

CTA Member Benefits Highlights

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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
- CTA members can contribute through payroll deduction and their contributions are tax-deductible
- Any CTA Active, Student or CTA/NEA Retired member in good standing may apply
- Grants and loans are available for members who are:
 - a) Residents in any city or county declared a natural disaster by the State of California; or
 - b) Residents of a dwelling declared unsafe to occupy by city or county officials due to a disaster, with such declaration free of negligence on the part of the member.
 - c) Educators at a school site where the member, student(s) and/or the site have been impacted by recent fires; this "School Site Grant" is to help allay the costs of materials loss (grants only).
- Cash grants of \$1,000
- Individual interest-free loans up to \$2,000
- The "School Site Grants" are available at \$500 each

Applications are available through your Regional Resource Center or the FACT Foundation office (818) 729-8105. Additional information is available at: www.cta.org.

To obtain a payroll deduction form, contact the CTA Membership Department at (650) 552-5278 or e-mail membership@cta.org.

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 Description. This Benefits Highlights is effective September 1, 2005. The benefits described herein may be modified or terminated by CTA at any time.

Your Contact Information At A Glance

CTA Program	Provider	Telephone Number
CTA Death and Dismemberment Plan	CTA Member Benefits Department	(650) 552-5200
NEA Educators Employment Liability Insurance	CTA Legal Services Department	(650) 552-5425
CTA Auto and Home Insurance	A+ Auto and Home Insurance Plus	(800) 800-9410
CTA Well-Baby Program	Mayo Clinic Pregnancy Advisor	(800) 906-1064
CTA Financial Services	First Financial Credit Union	(800) 537-8491
CTA Financial Services	Provident Credit Union (available in Northern California only)	(650) 508-0300 (800) 632-4600 outside 650
CTA Credit Card Services	MBNA America Bank, N. A.	(866) 438-6262
NEA Dues-Tab	National Education Association	(800) 637-4636
CTA Entertainment and Purchasing Discounts	TSA Special Member and Insurance Services, Inc.	(800) 537-8491
CTA Travel Discounts	TSA Travel	(800) 570-7877
CTA Group Life and Disability Plans	UnumProvident	(800) 282-4049
CTA Disaster Relief Fund	FACT Office	(818) 729-8105

EFFECTIVE SEPTEMBER 2005

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From the President

Dear Colleague:

As a member of CTA, you have the opportunity to participate in some unique member benefit programs. This 2005 Fall issue of the CTA Member Benefits Highlights will introduce you to some of our new and enhanced member benefit programs as well as remind you of some of the special features our programs offer.

For example, we are pleased to announce that we have enriched our CTA Well-Baby Program. Offered by Mayo Clinic Pregnancy Advisor, this program 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. Furthermore, if you are a new educator, you are eligible for a special open enrollment opportunity. **New educators 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.**

Please take a moment to review this summary of the valuable member benefits that are available to you. CTA believes in offering value for your membership. Our member benefit programs are designed to give you and your family peace of mind.

We would also appreciate hearing from you. Please let us know what additional programs you would like CTA to consider offering by sending us an e-mail at member_benefits@cta.org. For more information, visit our website at www.cta.org or call Member Benefits at 650-552-5200.

CTA values your membership and thanks you for your support.

Sincerely,

Barbara E. Kerr
CTA President

Automatic Benefits

CTA Death and Dismemberment Plan

- Death Benefit up to \$2,000
- Accidental Death and Accidental Dismemberment Benefit up to \$10,000
- \$50,000 Occupation/Association Leader Accidental Death and Accidental Dismemberment Benefit
- Provided by the CTA Economic Benefits Trust

For more information or to request a beneficiary registration form, call the CTA Risk Management and Member Benefits Department at (650) 552-5200 or e-mail member_benefits@cta.org.

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

For more information, call the CTA Legal Department at (650) 552-5425.

NEA Dues-Tab

- Death benefit up to \$1,000
- Accidental Death and Dismemberment benefit up to \$5,000
- A \$50,000 Occupation/Association Leader Accidental Death and Dismemberment benefit
- Effective February 6, 2001, if death is caused by an unlawful homicide which occurs while the eligible member is engaged in any activity which is in the express or implied terms of an eligible member's occupation, the benefit payable is \$150,000 instead of \$50,000

For more information or to request a beneficiary registration form, call the NEA Member Benefits Department at (800) 637-4636.



Voluntary Benefits

CTA Group Life Insurance Plan

- Available to CTA members actively employed by a California school (you must maintain your CTA membership and employment status to continue coverage)
- Flexible, level benefit term coverage options ranging from \$25,000 to \$400,000
- Affordable premiums as low as \$1.50 a month
- Accidental Death and Dismemberment coverage
- Optional spouse or domestic partner and dependent coverage available
- Offers an appeals process through the CTA Advisory Panel on Endorsed Services

CTA Group Disability Insurance Plan

- Available to CTA members working 15 hours or more per week with an annual contract

The plan features a waiting period of only seven consecutive working days or 30 calendar days, whichever is less. Once satisfied, plan benefits include:

- Up to 75% of your regular daily contract salary if you become totally disabled (may include extra duty pay such as summer school or coaching pay); 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)
- Pre-existing conditions are covered after you have completed 10 consecutive days of required attendance following coverage effective date
- Long-term disability benefits up to 50% of regular monthly contract salary to at least age 65 for members with less than five years credited service with STRS
- Offers an appeals process through the CTA Advisory Panel on Endorsed Services

Members have two open enrollment opportunities with guaranteed issue coverage for the CTA Disability and Life Insurance Plans. There are no health questions required for the following situations:

- 1) As a new teacher, during the first 120 days of full-time employment (up to \$200,000 for life insurance), or
- 2) During a successful enrollment campaign conducted by your chapter (must meet a target enrollment number). For life enrollment campaigns, the guarantee issue amount is determined by a combination of factors. Your chapter's enrollment materials will provide the specific guarantee issue level offered and target number required.

Of course, you can apply for coverage at anytime, and your application will be subject to health evidence underwriting and insurance company approval. Benefits are subject to plan limitations and exclusions.

For more information or to apply for the CTA Group Life or Disability Insurance, please call UnumProvident at (800) 282-4049.

CTA Health Information and Well-Baby Program

- Provided by the CTA Economic Benefits Trust
- Bonus benefit for CTA members participating in the CTA endorsed voluntary life or disability plan
- Participants receive at no additional cost the Mayo Clinic Guide to Self-Care. This 300-page reference guide covers over 150 common health conditions and is specifically designed to help prevent illness and identify health problems before they become serious

CTA Well-Baby Program

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

- A Mayo Clinic Pregnancy Advisor registered nurse via phone, to assist you throughout your pregnancy and up to three months postpartum
- 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 to inform, reassure and educate you on how to have a healthy pregnancy
- A Growth Chart and Pregnancy Calculator to help get your pregnancy off to a healthy start
- A Hospital to Home VHS or DVD to help moms-to-be take care of themselves and their baby after delivery

Provided by the CTA Economic Benefits Trust, at no additional cost, the Well-Baby Program is available to CTA members participating in the CTA Voluntary Life or Disability Plan. To maximize your benefits under the program, we encourage you to enroll within your first trimester (however, enrollment is acceptable through the 20th week of pregnancy)

To enroll in the CTA well-baby program, call toll-free (800) 906-1064. For more information, please call the CTA Risk Management and Member Benefits Department at (650) 552-5200 or e-mail member_benefits@cta.org.

CTA Auto Insurance

- 22% rate differential between CTA member and non-member rates
- Additional discounts for new and current policyholders
- Superior customer service

CTA Home Insurance

- 10% rate differential between CTA member and non-member rates
- 10% additional discount if auto is covered
- Provides coverage for personal property in the classroom at no additional cost

For more information about the CTA Auto and Home Insurance Program, call A+ Auto and Home Insurance Plus (managed by California Casualty) at (800) 800-9410 or visit their website at www.aplus.com.

CTA Financial Services

First Financial Credit Union

- New teacher loan program
- Interest-free strike loans
- First time home buyer loan program
- Competitive rates on auto, home and personal loans
- Free checking (no direct deposit or minimum balance requirements) and competitive rates on savings, money market and certificates of deposit
- High Yield Summer Savers account
- Summer Skips program
- Free on-line banking, bill payment, *eStatements* and check images
- Free 24-hour telephone banking
- Convenient branch locations throughout Southern California
- Over 180 California Service Centers and over 1,400 Service Center Network branches nationwide
- Over 3,600 no-surcharge Automated Teller Machines (ATMs) throughout California. Deposits are insured up to \$100,000 per vesting by the National Credit Union Share Insurance Fund (NCUSIF), a federal agency; some deposits may have an additional \$250,000 of share insurance from American Share Insurance (ASI), a private deposit insurer. For more information, call First Financial Credit Union toll-free at (800) 537-8491 or visit their website at www.ffcuc.org. First Financial is an Equal Housing Lender.

Provident Credit Union – Available in Northern California only

- Low rates on auto, recreational vehicle, and motorcycle loans
- Competitive rates on home mortgages, equity lines of credit and personal loans
- Special Accumulator Savings Plan designed especially for CTA members on a 10 month pay schedule
- 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
- Deposits federally insured to \$100,000 by the National Credit Union Administration
- Convenient locations throughout Northern California including over 180 California Service Centers and over 1,400 Service Center Network branches nationwide
- Over 19,000 no-surcharge Automatic Teller Machines (ATMs) nationwide

For more information, call Provident Credit Union at (650) 508-0300 or toll-free at (800) 632-4600 or visit their website at www.providentcu.org.

CTA Credit Card Program

- 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
- Offers supplemental auto rental collision damage deductible coverage
- Provides purchase protection against theft and damage for eligible purchases for Platinum Plus® cardholders
- Secure on-line account access for bill payment services, review account activity and more
- No liability for lost or stolen cards
- Free additional cards for family members
- New American Express partnership

For more information about the rates, fees, other costs, and benefits associated with the use of the CTA credit card, or to apply for a card, visit our website at www.cta.org or call MBNA at (866) 438-6262 and mention priority code E039. TTY users, call toll free (800) 833-6262.

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:
 - a) Eye Exam - 20% discount off the member doctor's usual and customary fee
 - b) Frames and Lenses - 20% discount off the member doctor's usual and customary fee
 - c) Contact Lenses - 15% discount off the member doctor's usual and customary fee

For more information, please call VSP at (800) 877-7195 or visit their website at www.vsp.com

CTA Travel, Entertainment and Purchasing Discounts

- Discounts on movie tickets and amusement park entrance fees
- Discounts on new and used cars through the auto purchasing program
- Discounts on vacations, cruises, tours and rental cars

For more information about special travel offers, call TSA Travel at (800) 570-7877, or for more information about entertainment and purchasing discounts, call TSA Special Member & Insurance Services, Inc. at (800) 537-8491 or visit their website at www.tsaspecialservices.com.

In order to keep informed about CTA Member Benefit programs and services, visit www.cta.org.