

# EXCLUSIVE SAVINGS FOR CTA MEMBERS

As a CTA member, you have the opportunity to participate in various services and programs as CTA continues to collaborate with NEA Member Benefits (NEA MB) to maximize the value of your membership. The portfolio of services and programs offered by CTA and NEA MB offers great savings and is more accessible than ever. We encourage you to visit our website at [www.cta.org](http://www.cta.org) and NEA MB's website at [www.neamb.com](http://www.neamb.com) for more information.



We would also appreciate hearing from you. Please let us know what additional programs you would like CTA to consider offering by sending an e-mail to [member\\_benefits@cta.org](mailto:member_benefits@cta.org). For more information, visit our website at [www.cta.org](http://www.cta.org) or call CTA Member Benefits at (650) 552-5200.

	<u>CTA Member Annual Cost</u>	<u>Non-Member Annual Cost</u>	<u>Annual Savings</u>
<i>Educators Employment Liability Insurance</i>	\$0	\$2,000	\$2,000
<i>CTA Death and Dismemberment Plan</i>	\$0	\$60	\$60
<i>NEA DUES-TAB Insurance</i>	\$0	\$92	\$92
<i>CTA Disability Insurance</i>	\$189	\$1,043	\$854
<i>CTA Life Insurance</i>	\$156	\$242	\$86
<i>CTA Health Information and Well-Baby Program</i>	\$0	\$373	\$373
<i>CTA Auto Insurance</i>	\$1,163	\$1,406	\$243
<i>CTA Home Insurance</i>	\$601	\$746	\$145
<i>CTA First Time Home Buyer Program</i>	\$23,487	\$25,454	\$1,967
<i>CTA Auto-Buying Service</i>	\$27,977	\$31,091	\$3,114
<i>CTA Credit Card</i>	\$0	\$60	\$60
<i>CTA Entertainment Discounts</i>	\$386	\$576	\$190
<i>NEA Car Rental Program</i>	\$123	\$183	\$60
<i>NEA Classroom SuperStore</i>	\$97	\$108	\$11
<i>NEA Long Distance</i>	\$14	\$78	\$64
<b>ESTIMATED ANNUAL TOTAL SAVINGS</b>			<b>\$9,319</b>



## COST ASSUMPTIONS\*

Educators Employment Liability Insurance: Non-member cost based on \$1,000,000 professional liability coverage, \$40,000 annual salary and 10 years teaching experience.

CTA Death and Dismemberment Plan: Non-member cost based on \$2,000 level term insurance policy, and/or \$10,000 Accidental Death and Dismemberment Benefit or \$50,000 on-the-job/association leader Benefit.

NEA DUES-TAB Insurance: Non-member cost based on a \$1,000 level term insurance policy, a \$5,000 Accidental Death and Dismemberment Benefit, a \$50,000 on-the-job/association leader Benefit or \$150,000 of life insurance for unlawful homicide while on the job.

CTA Disability Insurance: Member cost based on rates for a member making \$36,000 a year. Non-member cost based on an individual policy with a 74% salary benefit (reduced by other income) for a 30-year-old, non-smoker female with an annual salary of \$36,000.

CTA Life Insurance: Member cost based on \$100,000 life and accidental death and dismemberment coverage for a 40-year-old member. Non-member cost based on an individual policy with \$100,000 life and accidental death and dismemberment coverage for a 40-year-old non-smoking female.

CTA Health Information and Well-Baby Program: These costs reflect the retail price of the Mayo Clinic Guide to a Healthy Pregnancy book, and the Mayo Clinic Pregnancy Advisor program. This program offers scheduled calls with a registered nurse who provides education and support as well as the *Ask Mayo Clinic* 24-hour toll-free nurse line with registered nurses available to answer your health-related questions during your pregnancy and three months postpartum. The cost also indicates the retail price of the Mayo Clinic EmbodyHealth Guide to Self-Care.

CTA Auto Insurance: Member rate reflects the 21% differential between a member and a non-member policy with California Casualty's A+ Auto and Home Insurance and is based on a 2007 Toyota Corolla LE for a 27 year old single male driver with 10 years of driving experience, drives 10,000 miles per year and is insured for: BI=100/300, MP=5, UM/UIIM=30/60, PD=100, COMP=250 and COLL=1,000. These rates include an additional 15% discount because the member has both auto and homeowners policies with California Casualty's A+ Auto and Home Insurance.

CTA Home Insurance: Member rate reflects the 24% rate differential between a member and a non-member rate and is based on \$350,000 coverage with a \$1,000 deductible for a home in an urban area. These rates include an additional 10% discount because the member has both homeowners and auto policies with California Casualty's A+ Auto and Home Insurance.

CTA First Time Home Buyer Program: Member cost based on the annual savings provided by First Financial Credit Union (interest rate of 5.625%) as of April 2008 for an educator working in a high priority school with a \$340,000 fixed-rate 30 year loan. Non-member cost based on an average bank rate of 6.375%. Both rates assume 95% financing and are based on an excellent credit history. Member savings represents the average annual savings in principal-and-interest payments, and do not represent additional savings on upfront expenses for these rates and this program.

CTA Auto-Buying Service: Member cost based on the First Financial Credit Union average negotiated prices compared to the MSRPs of the 2008 Toyota Camry XLE and Honda Accord EX NAV, both of which included additional features chosen by members. Savings may vary based on vehicle type, additional features selected, and other factors.

CTA Credit Card: Member cost based on the no annual fee CTA WorldPoints Rewards Credit Card Program offered through Bank of America. Non-member cost based on United Airlines credit card annual fee of \$60.

CTA Entertainment Discounts: Member costs reflects CTA discounted price (including applicable processing fees) on 2 adult and 2 children tickets to Six Flags Magic Mountain (TSA-\$82, regular-\$179.96), Knott's Berry Farm (TSA-\$87.96, regular-\$139.96) and Universal Studios – Hollywood (TSA-\$216, regular-\$256).

NEA Car Rental Program®: Cost based on a 2-day mid-sized vehicle rental in San Diego with pick-up and return service at San Diego Lindberg Airport. NEA Members also qualify for a free first-year membership in the Hertz Gold program, a \$60 savings.

NEA Classroom SuperStore: Member cost reflects the NEA discounted price on a \$100 order using the NEA Member promotion code 067\_NEA for a 10% discount at time of check out. Non-member cost based on same purchase without promotion code.

NEA Long Distance: Member cost based on 30 minutes per month state-to-state long distance @ 3.9 cents/minute. Non-member costs based on 30 minutes per month state-to-state long distance @ 5.0 cents/minute, \$4.99 monthly fee with Qwest.

*\*This is a brief description of the CTA Member Benefit Programs. All benefits and eligibility requirements are subject to the terms of the plan certificates and Summary Plan Description. The benefits described herein may be modified or terminated by CTA at any time.*

