

CTA Advisory Panel on Endorsed Services



A unique benefit of being a member of the California Teachers Association and participating in a CTA-endorsed program is the right to have your concerns regarding that program reviewed by the CTA Advisory Panel on Endorsed Services.

The Panel, which is an advisory committee of the CTA Board of Directors, is responsible for ensuring that CTA members who have complaints with a CTA-endorsed company will have a prompt, fair and impartial review of their concerns.



Benefit options for all your needs



June 2004

ADVPNL0604

CTA Advisory Panel *on Endorsed Services*



CTA Member Benefits



Benefit options for all your needs

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Why do I need this service?

This service is very important. It is a no-cost benefit and it allows CTA members the right to have their concerns and/or problems with a CTA-endorsed provider formally reviewed by the Advisory Panel on Endorsed Services. The Panel will recommend a solution to your complaint, which is binding to the company.*

What is the composition of the Advisory Panel?

The Panel consists of ten CTA members appointed by the CTA Board of Directors.

How do I file a complaint?

Complete the CTA Advisory Panel Complaint Review Request Form and submit it to the CTA Risk Management and Member Benefits Department in Burlingame.

Complaint forms are available through the CTA Regional Resource Centers and at the CTA Risk Management and Member Benefits Department in Burlingame at (650) 552-5200.

When do I file my complaint?

If you are unable to resolve your differences with the CTA-endorsed provider, immediately request a complaint form from the CTA Risk Management and Member Benefits Department.

The Panel generally meets four times a year. In order to respond to your issues, the CTA Risk Management and Member Benefits Department must receive your written complaint form at least five business days before the Panel meeting. Complaint forms received after this deadline will be scheduled for hearing at the next scheduled meeting.

What happens once my complaint is filed?

The CTA Risk Management and Member Benefits staff will immediately attempt to resolve your concerns with the CTA-endorsed provider. If the staff is unable to satisfy your needs, the Panel will review your complaint at its next scheduled meeting.

What are the processes involved in the Panel's review and recommendation?

Prior to the meeting, the Panel will receive copies of the documentation that you and the CTA-endorsed company have submitted. At the meeting, the Panel will review all the facts, receive testimony, and/or seek clarification and additional information.

You have the option of either making a personal appearance at the meeting to communicate your concerns directly to the Panel members or you may have the CTA Risk Management and Member Benefits Department staff advocate your position for you.

After all the information is reviewed, the Panel will evaluate the merits of your complaint and make a recommendation to either:

- (1) sustain your position,
- (2) sustain the company, or
- (3) recommend a compromise solution.

Who are the CTA-endorsed companies?

- (a) A+ Auto and Home Insurance Plus (managed by California Casualty) for auto and home insurance
- (b) UnumProvident for group life and disability insurance
- (c) TSA Special Member and Insurance Services, Inc. for travel, entertainment and discount services
- (d) First Financial Credit Union for financial services*
- (e) Provident Credit Union for financial services (available in Northern California only)*
- (f) MBNA for credit card services*

**Issues regarding the credit unions or credit card provider are advisory only and are not binding on such providers.*

For more information on this service, contact the staff of the CTA Risk Management and Member Benefits Department at:

Address: P.O. Box 921
Burlingame, CA 94011-0921
Phone: (650) 552-5200
Fax: (650) 552-5014
E-mail: member_benefits@cta.org