



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



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.

All you need is a computer and internet access

Member Access

The power of information at your fingertips

Now just point and click away!

Visit us at our Web Sites:

neamb.com

www.aft.org/members

NEA Member Benefits Programs & Services

Insurance Programs

NEA Complimentary Life Insurance^{SM*}: No-cost life insurance and accidental death and dismemberment insurance while actively engaged in your occupation. Call today to register.

NEA Introductory Term Life Insurance*: \$15,000 of complimentary life insurance to new members during their first year of membership.

NEA Group Term Life Insurance Plan*: Up to \$500,000 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 45 and older.

NEA Level Premium Group Term Life Insurance Plan*: Coverage amounts of \$50,000 to \$500,000 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 coverage for your dental and vision care expenses.

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 Auto & Home Insurance Program: Provides specially negotiated rates and features for members.

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.

*Provided by the NEA Members Insurance Trust[®].

Credit Programs

NEA Credit Card Program[®]: Exceptional benefits exclusive to NEA members including low introductory annual percentage rate offers, rewards and competitive APRs.

- NEA Cash RewardsSM Card
- NEA[®] Platinum Plus[®] credit card with WorldPoints[®] rewards
- NEA[®] Accelerated Rewards[®] American Express[®] Card

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

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. NEA is a registered service mark of NEA's Member Benefits Corporation.

Loan and Mortgage Programs

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

NEA[®] Smart Option Student Loan[®] by Sallie Mae[®]: 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 school-certified expenses.

NEA Personal Loan[®]: Borrow from \$3,000 to \$25,000** at members-only rates with affordable monthly payments. No collateral required.

NEA National Board Certification Loan[®]: A special revolving line of credit designed to help cover the assessment fee for National Board Certification.

** Upon approval, credit line based on creditworthiness.

Investment Programs

For competitive yields, the safety of FDIC insurance up to applicable limits and easy access to your funds, put your money in the **NEA-Sponsored Money Market Account[®]**, offered by Bank of America.

The **NEA-Sponsored CD[®]**, offered by Bank of America, features competitive yields and the safety of FDIC insurance up to applicable limits.

A **Tax-Deferred Retirement Savings Program** provides an ideal tax-deferred rollover opportunity that can guarantee monthly income to you and your spouse.

Discount Programs

NEA Auto Purchase Advantage Program: Provides members with low, no-haggle prices on new and used cars from 4,500 certified dealers across the country.

NEA Click & Save[®]: 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 ID Theft Protection Program: Choose from among five comprehensive protection plans from \$19.95.

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[®]: Save up to 85% off the cover price of over 900 popular magazines with a choice of seven payment options.

NEA Moving and Storage: Reasonable pricing of 67% off interstate moving services (i.e. moves across state lines, except for Alaska and Hawaii for which other conditions/restrictions may apply) and 45% off storage with one-on-one customer service provided by Bekins Van Lines.

Costco Membership Discount: Receive coupons for free products and other savings valued at more than \$50 with your membership.

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

Heat USA: NEA Heating Oil Program: Receive substantial savings and a free or discounted service contract in selected areas.

Walking Company: Save up to 15% off all online purchases from the world's largest specialty retailer of comfort footwear.

Whirlpool Corporation VIPLINK® Program: Save on popular consumer brands from Whirlpool Corporation.

Health & Wellness Programs

NEA Hearing Aid Savings PlanSM: Special discounts for members and their families.

NEA Vision and Prescription Savings PlanSM: Discounts on vision and prescriptions for a \$10 annual membership fee.

Jenny Craig: Enjoy special savings from Jenny Craig on a program that fits your lifestyle.

T-Tapp Wellness Workout: Get 25% off items in the T-Tapp store (some exclusions) and check out the three special NEA Member already discounted packages.

Travel Programs

Collette Vacations: Travel the world and save with Collette Vacations, a leading provider of over 120 tours, family cruises, and weekend getaways.

Hong Kong and Mainland China Tours: Special pricing for members and their families on 10 to 12 day tours of Hong Kong, Shanghai, Beijing and others.

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

Red Roof Inn: Receive a 20% discount at any of Red Roof Inn's 350 locations nationwide.

Smithsonian Journeys: NEA members save \$100 per person on Smithsonian Journeys Worldwide Tours!

World Wide Country Tours: Save \$150 on an unforgettable vacation!

Professional Services

NEA AcademySM Masters Degree & Continuing Education Program & Student Loan Program: The NEA Academy offers members an affordable way to earn their Master's degree and Continuing Education through online courses.

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

Carson-Dellosa Publishing: A one-stop educators resource for classroom materials, instructional decorations, and lots more. 15% discount on all orders and free shipping on orders over \$35.00.

Curriki: Free access to peer-reviewed content with opportunities to collaborate with other educators and share your own content.

Lesson Planet: The search engine for teachers with over 350,000 reviews, lesson plans, activities and more. 20% off registration.

SmileMakers: Special discounts on classroom supplies.

TeachAde.com: A professional community to share ideas, media and lessons.

Teachers-Teachers: Free online job search site for educators.

Weekly Reader: Special savings on classroom magazines.

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 (ARP): Provides legal services for members' personal legal problems. ARP is available only through participating affiliates. There are currently 41 participating affiliates.

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 \$10,000 of life insurance coverage for one year at no cost. 888-423-8700 • www.aftbenefits.org/freeterm

Disability Income: Voluntary disability insurance provides non-taxable income replacement for up to 60 percent of a member's base earnings. 888-423-8700 • www.aftbenefits.org/disability

Voluntary Term Life: Voluntary supplemental term life insurance coverage in amounts from 1 to 6 times annual base earnings. 888-423-8700 • www.aftbenefits.org/term

Limited Medical Plan: Reimbursement coverage for AFT members and eligible dependents who do not have access to group health insurance. 888-423-8700 • www.aftbenefits.org/lmp

Universal Life Insurance: Voluntary life insurance provides an opportunity for working members to obtain up to \$150,000 of cash-value protection. 888-423-8700 • www.aftbenefits.org/universal

Catastrophic Major Medical Insurance: Covers members and/or their families in the event of a major illness or accident. 800-221-8740, New York members call 800-626-8101, Code: AFT • www.aftbenefits.org/catmed

Long-Term Care Insurance: 888-436-9678 • www.genworth.com/AFT

Vision Plan: An affordable solution to vision care for members and their families. 888-423-8700 • www.aftbenefits.org

Auto & Home Insurance: Provides protection for members' most valuable assets—their cars and homes. Benefits include special member discounts, convenient payment options and a deductible savings benefit for safe drivers.¹
877-238-9638 • www.metlife.com/AFT

¹ Not available in all states. In New York state, drivers must pay a state-required minimum deductible before using this benefit.

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 12 months of satisfactory, on-time payments. 800-651-5108

Credit Counseling: Certified non-profit 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

Mortgage: Home buying, selling and refinancing made easier and more affordable for members.
800-981-3798 • www.chase.com/AFTmortgage

Save My Home Hotline: Staffed by HUD-certified counselors to discuss mortgage issues.
866-490-5361 • www.unionplus.org/savemyhome

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

Travel

Auto Club: Provides emergency roadside assistance and more, 24 hours a day, 7 days a week.
800-454-8722 • www.unionplus.org/autoclub

Go Ahead Tours: Members receive a \$200 off on any all-inclusive package to destinations in Europe, Africa, Asia and North and South America. 800-318-3728 • www.goaheadtours.com/AFT

Hotels: Members save up to 20 percent off the best available unrestricted rate at over 6,400 participating Wyndham family hotels worldwide. 877-670-7088, AFT code: 8000000297 • www.aft.org/hotels

Extra Holidays by Wyndham: Quality vacation accommodations at over 70 resorts throughout the United States, Virgin Islands, Mexico and the Bahamas. 877-670-7088, option 4, AFT code: 8000000297 • www.aft.org/extraholidays

Endless Vacation Rentals: Endless Vacation Rentals has access, for specified periods, to approximately 200,000 vacation properties worldwide. Members of AFT receive 10 percent off the "best available rate."
877-670-7088, option 3, AFT code: 20952 • www.evrentals.com/AFT

Additional Discounts and Services

AFT Advantage: Member online-shopping and other **AFT +** programs savings. www.aft.org/members

AT&T Wireless Discount: Members can receive a discount of 15 percent on AT&T wireless plans.
800-897-7046 FAN 3508840 • www.unionplus.org/att

Online Books: **AFT +** has a partnership with highly acclaimed Powell's, the largest online unionized bookstore. www.aft.org/books

Educational Supplies: Receive FREE shipping on orders over \$75. 15 percent savings and more exclusive deals.
800-990-2312 • www.aftedsupply.com

Entertainment: Members save on movie tickets and rentals, theme parks, sightseeing and much more.
800-565-3712, Code: 744387769 • www.unionplus.org/entertainment

Flowers: Members save 20% or more on flowers, gifts and plants. 888-667-7779 • 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

Legal: A nationwide network of more than 2,000 law offices that offer free 30-minute consultations and discounted services.
888-993-8886 • www.unionplus.org/legal

Life Line Screening: Discount on screenings for stroke, vascular disease, diabetes and other diseases at convenient community-based facilities that use painless, noninvasive, advanced ultrasound. 888-683-4066 • www.lifelinescreening.com/AFT

Magazines: Members receive the lowest rates and the best customer service on magazine subscriptions.
800-729-6247 • www.buymags.com/AFT

Mary Kay Cosmetics: Use **AFT** in the comment section upon checkout to receive a 20 percent discount and FREE shipping on your order. 877-691-6360 • www.marykay.com/tzaino

Pet Insurance and Veterinary Care Savings: 866-473-7387 (insurance) or 888-789-7387 (veterinary care) • www.unionplus.org/pets

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.

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.aft.org/members



neamb.com

YOUR DEDICATION DRIVES OURS®

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1-800-637-4636

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(and Saturday 9 a.m. to 1 p.m.) ET



A Union of Professionals

AFT +

Member Benefits

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1-800-238-1133, ext. 8643

Monday – Friday 9 a.m. to 5 p.m. ET

AFT + member benefits is a password-protected members-only section of the AFT website. You can activate your account by using your membership card and going to www.aft.org/members.

Members in Florida, Minnesota, Montana or New York, a member of the Oregon School Employees Association or the West Virginia School Service Personnel Association, must use your state card to access this site. PEF members in New York must call 888-238-5646 or email membership@aft.org.

Visit neamb.com and www.aft.org/members