

# CTA Member Benefits Highlights

## CTA Disaster Relief Fund – Administered by the FACT Foundation

- Special fund to provide financial assistance to CTA members who have experienced significant losses due to disasters in California
- Any CTA Active, Student or CTA/NEA-Retired member in good standing may apply.
- Grants and loans are available for members in the form of:
  - o Cash grants of \$1,000
  - o Individual interest-free loans up to \$2,000
  - o "School Site Grants" of \$500 each

## CTA Member Benefits Contact Information At A Glance

CTA Program	Provider	Contact Information
CTA Death and Dismemberment Plan	CTA Member Benefits Department	(650) 552-5200 member_benefits@cta.org
NEA Educators Employment Liability Insurance	CTA Legal Services Department	(650) 552-5425 member_benefits@cta.org
CTA Auto and Home Insurance	A+ Auto and Home Insurance Plus	(800) 800-9410 www.aplus.com
CTA Well-Baby Program	Mayo Clinic Pregnancy Advisor (to enroll/determine eligibility) CTA Member Benefits (for more information)	(800) 906-1064  (650) 552-5200 member_benefits@cta.org
CTA Financial Services	First Financial Credit Union	(800) 537-8491 www.ffcuc.org
CTA Financial Services	Provident Credit Union (available in Northern California only)	(650) 508-0300 (800) 632-4600 outside 650 www.providentcu.org
CTA Credit Card Services	MBNA America Bank, N.A.	(866) 438-6262, mention priority code EO39 www.cta.org for more information.
NEA DUES-TAB Insurance	National Education Association	(800) 637-4636 www.neamb.com/duestab
CTA Entertainment and Purchasing Discounts	TSA Special Member and Insurance Services, Inc.	(800) 537-8491 www.tsaspecialservices.com
CTA Travel Discounts	TSA Travel	(800) 570-7877 www.tsaspecialservices.com
CTA Group Life and Disability Plans	UnumProvident	(800) 282-4049 http://cta.unumprovident.com
CTA Disaster Relief Fund	FACT Office	(818) 729-8105 www.cta.org membership@cta.org
Vision Discount Program for CTA/NEA-Retired	VSP	(800) 877-7195 www.vsp.com

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 Descriptions. The benefits described herein may be modified or terminated by CTA at any time.



# CTA Member Benefits Highlights



## From the President

Dear Colleague:

CTA is a strong association today because of loyal members like you who work hard every day to support public education, despite the challenges and demands you face daily. As a member of CTA, you have the opportunity to participate in some unique member benefit programs. This 2006 issue of the "CTA Member Benefits Highlights" will introduce you to some of our enhanced member benefit programs as well as remind you of some of the special features our programs have to offer.

**If you are a new member, you are eligible for a special open enrollment opportunity. New members within the first 120 days of full-time employment may enroll in the CTA-endorsed voluntary disability plan and up to \$200,000 of voluntary life coverage with no health evidence required.**

We are especially proud of the CTA Well-Baby Program offered by Mayo Clinic Pregnancy Advisor. It is available at no additional cost to CTA members participating in the CTA-endorsed voluntary life or disability plan and who are within their 20th week of pregnancy.

Please take a moment to review this summary of all the valuable member benefits that are available to you. You will discover CTA's endorsed provider of auto and home insurance offers competitive rates and superior customer service. Enhanced coverage is available for tools used in your teaching. Most importantly, CTA's life and disability programs offer excellent coverage with affordable premiums. For your financial needs, our credit union services include special programs exclusively for members: a new member loan and a home loan program with 100 percent financing.

When you are planning vacations, check out our travel and discount programs, which provide you with exceptional discounts on hotels, rental cars, vacation planning, and other discounted offerings.

CTA values your membership. You are the true measure of our success and we thank you for supporting us.

Sincerely,

*Barbara E. Kerr*

Barbara E. Kerr  
CTA President

## Automatic Benefits

Be sure to register your beneficiary for this **free** benefit!

### CTA Death and Dismemberment Plan

- A Death Benefit of up to \$2,000
- An Accidental Death and Accidental Dismemberment Benefit of up to \$10,000
- A \$50,000 Benefit if the member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader
- A life insurance benefit that increases with each year of continuous CTA membership

### Educators Employment Liability

- Up to \$1,000,000 coverage for claims arising out of your education employment activities
- Up to \$300,000 coverage in civil rights cases
- Up to \$35,000 reimbursement of attorney fees and costs to defend employment-related criminal proceedings

### NEA DUES-TAB Insurance

- Life and Accidental Death and Dismemberment Insurance at no cost to the member
- A Death Benefit of up to \$1,000
- An Accidental Death or Dismemberment Benefit of up to \$5,000
- A \$50,000 Occupation/Association Leader Accidental Death and Dismemberment Benefit while the member was engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of Association Leader
- \$150,000 of life insurance for an unlawful homicide while on the job

## Voluntary Benefits

New members within the first 120 days of employment may enroll in the voluntary life insurance plan up to \$200,000, and/or the voluntary disability benefit plan, with no health evidence required!

### CTA Group Life Insurance Plan

Do you have adequate coverage? A good rule of thumb is to carry between five and ten times your annual take home salary. (Source: Wall Street Journal, April 12, 2006)

- Flexible, level benefit term coverage options ranging from \$25,000 to \$400,000
- Affordable premiums as low as \$1.50 per month
- Coverage available for spouse or domestic partner, and dependent children



**Gail Mendes  
President,  
United Teachers  
of Richmond:**

*"CTA's disability plan literally saved my house! No one has nine months of savings, but that's what I needed when I was out on disability for nine months. Every member needs this coverage!"*

### CTA Group Disability Insurance Plan

#### Plan Benefits Include:

- Up to 75% of your regular daily contract salary if you become totally disabled; benefits are reduced by other income.
- \$25 per work day during sick leave benefit
- Additional \$35 per calendar day for hospital stays (maximum of 60 days per period of disability)
- Long-term disability benefits available to members who participate in but have less than five years credited service with STRS or CalPERS
- Offers an appeals process through the CTA Advisory Panel on Endorsed Services

### CTA Group Disability Insurance Plan for Educational Support Professionals

- Up to 66% of your regular daily contract salary (reduced by other income)

## Member Benefits Highlights

### CTA Health Information and Well-Baby Program

Available **free** to members who participate in the CTA endorsed Voluntary Life or Disability Benefit Plan

- Provided by the CTA Economic Benefits Trust
- Participants receive at no additional cost, the *Mayo Clinic Guide to Self-Care*.

### CTA Well-Baby Program

Planning to have a baby?  
Check out CTA's Well-Baby Program.

The CTA well-baby program offers the following resources to help guide you through your pregnancy:

- Access to a Mayo Clinic Pregnancy Advisor registered nurse via phone, to assist you throughout your pregnancy and up to three months postpartum
- Access to an *Ask Mayo Clinic* 24-hour nurse line (toll-free 800-906-1064), staffed with registered nurses available for all of your questions or concerns throughout your pregnancy and up to three months postpartum
- *The Mayo Clinic Guide to a Healthy Pregnancy*, a comprehensive 600-page reference book

Provided by the CTA Economic Benefits Trust. Enrollment is acceptable through the 20th week of pregnancy (one-time late enrollment for new members who enroll within the first 120 days of employment).

### CTA Auto Insurance

- 21% rate differential between CTA member and non-member rates
- Deductible waived entirely for vandalism that occurs on or within 500 feet of school property, or while away attending a school-sponsored event
- Rated #1 in customer satisfaction by the California Department of Insurance in 2005

### CTA Home Insurance

- 24% rate differential between CTA member and non-member rates
- Additional 10% discount for home insurance if you have a combined auto and home policy
- Property you own, used primarily in teaching, is covered to \$3,000 at no additional cost, including computers.



**Brenda Hensley  
President,  
Vacaville  
Teacher's Association:**

*"A+ Auto provides excellent customer service. I was nervous about not having an office to go to. Not anymore. A+ proves you don't need a local office to make you feel taken care of."*

## Financial Services

### First Financial Credit Union

Attention first time home buyers: First Financial offers 100% financing and lower interest rates for members. First Financial also offers a special program for first time home buyers who teach or work in high priority schools!

- New member loan program
- Competitive rates on loans
- Free checking
- Free on-line banking services
- Convenient branch locations throughout Southern California
- 263 California Service Centers and over 2,000 Service Center Network branches nationwide
- Over 5,000 no-surcharge Automated Teller Machines (ATMs) throughout California



**Aisha Blanchard-Young  
Inglewood  
Teachers Association:**

*"The staff and specialists at First Financial Credit Union have eagerly and professionally found ways to meet my needs, from payroll deductions to helping my husband and I secure a business loan. We always felt welcome and appreciated, and that's why First Financial will always be #1 for our banking needs!"*

### Provident Credit Union Available in Northern California only

Provident's Accumulator Savings Plan: This savings plan will give members who are on a 10-month pay schedule an extra paycheck in the summer!

- Competitive rates on loans
- Free checking account with direct deposit of your payroll
- Competitive rates on savings accounts and term-share certificates
- Interest-free strike loans
- Free telephone, on-line access to accounts and on-line bill payments
- Convenient locations throughout Northern California including 261 California Service Centers and over 1,400 Service Center Network branches nationwide
- Over 19,000 no-surcharge Automatic Teller Machines (ATMs) nationwide

### CTA Credit Card Program Provided by MBNA

- Low introductory APR
- No annual fee
- Credit line up to \$100,000 for eligible *Platinum Plus®* card holders
- 24-hour customer service and fraud protection
- Special travel, cash and merchandise rewards program
- New American Express partnership

### Free Vision Discount Program for CTA/NEA-Retired Members

- Provided by the CTA Economic Benefits Trust
- Available to members of CTA/NEA-Retired
- Discount program available from Vision Service Plan (VSP) participating providers only
- WellVision Access Plan discount program includes:
  - Eye Exam - 20% discount off the member doctor's usual and customary fee
  - Frames and Lenses - 20% discount off the member doctor's usual and customary fee
  - Contact Lenses - 15% discount off the member doctor's usual and customary fee

### CTA Travel, Entertainment and Purchasing Discounts

- Discounts on movie tickets and amusement park entrance fees
- Discount auto purchasing program
- Discounts on vacations, cruises, tours and rental cars

In order to keep informed about CTA Member Benefit programs and services, visit [www.cta.org](http://www.cta.org).



**David Hernandez  
CTA Board  
of Directors:**

*"Buying a new vehicle was a big decision, but I knew I could count on Provident Credit Union to pre-approve my loan and answer all of my questions quickly. I came away from this experience a better consumer, and will definitely use Provident Credit Union in the future!"*

## Member Benefits Highlights