

## Benefits At-A-Glance

# NEA M B

## NEA-Retired Members



As an NEA-Retired member, you're eligible to participate in some great, cost-saving benefit programs. Below are a few of the many informative articles you can find on neamb.com. Many other benefits await you.

### Did You Know

#### Travel Opportunities Just for Teachers

As a teacher, you know one of the best ways to fulfill your natural love of learning is through travel. Many organizations understand this, and provide programs that cater especially to the traveling teacher. We've taken a look at these programs and compiled a list of the best available—just for you.

Educators Bed & Breakfast Travel Network is a membership club comprised of former and current educators who pay annual dues of \$36 (plus a one-time \$10 initiation fee) to stay in another member's home or host a member in their home.

For a homestay and home exchange program with a more international flavor, try Teachers Travel Web. The program offers 2 options: The first is an exchange of homes for a period of time agreed upon by you and the other member. The second is to stay with a host family for up to 3 days. Membership is open to "anyone who teaches anything to someone."

Looking for companions to join you on a trip? Go to the teacher travel chatboard at Teachers.Net. See what other teachers are saying about travel, seek and give advice, and get ideas for your next vacation.

Get your International Teacher ID Card from STA Travel and be eligible for a wide range of discounts around the world. The card costs \$22 and will gain you discounted access to museums, as well as reductions on airfare, restaurants, shops and more.

## Ready to Buy A New or Used Car or Truck?



The NEA® Auto Purchase Advantage Program offers members savings and amazing customer service. Purchasing your next car can be quick, easy and hassle-free! NEA members enjoy:

- Information on what others paid for the car you want before talking to a dealer
- Member savings and a hassle-free experience
- Dealer-guaranteed prices for used cars
- A nationwide certified dealer network committed to great service

See for yourself what our powerful online buying program and research tools can do for you – you could save thousands off MSRP!

Check it out at [neamb.com](http://neamb.com) under *Shopping & Discounts*.

## 5 Costly Retirement Surprises

Kiplinger's asked financial planners from the National Association of Personal Financial Advisors what retirement surprises their clients most often encounter, and queried our Facebook community as well, to come up with this list of five top financial surprises. Preretirees, you are forewarned.

**Health care costs.** The cost of health care came up most often as a top retirement challenge among retirees on our Facebook page. **Higher spending.** You may have to start paying for some things that you used to receive as perks through work, such as a company car, meals, travel or computers. **Social Security taxes.** Did you know that you may have to pay tax on your benefits once you start receiving them? **Taxes on nest-egg withdrawals.** Uncle Sam not only wants a piece of your Social Security benefits, but he's ready for his slice of your pretax retirement savings. **Loss of income for a surviving spouse.** A critical component of estate planning for couples is making sure that the surviving spouse will have enough money to live on.

*This entire article by the Editors of Kiplinger's Personal Finance Magazine is at [neamb.com/5surprises](http://neamb.com/5surprises).*



# NEA Member Benefits Programs & SERVICES

A Comprehensive List of Benefits for NEA Members

These are your benefits – designed to add real value to your life. Please be sure to visit [neamb.com](http://neamb.com) and put them to use!

## INSURANCE - [neamb.com](http://neamb.com)

**NEA® AD&D Insurance<sup>†</sup>:** For peace of mind at home or when you travel.

**NEA® Complimentary Life Insurance<sup>†</sup>** (formerly NEA DUES-TAB® Insurance): Life insurance and accidental death and dismemberment coverage for eligible members. Call NEA Member Benefits for eligibility requirements.

**NEA® Group Term Life Insurance<sup>†</sup>:** Provides up to \$500,000 of decreasing term life at affordable group rates for members and spouses.

**NEA® Guaranteed Issue Life Plan<sup>†</sup>:** NEA members ages 45 and over cannot be turned down for this decreasing term life insurance plan. Active Life members who are retired must be NEA-Retired Annual or Lifetime members to be eligible for this program.

**NEA® Level Premium Term Life Insurance Plan<sup>†</sup>:** Coverage amounts up to \$1,000,000 are available for 10-year, 15-year and 20-year terms. Premiums won't increase or decrease for the entire term.

**NEA® Dental and Vision Insurance Program:** Provides you with substantial coverage for a majority of your dental care expenses and optional vision insurance to cover your eyewear needs.

**NEA® Group 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® Hospital Care Insurance Plan:** Two options to help you pay the "extra" expenses associated with a hospital stay plus at-home recovery.

**NEA® Medicare Supplement Program<sup>†</sup>:** Coverage for hospital and medical expenses not covered by Medicare.

**NEA® Auto & Home Insurance Program:** Provides specially negotiated rates and features.

**NEA® Pet Insurance:** With this plan you can visit any licensed veterinarian and be reimbursed 80% of the vet's bill for covered services after a deductible.

## FINANCE - [neamb.com](http://neamb.com)

**NEA Credit Card Program<sup>®</sup>:** Superior benefits exclusive to NEA members including low introductory annual percentage rate offers, rewards and competitive APRs. • NEA® Cash Rewards<sup>SM</sup> Card • NEA® Platinum Plus<sup>®</sup> credit card with WorldPoints<sup>®</sup> rewards • NEA® Accelerated Rewards<sup>®</sup> American Express<sup>®</sup> Card<sup>††</sup>

**NEA Home Financing Program<sup>®</sup>:** New mortgages, refinances, and home equity loans. Members enjoy competitive rates and exceptional service. Plus you'll get a \$200 gift card after closing on a new purchase mortgage or refinance loan through this program. To learn more, please call 1-866-209-1820.

**NEA Personal Loan<sup>®</sup>:** Borrow at members-only rates with affordable monthly payments. No collateral required.

**NEA National Board Certification Loan<sup>®</sup>:** A special revolving line of credit designed to help cover the assessment fee for National Board Certification.

**NEA® Smart Option Student Loan<sup>®</sup> by Sallie Mae<sup>®</sup>:** Get the money you need for school. Borrow up to 100% of your school-certified costs of education (minimum \$1,000) and use the funds for tuition, fees, room and board, and other expenses.

**NEA® High Rate Deposit Program:** Get competitive yields, the safety of FDIC insurance up to the maximum amount allowed by law, and easy access to your funds.

**Tax-Deferred Retirement Savings Program:** Provides an ideal opportunity to supplement your retirement income and better protect your financial future.

## DISCOUNTS - [neamb.com](http://neamb.com)

**NEA® Auto Purchase Advantage Program:** Provides members with low, no-haggle prices on new and used cars from certified dealers across the country.

**NEA Click & Save<sup>®</sup>:** Save online at hundreds of your favorite stores! Select personalized email reminders from your favorite merchants, and receive advance notice of upcoming sales and special events in your area. You may also invite up to four family members to open their own account and begin saving.

**NEA® Hearing Care Program:** Special discounts for members and their families.

**NEA® ID Theft Protection Program:** Choose from five comprehensive protection plans from 15%-30% off the retail price.

**NEA® Long Distance:** Get rates as low as 3.9¢ per minute on state-to-state calls. No monthly fees, no minimums, no contracts.

**NEA Magazine Service<sup>®</sup>:** Save up to 85% off the cover price of over 900 popular magazines with seven payment options.

**NEA® Moving and Storage:** Reasonable pricing of 67% off interstate moving services and 45% off storage with one-on-one customer service provided by Bekins Van Lines.

**NEA® Vision and Prescription Savings Plan:** Discounts on vision for a \$10 annual membership fee and a free prescription savings card.

**NEA® Wireless:** Save 15% on monthly AT&T mobility service for you and your family.

**H&R Block:** Tax preparation (only available January to April 15th).

**Heat USA: NEA® Heating Oil Program:** Substantial savings and a free or discounted service contract in selected areas from Heat USA.

**SmileMakers:** Special discounts on classroom supplies.

**Whirlpool Corporation VIPLINK<sup>®</sup> Program:** Save on popular consumer brands from Whirlpool Corporation.

## TRAVEL - [neamb.com](http://neamb.com)

**NEA Car Rental Program<sup>®</sup>:** Get preferred member rates and other special benefits when you reserve your rental car in advance from Hertz, Alamo, or Enterprise.

**Park Ride Fly USA:** Receive a 10% discount off already low rates for airport parking.

**Red Roof Inn:** Receive a 20% discount at any of Red Roof Inn's 350 locations nationwide, in 36 states.

## PROFESSIONAL SERVICES - [neamb.com](http://neamb.com)

**NEA Academy® Degree & Continuing Education Program:** Offers members an affordable way to earn their degree and continuing education through online courses. *NEA member-specific scholarships available.*

**Adopt-A-Classroom:** No-cost way to help with funds to purchase the classroom supplies and materials you need.

**Carson-Dellosa Publishing:** One-stop educator's resource for classroom and instructional resource activities along with bulletin board and student incentives and more. Exclusive 15% discount on all orders and free shipping on orders over \$35.00.

**Curriki:** Access to open source peer-reviewed content for opportunities to collaborate with other educators and to share your own content. Upload and download as many resources as you like – at no charge.

**Digital Wish:** Lets you build a wish list of technology products for your classroom.

**Lesson Planet:** Search engine for teachers with over 350,000 peer-reviewed materials, lesson plans, activities and worksheets. Receive 20% discount on annual registration.

**TeachAde.com:** Premium online community for educators. Join a professional community to share ideas, media and lessons.

**Teachers-Teachers:** Free online job search site designed just for educators. Thousands of current school postings nationwide.

**Uboost:** Help students feel good about their accomplishments with recognized positive behavior awards.

<sup>†</sup> Provided by the NEA Members Insurance Trust.<sup>®</sup>

<sup>††</sup> These credit card programs are issued and administered by FIA Card Services, N.A. American Express is a federally registered service mark of American Express, and is used by the issuer pursuant to a license. Platinum Plus and WorldPoints are registered trademarks of FIA Card Services, N.A.

<sup>\*</sup> As long as member works at least one (1) day during the school year in the field of education and is paid.

<sup>\*\*</sup> Eligible for Association benefit only.

<sup>\*\*\*</sup> For Active members employed in postsecondary education only.

Note: 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 Corporation.