sup>
- NEA RateSmart® Card<sup>5</sup>
- NEA Personal Loan<sup>®4</sup>
- NEA Student Debt Navigator
- NEA Student Loan Refinance
- NEA Undergraduate Loan Program<sup>7</sup>

ACTIVE AND ESP\*  
EARLY ENROLLEE  
SUBSTITUTE  
RESERVE  
ASPIRING EDUCATORS  
STAFF  
RETIRED AND RETIRE LIFETIME  
COMMUNITY ALLIES

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## EVERYDAY SAVINGS

- NEA Discount Marketplace
- NEA Discount Tickets Program
- NEA® Auto Buying Program
- AT&T
- Costco Membership
- NEA Mental Health Program
- NEA Magazine Service

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## TRAVEL DISCOUNTS

- NEA Travel<sup>2</sup>

- ● ● ● ● ● ●



## INSURANCE PROTECTION

- NEA® Introductory Life Insurance<sup>1</sup>
- NEA® Complimentary Life Insurance<sup>1</sup>
- NEA® Group Term Life Insurance Plan<sup>1</sup>
- NEA® Guaranteed Issue Life Insurance Plan<sup>1</sup>
- NEA® Level Premium Group Term Life Insurance Plan<sup>1</sup>
- NEA® Accidental Death & Dismemberment Insurance Plans<sup>1</sup>:  
*AD&D, AD&D Plus, AD&D Advantage*
- NEA® Accident & Injury Insurance Plan<sup>\*1</sup>
- NEA® Auto & Home Insurance Program<sup>6</sup>
- NEA Renters Insurance, NEA Condominium Insurance
- NEA Mobile Home Insurance
- NEA Earthquake Insurance
- NEA Motorcycle Insurance, NEA Boat and Personal Watercraft Insurance
- NEA Recreational Vehicle Insurance, NEA Snowmobile Insurance
- NEA Antique and Classic Auto Insurance
- NEA Pet Insurance Program<sup>17</sup>
- NEA® Income Protection Insurance Plan<sup>11,12</sup>
- NEA® Retiree Health Program<sup>13,14</sup>
- NEA® Dental and Vision Insurance Program<sup>15</sup>
- NEA® In Hospital Indemnity Plan<sup>1A</sup>
- NEA® Long Term Care Program

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## RETIREMENT PLANNING

- NEA Retirement Specialists<sup>8,9</sup>
- Self-Guided Planning - InvestMyself<sup>SM</sup>

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- ● ● ● ● ● ● ●

*\*An Accident coverage issued by The Prudential Insurance Company of America.*

## Ways to Maximize Your Membership

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Apply for the **NEA® Customized Cash Rewards Card**  
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