

NEA Member Benefits: Programs & Services

Helping members make smart financial decisions.

INVESTMENT PROGRAMS

Planning for retirement

Tax Deferred Retirement Savings Program — Build a retirement nest egg with annuity and mutual fund investment programs designed especially for NEA members.

CONSUMER DISCOUNTS

Enjoying exclusive discounts

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

NEA Magazine Service® — Save up to 85% off the cover price of over 900 popular magazines.

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

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.

NEA Click & Save® — Save online at hundreds of your favorite stores.

SmileMakers — Save an additional 5% on your classroom supplies, plus free shipping on stocked items.

NEA Hearing Aid Savings Plan — Special discounts for members and their families.

NEA Vision and Prescription Savings Plan — Discounts on vision needs and prescriptions.

NEA Long Distance — Get rates as low as 3.9¢ per minute on state-to-state calls. No monthly fees.

NEA ID Theft Protection Program — Protection for you and your family members.

Nolo Legal — Get a 5% discount from the leading publisher of self-help legal publications, software and forms.

Costco Wholesale — special savings for members and their families.

Jenny Craig — NEA members and their eligible dependents can save with Jenny Craig.

Weekly Reader — Special savings on classroom magazines.

*Provided by the NEA Members Insurance Trust.®Note: Some programs are not available in all states.

**You may contact the issuer and administrator of this program, FIA Card Services, N.A., to request specific information about the costs associated with these credit cards by calling 1-800-468-7632 or writing to P.O. Box 15020, Wilmington, DE 19850. Certain restrictions apply. WorldPoints® is a trademark of FIA Card Services, N.A.

†Upon approval, the issuer will establish your credit line between \$3,000 and \$35,000 based on creditworthiness.

††The issuer may prohibit the use of an NEA Personal Loan account to pay off or pay down any account issued by FIA Card Services, N.A.

For more information, call toll free:

1-800-637-4636

Monday-Friday, 8 a.m. to 8 p.m.

(or Saturday, 9 a.m. to 1 p.m.) ET.

Spanish-speaking representatives available.

NEA MEMBER BENEFITS WEB SITE: neamb.com

Consumer resources, just a click away

Everything members need to know about NEA Member Benefits programs and services. The site includes consumer resources such as financial articles and educational videos, and a tools & tips section featuring useful financial calculators and tips on saving money. Members can also register to win Free monthly giveaways.

Free NEA Member Education Guides Easy-to-follow, practical guides providing important financial information, strategies and tips. The guides cover critical topics affecting members' lives — from the ins-and-outs of managing credit to understanding insurance and Medicare, to building financial security.

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INSURANCE PROGRAMS

Protecting families from the unexpected

NEA Complimentary Life InsuranceSM* (formerly known as NEA DUES-TAB[®] Insurance) — Up to \$1,000 of life insurance coverage at no cost to eligible members, up to \$5,000 of AD&D Insurance, \$50,000 of accidental death and dismemberment insurance while on the job or serving as an Association leader, and a \$150,000 benefit for death due to unlawful homicide while on the job.

NEA Introductory Term Life Insurance* — \$15,000 of term life insurance provided to eligible new members at no-cost for 12 months.

NEA Group Term Life Insurance Plan* — Economical decreasing term life insurance protection of up to \$300,000 for NEA members and their families. Dependent coverage also available. No medical exam required.

NEA AD&D Insurance Plan* — You can cover your entire family with accidental death and dismemberment insurance. You can choose from plans with rates starting at \$19 per year and coverage options for up to \$520,000.

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 Guaranteed Issue Life Plan* — For NEA members and their spouses ages 45 and over. No medical exam. Pre-existing conditions accepted.

NEA Level Premium Group Term Life Insurance Plan* — Coverage amounts of \$50,000 to \$300,000 are available for 10-year and 20-year terms. Premiums won't increase and benefits won't decrease for the entire term. No medical exam required.

NEA Preferred Term Life Plan* — A level premium/level benefit for 10, 15, or 20-year term life insurance with options up to \$1,000,000.

NEA Hospital Care Insurance Plan — Two options to help you pay the "extra" expenses associated with a hospital stay and the recovery period afterwards.

NEA Income Protection[®] Plan — Helps replace your income if you are out of work due to illness or injury.

NEA Long-Term Care Insurance Program — Provides financial support in paying for necessary long-term care services like nursing home, home health care, and assisted living care.

NEA Medicare Supplement Program — Coverage for hospital and medical expenses not covered by Medicare after age 65.

NEA Members Auto & Home Insurance Program[®] — An auto and home insurance program designed to meet the needs of NEA members, with exclusive low member rates and excellent benefits.

NEA Homeowners[®] Insurance — Inflation-proof protection for owners and renters at school and at home. Features a deductible that decreases if no claims are made and unique, member-only benefits.

FINANCIAL SERVICES

Managing money wisely

NEA Credit Card Program^{®}** — Exceptional benefits exclusive to NEA members with the NEA[®] Credit Card with WorldPoints[®] rewards. Benefits to members include no annual fee, low introductory Annual Percentage Rate (APR) offers, and competitive variable APRs on purchases. The NEA Credit Card with WorldPoints rewards also offers choice of travel, merchandise, and cash rewards.

NEA-Sponsored Money Market Account[®] — Offers competitive yields with easy access to your funds. FDIC-insured up to the maximum allowed by law. Member FDIC.

NEA-Sponsored CD[®] — Offers competitive yields. FDIC-insured up to the maximum allowed by law. Terms from 3 to 120 months. Member FDIC.

NEA Personal Loan[®] — Apply for a competitive rate, no collateral loan with credit lines from \$3,000 to \$35,000[†]. Use the money for almost any purpose — bill consolidation^{††}, educational expenses or home improvements.

NEA Home Financing Program[®] — Get a new mortgage, refinance, or take out a home equity loan. Competitive rates, superior service, a quick application, and a decision within minutes. \$200 gift card with new mortgages and refinances.

NEA National Board Certification Loan[®] — A low cost loan designed to help cover the assessment fee for National Board Certification.