

Can OEA member *really* save more money than dues cost using NEA Member Benefits? Guy Kendall-Freas, Affiliate Relations Specialist from NEA Member Benefits tells us how they can.

Let's start with a freebie, the NEA Complimentary Life Insurance Program. It is provided at absolutely no cost to all active members and pays a benefit depending on the nature of a member's death. If a member's death is from natural causes, the benefit is \$1,000. If the member's death is due to an accident or if a member suffers a dismemberment (loss of a hand, foot or eye), the benefit is \$1,000 for each year of continuous membership up to \$5,000. If an accidental death or dismemberment occurs while on the job or while involved in Association activity, the benefit is \$50,000. And finally, if a member's death is a result of unlawful homicide on the job, the benefit is \$150,000. While most claims are paid at the lower benefit amounts, remember that this benefit is provided at absolutely no cost, ever.

The NEA Introductory Life Insurance Plan is provided to every "new" member at no cost for the first year. (A "new" member is an active member who has not been an active member during the previous five years.) The death benefit is \$15,000 and the member has the opportunity to continue the coverage after the first year at a very nominal cost WITH NO UNDERWRITING, so the member cannot be declined for any health issue. This can be very important for some members whose health might make them otherwise uninsurable. Depending on one's age, a \$15,000 life insurance policy on the broad market would cost \$42/mo for a male non-smoker and about \$35/mo for a female non-smoker. So, even after the first year, members who choose to continue this coverage can do so at about half the cost of a comparable policy and coverage is guaranteed.

The NEA Members Insurance Trust offers members other great deals on life insurance. One of the most popular is the Accidental Death and Dismemberment Plan which can cover the member as well as a spouse and dependent children for one low premium of \$19 a year (\$24 for ages 60-79 and \$48 a year for members age 80 and older). Yes, \$19 a year provides \$100,000 of coverage for a member if their accidental death occurs while riding in a vehicle of public conveyance and \$30,000 for any other accidental death or dismemberment. But many members choose more coverage and can get 2, 3 or 4 times the benefit for another \$19 a year for each increase.

Another one of the NEA Member Benefits Programs likely to save members a lot of money is the NEA Auto & Home insurance Program provided by California Casualty. While you may not have ever heard of California Casualty, they've been around for over 100 years. A small, family-owned company, they specialize in providing insurance to education employees, police and firefighters nurses and other groups of American heroes. NEA members are a pretty conservative risk group for insurance companies and because of that, rates are very, very competitive with the average member savings around \$423 a year, there are many OEA members, especially those with ten drivers, who have saved over \$1,000 a year. In addition, they offer special benefits exclusively for OEA members including \$1,000 of coverage on your pet if injured while in your car, a waiver of your deductible for damage done while you're at work or within 500 feet of a school, worksite or school-sponsored or Association event – like an away game where your bumper sticker tells you are from the winning school, and someone takes out your school's victory on your car. But all that means nothing if they don't handle claims well. And that's where they shine brightest. If you have trouble with another driver's insurance company, you don't have to fight; they handle your claim and will subrogate with the other company, allowing you to get your car repaired and returned much faster. With homeowners' insurance, additional benefits include \$3,000 of coverage for your personal property at work, \$500 of coverage for loss of money or goods in

your possession for a school fundraiser, free identity theft defense, Educator Excess Liability Protection in an amount equal to your personal liability limit, and more.

When it comes to saving money, NEA Member Benefits offers a personal banking option, the NEA Smart Money Program, a Federally-insured mobile bank account that pays 0.55% APY—that's 18x the national average for a checking account! Plus, you have the option to connect your bank account with two simple, low-risk investment options that offer an even higher return. No minimum account balance, no overdraft fees nor monthly fees and free access to your money at over 55,000 ATMs nationwide.

For long term savings, like retirement savings, the NEA Retirement Program offers many options, including DirectInvest®, a self-directed, web-based account for the do-it-yourselfer with some of the lowest fees available anywhere in addition to other 403(b), 457, traditional and Roth IRAs, fixed and variable annuities and a post-employment healthcare savings account. So many options and the assistance of eight, very elite NEA Retirement Specialists specifically chosen for their dedication and commitment to OEA members. With the NEA Retirement Program, OEA members can be confident in their retirement security.

But sometimes it's the little things that matter and add up. NEA member Benefits provides OEA members with access to over 4,000 merchants and hundreds of thousands of items at a discount. The savings can be amazing. Let's start with the NEA Auto Buying Program. Guy shares that he has purchased 5 new vehicles now using the program and each time has saved between \$3,200 and \$6,800. With a nationwide network of dealerships offering every available make and model as well as quality used vehicles, OEA members can do their tire kicking on-line and always see the bottom-line cost for any vehicle as well as what others have paid for comparison. Once you found the vehicle you're interested in, you print the price page and set an appointment at the dealership. Upon arrival at the dealership, your vehicle should be prepped and ready for your inspection and test drive, though many dealers will bring the vehicle to you, saving you time and gas. Since the price has been disclosed right up front, finalizing the deal is easy and often what takes the longest is explaining to the salesperson how you were able to get that price! If you've bought a new vehicle, you'll get two more NEA exclusive benefits: 1) Should your vehicle need some repair that costs you, you can be reimbursed up to \$500 on two occasions in the first year of ownership and if you have an insurance deductible, you can be reimbursed for that up to \$500 on two occasions during the first year. That's an additional potential savings of up to \$2,000!

Many OEA members find savings with the NEA Hearing Aid Discount Program where you can save up to 20-50% on a high-tech pair for you and your adult family members—including your parents. That's an average savings of about \$2,000 on any of the 30 some makes and models of devices through any of over 1,100 providers nationwide. The hearing exam, programming, delivery and fitting, adjustments and follow-up services are all included with your purchase, as is a free 45-day trial period, full factory warranty and accidental loss and damage coverage, and a year supply of batteries with an approximate value of \$300.

With the NEA OfficeMax/Office Depot Discount, OEA members get up to 75% off thousands of items, either online or in store. Save on school and home office supplies; electronics and software; printing, laminating and binding; furniture; cleaning supplies and more with free next day shipping on purchases of \$30 or more and the lowest available prices – guaranteed!

OEA members work hard and deserve savings on their fun and relaxation activities. So, whether you're headed to your local movie theater, a big game, Disney World or Broadway, the NEA Discount Tickets Program gives you discounted access to entertainment you're sure to enjoy. With up to 40% savings on admission to amusement and water parks, including Disney Resorts and Universal Studios; Access high-demand concerts and major events; live entertainment tickets, including local, Broadway, Las Vegas attractions, and sports events; and discounts on local movie tickets good for any show on any day and time which never expire; weekends, holidays and summer breaks may never be the same again.

When it comes to providing a way for members to save money on their everyday purchases, NEA Member Benefits really comes through. First, there's the NEA Easy Pay Program through which members can shop online from over 50,000 products from top manufacturers such as Apple, LG, KitchenAid, Tempur-Pedic and Kate Spade and save with member-only pricing and special flash sales. Best of all, members pay in installments over 6, 12 or 18 months with no interest, fees or credit check.

And then there's the NEA Discount Marketplace by Rakuten, that enables members to earn Cash Back and find deep discounts when you shop at over 3,500 stores online, including eBay! In addition to all the great savings and Cash Back offers available on Rakuten, NEA members will have access to up to five exclusive offers per month that are available only through the NEA Discount Marketplace and will earn a \$10 WELCOME BONUS after spending \$25 or more at any qualifying Rakuten store. The savings and earning potential can easily make OEA membership pay.

When you consider all the benefits and protections that OEA membership provides – the NEA Educators Employment Liability Insurance providing up to \$3 million in legal defense for actions against you in the course of your education employment, payment of up to \$1 million for damages assessed against you in civil actions other than civil rights violations, payment of up to \$300,000 worth of defense, settlement or judgments and other supplementary payments for proceedings concerning Civil Rights, reimbursement for attorney fees and other legal costs up to \$35,000 if you are charged with violating a criminal statute in what otherwise would be within the course and scope of your educational employment activities, and you are exonerated of all charges by a court of law or all charges are withdrawn or dismissed; the OEA legal services plan, the OEA Attorney Referral Program, contract bargaining and enforcement, grievance advocacy, legislative services and more along with the savings opportunities provided by NEA Member Benefits, then ***OEA membership doesn't cost; it pays!***

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