

NEA Member Benefits and AFT + Member Benefits provide a wide range of programs that help improve the overall quality of life for NEA and AFT members and their families.

NEA Member Benefits Programs & Services

Insurance Programs

- NEA DUES-TAB® Insurance*:** Free life insurance and accidental death and dismemberment insurance while actively engaged in your occupation. Call today to register.
- NEA Group Term Life Insurance Plan*:** Up to \$300,000 of decreasing term life at affordable group rates for members and spouses.
- NEA AD&D Insurance Plan*:** Several coverage options. Rates start at \$19 a year.
- NEA Guaranteed Issue Life Plan*:** Coverage guaranteed for NEA members and their spouses ages 50 and older.
- NEA Level Premium Group Term Life Insurance Plan*:** Up to \$300,000 of term life insurance protection with locked-in rates to age 70.
- NEA Premier AD Insurance Plan*:** Up to \$1,000,000 of accidental death protection. Acceptance is guaranteed for all eligible members up to age 70.
- NEA Preferred Term Life Insurance Plan*:** Get BOTH a level premium and a level benefit. 10-, 15-, and 20-year terms available to members and their spouses for \$100,000, \$250,000, \$500,000 and \$1,000,000 of coverage amounts.
- NEA Hospital Care Insurance Plan:** Provides cash if you are hospitalized or includes post-hospital recovery at home.
- NEA Income Protection® Plan:** Provides income when you are unable to work due to illness or injury.
- NEA Long-Term Care Insurance Program:** Financial support in paying for necessary long-term care services like nursing home, home health and assisted living care.
- NEA Medicare Supplement Program*:** Coverage for hospital and medical expenses not covered by Medicare.
- NEA Homeowners® Insurance:** Inflation-proof protection for your valuables — at school or at home.
- NEA Members Auto & Home Insurance Program®:** Provides specially negotiated rates and features for members.

*Provided by the NEA Members Insurance Trust®.

Investment Programs

- Tax-Deferred Retirement Savings Program:** Build your retirement nest egg.
- NEA-Sponsored CD®:** Consistently offers some of the highest Annual Percentage Yields in the nation. FDIC-insured up to the maximum allowed by law. Terms from 3 to 120 months. Member FDIC.
- NEA-Sponsored Money Market Account®:** Consistently offers some of the highest Annual Percentage Yields in the nation with easy access to your funds. FDIC-insured up to the maximum allowed by law. Member FDIC.

Financial Services Programs

- NEA Credit Card Program®:** Superior benefits exclusive to NEA members including no annual fee, low introductory annual percentage rates, travel benefits and competitive APRs.
 - NEA Rewards® American Express® Credit Card
 - NEA® World Points® Credit Card
 - NEA RateSmart™ Credit Card

- NEA® Platinum Plus® Credit Card.
- NEA School Days® Credit Card

For more information on the costs and benefits of these cards or to apply, please call 1-800-468-7632 or visit neamb.com

- NEA Personal Loan®:** Borrow from \$3,000 to \$25,000** at preferred members-only rates with affordable monthly payments. No collateral required.
- NEA Line of Credit®:** Up to \$25,000** when you need it—costs nothing until you use it.
- NEA Home Financing Program®:** New mortgages, refinances, and home equity loans. Members enjoy competitive rates and exceptional service.
- NEA National Board Certification Loan®:** A special revolving line of credit designed to help cover the assessment fee for National Board Certification.
**Based on creditworthiness

Consumer Discount Programs

- NEA Car Rental Program®:** Competitive discounts on rental cars from Hertz and Alamo. No charge for spouse driver.
- NEA Magazine Service®:** Over 1,000 titles at up to 85% off newsstand prices.
- NEA Bookstore®:** Save an extra 5% at Barnes&Noble.com on books, music, videos and more. Free shipping on eligible orders of \$25 or more. Available at neamb.com/discount.
- NEA Classroom Superstore:** Save an additional 10% off Classroom Direct's already low warehouse prices, plus free shipping on stocked items. Available at neamb.com/discount.
- NEA Long Distance:** Get rates as low as 3.9¢ per minute on state-to-state calls. No monthly fees. Available at neamb.com/discount.
- Collette Vacations:** Travel the world and save with Collette Vacations, a leading provider of over 120 tours, family cruises, and weekend getaways. Available at neamb.com/discount.
- Nolo Legal:** Get a 5% discount from the leading publisher of self-help legal publications, software and forms. Available at neamb.com/discount.
- LeapFrog SchoolHouse:** Offering a variety of interactive multisensory products that have been designed specifically for classroom and take-home use. Available at neamb.com/discount.
- Click & Save:** Save at hundreds of your favorite stores. Available at neamb.com/clickandsave

Note: Some of these programs are not available in all states.

NEA Programs

- NEA Educators Employment Liability Program:** Provides professional liability insurance for members if they are sued as a result of their work for their employing school districts.
- NEA Attorney Referral Program:** Provides legal services for members' personal legal problems.

Absolutely no dues dollars are used to market NEA Member Benefits programs.

AFT + Member Benefits Programs & Services

Insurance

- No-Cost Term Life Insurance for the New Member:** New AFT members are entitled to \$12,000 of life insurance coverage for one year at no cost.
- Disability Income:** Voluntary disability insurance provides non-taxable income replacement for up to 60 percent of a member's base earnings.
- Voluntary Term Life:** Voluntary supplemental term life insurance coverage in amounts from 1 to 6 times annual base earnings.
- Limited Supplemental Medical Plan:** For AFT members and eligible dependents who do not have access to group health insurance.
- Universal Life Insurance:** Voluntary life insurance provides an opportunity for working members to obtain up to \$150,000 of cash-value protection.
- Insurance programs above:** 888/423-8700 www.aftbenefits.org
- Long-Term Care Insurance:** With quality, affordable long-term care insurance, you can be in control and prepared. 866/253-1334 www.aftplus.org/longtermcare

Financial Services

- Credit Card:** The AFT + MasterCard has no annual fee and carries special member-only features you can't get elsewhere. 800/522-4000 www.aftcard.com
- Secured Credit Card:** Helps to establish or repair credit. Cardholders may be eligible to graduate to a regular AFT + credit card after 18 months of satisfactory, on-time payments. 800/651-5108
- Credit Counseling:** Certified credit counselors are available 24 hours a day to help members with free credit counseling, budget analysis and advice. 877/833-1745 www.unionplus.org/creditcounseling
- Education Loans:** Members and their families have access to the Education Loan Marketplace™, a tool that helps solve the puzzle of paying for and managing the costs of education. 866/353-3184 www.aft.ed-loans.com
- Loans*:** Credit-qualified members can receive personal loans with no application fees or hidden costs. 888/235-2759 www.unionplusloan.com
- Mortgage:** Home buying, selling and refinancing made easier and more affordable for members. 800/981-3798 www.aftplus.org/mortgage

*Interest rates offered are based on the applicant's credit history.

Travel

- Auto Club:** Provides emergency roadside assistance and more, 24 hours a 7 days a week. 800/454-8722 www.aftplus.org/autoclub
- Go Ahead Tours:** Members receive a \$200 discount on adult group travel experiences. 800/318-3728 www.goaheadtours.com/AFT
- EF Educational Tours:** Special deals for AFT members. 800/457-9000 www.ef-tours.com/AFT
- Smithsonian Student Travel:** Special deals for AFT members. 800/503-2323 www.smithsonianstudenttravel.com/AFT
- Travel Discounts/Theme Park Package:** Thousands of hotels and motels with 10% savings off the "Best Available Rate", car rental savings discounts off entrance fees at participating theme parks. 800/238-1133, ext. 8643 www.aftplus.org/themeparkpkg

Additional Discounts and Services

- Online Books:** AFT + has a partnership with highly acclaimed Powell's, the largest online unionized bookstore. www.aftplus.org/books
- Entertainment:** Members save on movie tickets and rentals, theme parks, seeing and much more. 800/565-3712 www.unionplus.org/entertainment
- Flowers:** Members save 20% or more on flowers, gifts and plants. 888/667-7000 www.unionplus.org/flowers
- Health Clubs:** Member discounts on gym memberships at thousands of health clubs nationwide. 888/294-1500 www.unionplus.org/healthclubs
- Health Savings:** Members and their families can save money on dental care prescriptions and vision care. 888/949-8184 www.aftdental.com
- Magazines:** Members receive the lowest rates and the best customer service on magazine subscriptions. 800/729-6247 www.buymags.com/AFT
- Pet Insurance and Veterinary Care Savings:** 866/473-7000 (insurance) or 888/789-7387 (veterinary care) www.unionplus.org/pets

Absolutely no dues dollars are used to market the AFT + Member Benefits programs.

For information about contractual expense reimbursement and/or endorsement arrangements with providers of endorsed programs, please call the AFT Financial Services Department at 800/238-1133, ext. 4493; send an e-mail to disclosureinfo@aft.org or visit www.aftplus.org/disclosure.

For more NEA Member Benefits information: call 1-800-637-4636 Monday - Friday 8 a.m. to 8 p.m. (or Saturday, 9 a.m. to 1 p.m.) ET. For more AFT + Member Benefits Information: call 800/238-1133, ext. 8643 Monday - Friday, 9 a.m. to 5 p.m. ET.

Visit us at our Web Sites: neamb.com and www.aftplus.org



A Union of Professionals

AFT +
Member Benefits

The Community Advantage

Community: A collection of people
with common interests in common.

Advantage: Making our community's
voice heard in a labor-hostile
environment.

AFT +: Bringing to the community quality
services and programs from labor-friendly
providers.

www.aftplus.org

Call

800/238-1133, ext. 8643

Monday - Friday, 9 a.m. to 5 p.m. ET.

Your **AFT +** Member
Benefits Department stands
ready to serve you.



NEA and AFT Web Sites

All you need is a computer
and a modem.

Member Access

The power of information
at your fingertips.

Now just point and
click away!

Visit us at our Web Sites:

neamb.com

and

www.aftplus.org



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Representantes que hablan español están disponibles a pedido.



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AFT +
Member Benefits

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BENEFITS

Member Benefits

Your Complete List of
NEA and AFT +
Member Benefits
Programs
and Services

Membership

Has Its

Benefits

With



HELPING MAKE MEMBERS' LIVES BETTERSM

Visit our Web Site at

neamb.com

to order products online
or for information about
NEA Member Benefits programs.

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