



Get the Most out of Your NEA Membership

NEA Member Benefits offers a variety of insider benefits designed to help members at any stage of life. Here are some of these essentials, from travel discounts and budget tips to retirement and insurance products and more — **think of them as your exclusive member toolkit.**

PERSONAL FINANCE

We want to help you meet your financial goals. Take the **Are You Financially Fit?** quiz, get insights about credit and debt consolidation and find creative ways to **Survive the Summer Paycheck Gap.**

Consolidate Debt Today: Take advantage of no processing fees and low, competitive rates with the NEA Personal Loan¹

Our Lowest-Rate Card: Save on interest charges with the NEA RateSmart[®] Card.²

Earn Rewards With Every Purchase: Choose a card that earns cash back with the NEA[®] Customized Cash Rewards Credit Card.²

Put Your Money to Work: Discover a unique combination of banking and investing with an NEA Smart Money Account.

Find these financial insights and more at neamb.com/financetips

LIFE INSURANCE PROTECTION

The thought of life insurance may seem daunting, but at NEA Member Benefits, we offer the tools and advice to make getting the right life insurance easy. Our **Insurance Calculators** can help you estimate the amount of coverage you may need. Plus, put your knowledge to the test by reading the **6 Myths About Life Insurance.**

Help Protect Those You Love: Choose from a range of quality life insurance plans, all at member-only group rates.³

Find these planning tips and additional information at neamb.com/lifeprotection

TRAVEL & VACATIONS

Make the most of your time away — check out these **8 Little-Known Vacation Deals for Teachers.** Then, read **Find Tons of Fun at Free Attractions in Top U.S. Cities** to help you see the sights while making your vacation dollars go even further.

Plan Your Perfect Getaway: Use NEA Travel to book hotels, car rentals, airfare, resorts, guided tours and cruises at amazing low prices.

Find these travel tips and more at neamb.com/travelplans

YOUR HOME

School may be your second home, but NEA is here to help you take care of your first one, too. If you're just starting out, know the **5 Things Not to Do Before Applying for a Home Loan.** Already a homeowner? Be sure you have the **Right Homeowner's Insurance** to protect your property.

Save an Average of \$423 per Year: Members save big with NEA[®] Auto & Home Insurance provided by California Casualty.⁴

Find these home tips and other ideas at neamb.com/homesavings

YOUR CAR

When it's time to buy and insure a vehicle, we offer options with educators in mind. See **Why Our Auto Insurance Is Different.** If you do your homework, you may be able to earn extra credit ... in the form of savings.

Car Buying and Selling Made Easy: With the NEA[®] Auto Buying Program, members get upfront price offers online plus an instant cash offer on your current vehicle.

Find these auto insights and more at neamb.com/autosavings

EVERYDAY DISCOUNTS

You work hard for your money, so we work to help you save it. That's why we offer a variety of ways to stretch your dollar. Try **Your Month-by-Month Smart Shopping Guide** and get helpful money-saving tips each month.

Find the Best Deals: The NEA Discount Marketplace includes exclusive online shopping deals on everything from dining certificates and clothing to housewares and electronics.

NEW **Discounted Access to Entertainment:** The NEA Discount Tickets Program helps members save up to 40% on tickets to theme parks, local attractions, Broadway shows, concerts, sporting events, ski resorts and more.

Save on Office Products: Save up to 75% on office furniture, supplies, electronics and more with the NEA Office Depot/OfficeMax Discount Program.

Find these discounts and more at neamb.com/discountdeals



STUDENT LOAN DEBT

If you're weighed down by massive school loans, find out: **Are You Eligible for Student Loan Forgiveness?** See if relief might be in your future. For more help, learn the **4 Things Educators Need to Know About Student Loans.**

Take Control of Your Student Debt: The NEA Student Debt Navigator powered by Savi can help you determine your eligibility for student loan forgiveness, potential savings and more.

Find these student debt tips and more at neamb.com/resolve-student-loans

PAYING FOR COLLEGE

Before you make difficult choices about paying for college, read **Student Loans: What to Know Before You Borrow.**

Fund Your Education: The NEA Student Loan Program provides undergraduate, graduate and parent loans as well as perks such as flexible payment options.

Find these financial tips and more at neamb.com/collegeloans

RETIREMENT PLANNING

Being in education comes with unique considerations regarding retirement. Consult **An Educator's Guide to Retirement Income Planning** for an overview on your options. And, since educators retire earlier, on average, than other professionals, planning earlier is better — learn **Why You Should Start Saving Early.**

Manage Retirement Savings & Income: Plan with the NEA Retirement Program. There are a variety of options that can help you protect retirement savings or create a reliable income stream.

Prepare for Extended Care Needs: The NEA Long-Term Care Program⁵ can help you and your family avoid the serious financial consequences of needing extended care.

Find these ideas for retirement and more at neamb.com/retirementsavings

FAMILY & WELLNESS

We know keeping your family healthy can be a big task in itself — that's why we offer a well-rounded approach that involves everything from learning the **6 Injuries and Illnesses Covered by NEA Income Protection** to considering **5 Smart Reasons to Buy Pet Insurance.**

Supplement Your Coverage: The NEA[®] Group Hospital Income Insurance Plan provides daily cash benefits in addition to any other health insurance you may have.

Get the Care You Need: The NEA Mental Health Program can provide clinically-validated tools for stress, anxiety, depression or whatever you're going through.

Find these wellness ideas and more at neamb.com/family-health

LIVING IN RETIREMENT

We offer a number of resources and benefits to support you in retirement, including answers to questions like **Can Pensioned Educators Collect Social Security?**

Protect Your Sight and Smile: Get affordable access to dental and vision care with the NEA[®] Dental and Vision Insurance Program.⁶

Help Cover What Medicare Doesn't: The NEA[®] Retiree Health Program (to supplement Medicare) has options at member-only group rates and no provider lists.^{7,8}

Find these retirement tips and more at neamb.com/retirement-resources

STAY IN THE KNOW

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

1. Unlock the full potential of your member benefits by registering on the site.
2. Name a beneficiary for your no-cost-to-you NEA[®] Complimentary Life Insurance³ coverage to let us know where you want your benefits to go.
3. Sign up for NEA Travel to browse deals on car rentals, hotels, resorts, cruises and more. Receive \$500 Travel Dollars⁹ the first time you use it.
4. Try the NEA Student Debt Navigator powered by Savi and find out how much you could save on your student loans.
5. Subscribe to free newsletters filled with helpful tips and solutions.
6. Follow us on social: [@NEAMemberBenefits](https://www.facebook.com/NEAMemberBenefits) on Facebook [@NEABenefits](https://twitter.com/NEABenefits) on Twitter

Estos materiales también están disponibles en español. También puede hablar con un representante de servicios para miembros que hable español. Nuestros representantes están capacitados para responder en su idioma cualquier duda que tenga sobre los programas y servicios disponibles como miembro de la NEA.

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.

¹Applications and other important information may be available in English only. ²For information about the rates, fees, other costs and benefits associated with the use of these credit cards, please visit us online at www.neamb.com/finance/credit-cards. These credit card programs are issued and administered by Bank of America, N.A. ³NEA Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. 1057233-00001-00. ⁴The NEA[®] Auto & Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. ⁵LTIC Partner's, LLC, (LTIC 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. ⁶NEA Dental and Vision Insurance Program is 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 PO Box 1596, Indianapolis, IN 46206. Dental and vision products may not be available in all states or jurisdictions. ⁷Provided by the NEA Members Insurance Trust. ⁸Your rate depends on your particular circumstances; not all members will save. ⁹Travel Dollars not applicable to air fare. You will receive \$100 Travel Dollars once you complete the flight.