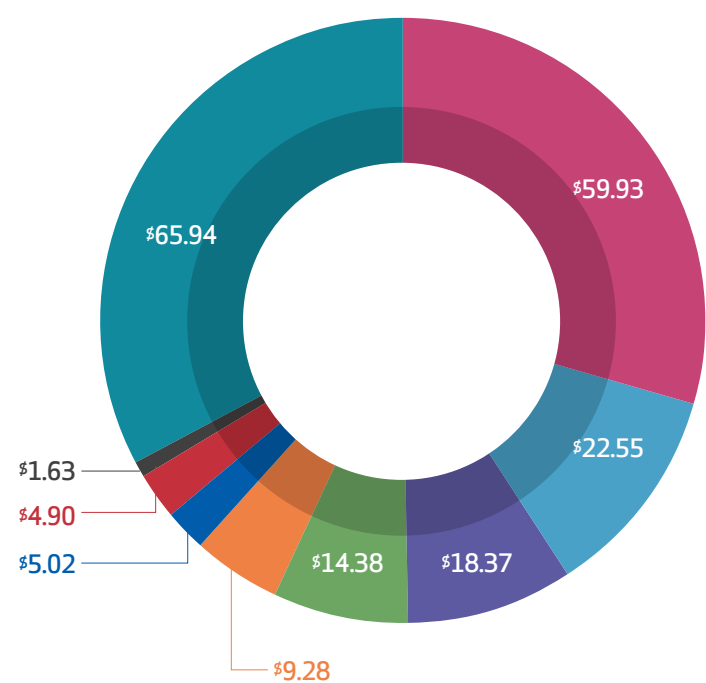


How Your Modified 2021-2022 Dues Dollars Are Allocated

The chart below shows how your NEA dues (\$202.00; \$121.50 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.

701 (10/21)

- Increase Educator Voice, Influence, and Professional Authority** \$5.02 (ESP \$3.02)
Develop and sustain effective structures, processes, and leaders to increase educator influence in decision-making at worksite, district, state, and national levels.
- Recruit and Engage New and Early Career Educators** \$4.90 (ESP \$2.95)
Identify, recruit, support, and engage new educators in our association, and connect them with opportunities for professional learning, leadership and advocacy.
- Advance Racial Justice in Education** \$9.28 (ESP \$5.58)
Support members in advancing racial justice in education and improving conditions for students, families, and communities through awareness, capacity-building, partnership, and individual and collective action.
- Support Professional Excellence** \$14.38 (ESP \$8.65)
Support all educators throughout each phase of their career with the professional knowledge, skills, and competencies necessary to advocate for and ensure the success of their students and communities.
- Secure the Environment to Advance the Mission of the NEA and Its Affiliates** \$22.55 (ESP \$13.57)
Use all available means, including organizing, legal, legislative, electoral, and collective action, to secure the environment necessary to protect the rights of students, educators, and the future of public education.
- Legal and Insurance Support** \$18.37 (ESP \$11.05)
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** \$65.94 (ESP \$39.65)
Develop and leverage the collective organizational capacity across our association that is necessary to advance the mission of the NEA and its affiliates, with particular focus on organizing, technology, fiscal health, leadership development, and internal and external partnerships.
- Enterprise Operations** \$59.93 (ESP \$36.05)
Ongoing functions across the enterprise that support the Strategic Objectives, build lasting strength, and sustain the organizational infrastructure.
- Contingency** \$1.63 (ESP \$0.98)
Provide funding for emergencies at the national, state, or local levels.

1 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. These credit card programs are issued and administered by Bank of America, N.A. 2 Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight. 3 The AB&D policy provides ACCIDENT insurance only; it does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services. IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. 4 Life members must be actively employed in the field of education. 5 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. 6 NEA Life Insurance Coverage and Accidental Death and Dismemberment coverage are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500, 1048057-00001-00. 7 The NEA® Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. 8 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. 9 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's wholly owned subsidiary, NEA 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. 10 LTCI Partners, LLC, (LTCI 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. 11 Insurance underwritten by American Fidelity Assurance Company. 12 Provided by the NEA Members Insurance Trust. 13 Your rate depends on your particular circumstances; not all members will save. 14 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. 15 Pet insurance is underwritten by American Pet Insurance Company. Please visit www.americanpetinsurance.com to review all available pet health insurance products. Rates are subject to change upon regulatory approval and will vary based on location, breed, age and selected coverage options, deductible and reimbursement level. Actual rates may be higher or lower.

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 Member Benefits.

Take a minute to register online and gain access to dozens of programs, deals and benefits. GoToNeamb.com/sign-me-up



EDUCATORS DESERVE MORE

Exclusive benefits

PERSONAL FINANCE | EVERYDAY DISCOUNTS
TRAVEL & VACATIONS | LIFE INSURANCE PROTECTION
YOUR HOME | YOUR CAR | STUDENT LOAN DEBT
PAYING FOR COLLEGE | RETIREMENT PLANNING
FAMILY & WELLNESS

2021-2022 NEA MEMBER BENEFITS





PERSONAL FINANCE

	Active	Active Life	Substitute	Reserve	Aspiring Educators	Staff	NEA-Retired Annual	NEA-Retired Lifetime
NEA Personal Loan⁸: Consolidate your higher-interest balances and enjoy one monthly payment.	•	•	•	•	•	•	•	•
NEA RateSmart[®] Card¹: Enjoy the lowest rate of any NEA credit card — still packed with exceptional features and benefits.	•	•	•	•	•	•	•	•
NEA[®] Customized Cash Rewards Card¹: Earn 3% cash back in the category of your choice: gas, online shopping, dining, travel, drug stores, or home improvement/furnishings. You'll automatically earn 2% cash back at grocery stores and wholesale clubs and 1% cash back on all other purchases. Earn 3% and 2% cash back on the first \$2,500 in combined purchases each quarter in the choice category, and at grocery stores and wholesale clubs, then 1% thereafter.	•	•	•	•	•	•	•	•
NEW NEA Smart Money Account: Put your money to work with an unique combination of banking and investing.	•	•	•	•	•	•	•	•



EVERYDAY DISCOUNTS

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 2,500 top retailers, online stores, local restaurants and more — all in one place!	•	•	•	•	•	•	•	•
AT&T: Save 15% on monthly AT&T mobile service.	•	•	•	•	•	•	•	•
Costco Membership: Purchase a Costco Membership Activation Certificate to join as a new member and receive a \$30 Costco Cash Card.	•	•	•	•	•	•	•	•
NEA Hearing Aid Discount: Members can save up to \$2,000 on a pair of premium, name-brand hearing aids versus retail hearing office prices. Hearing exam, fitting, follow-up service and free batteries included with purchase.	•	•	•	•	•	•	•	•
NEA Magazine Service: Save up to 85% off the cover price of over 800 popular magazines.	•	•	•	•	•	•	•	•
NEW 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.	•	•	•	•	•	•	•	•
NEW NEA Office Depot/OfficeMax Discount Program: Save up to 75% on thousands of products, such as office furniture, supplies, electronics, print services and more.	•	•	•	•	•	•	•	•



TRAVEL & VACATIONS

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.	•	•	•	•	•	•	•	•
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---	---	---	---	---	---	---	---



LIFE INSURANCE PROTECTION

Issued by The Prudential Insurance Company of America

NEA[®] Introductory Life Insurance⁶: \$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 Insurance⁶: 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[®] Programs⁶: NEA [®] Group Term Life Insurance Plan, NEA [®] Guaranteed Issue Life Insurance Plan, NEA [®] Level Premium 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.	•	•	•	•	•	•	•	•



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 Casualty⁷: Don't miss offers for you and your extended family at 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: Learn more about lowering your student loan interest rate or monthly payment.	•	•	•	•	•	•	•	•



PAYING FOR COLLEGE

NEA Student Loan Program: As an NEA member, you have access to a suite of loan products for undergraduate, graduate and parent loans. ⁸	•	•	•	•	•	•	•	•
-----------------------------------------------------------------------------------------------------------------------------------------------------------	---	---	---	---	---	---	---	---



RETIREMENT PLANNING

NEA Retirement Specialists: Get personalized help from a local, independent financial advisor as you plan for your retirement.	•	•	•	•	•	•	•	•
NEA Retirement Program⁹: Supplement your retirement income and better protect your financial future.	•	•	•	•		•	•	•
NEA Long-Term Care Program¹⁰: Get financial support to help pay for necessary long-term care services like a nursing home, home health and assisted living.	•	•	•	•	•	•	•	•



FAMILY & WELLNESS

NEA[®] Hospital Insurance Plans: NEA[®] Group Hospital Income Insurance Plan, NEA[®] CarePlus Hospital Insurance Plan: Explore two options (under age 64 and above age 65) to help you pay the "extra" expenses associated with a hospital stay plus a home recovery.	•	•	•	•	•	•	•	•
NEA Income Protection[®] Plan¹¹: Disability Insurance coverage helps provide income if you are unable to work due to illness or injury.	•	•		•		•		•
NEA[®] Retiree Health Program (to supplement Medicare)^{12,13}: Get help paying for costs not covered by Medicare plus the freedom to choose your own doctors/hospitals that accept Medicare.		•	•	•	•	•	•	•
NEW NEA Mental Health Program: Get clinically-validated tools for stress, anxiety, depression or whatever you're going through.	•	•	•	•	•	•	•	•
NEA[®] Dental and Vision Insurance Program¹⁴: Find affordable access to comprehensive dental and vision care, your choice of providers and hassle-free benefits.	•	•	•	•	•	•	•	•
NEA[®] Pet Insurance Program¹⁵: Protect your pets against accidents and illnesses with plans that start at less than \$1 a day. ¹⁶	•	•	•	•	•	•	•	•

YOUR MOVE

We've gathered the six simplest ways to keep on top of your benefits. neamb.com is the place to start.

1. Register for benefits at neamb.com/sign-me-up
2. Register 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](https://www.facebook.com/NEAMemberBenefits) | [@NEABenefits on Twitter](https://twitter.com/NEABenefits))