

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 undergo 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.

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 day, 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. 800/457-9023 www.eftours.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 and 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, sight-seeing and much more. 800/565-3712 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

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: 866/473-7387 (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.