



CAIFORNIA TEACHERS ASSOCIATION
RISK MANAGEMENT AND MEMBER BENEFITS DEPT.
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BURLINGAME, CA 94011-9853

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**RISK MANAGEMENT
AND MEMBER BENEFITS**



Please Send Me More Information

YES, I would like information about the following:

- CTA Death and Dismemberment Plan
D&DBRO0603
- CTA/NEA Educators Employment Liability
CC-EOOCA1 (9/05)
- CTA/NEA Association Professional Liability
1185-AMI (9/04)
- CTA Group Life and Disability Plans
CU-1811 (11/04)
- CTA Healthcare Consumer Guide
HLTHCAREGD (01/05)
- CTA Auto Insurance Program
AUTOBRO0402
- CTA Credit Union Services
FCUBRO0603
- CTA Travel, Entertainment and Purchasing
BUYGUI
- CTA Advisory Panel on Endorsed Services
ADVPNL0604
- CTA Health Information & Well-Baby Program
HIWB0605

Name _____

Street Address _____

City/State/Zip _____

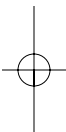
Daytime Telephone Number _____ Chapter Office _____



California Teachers Association
Risk Management and Member Benefits
1705 Murchison Drive
Burlingame, CA 94010
650 • 552 • 5200

EFFECTIVE SEPTEMBER 2005

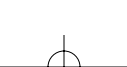
MEMREF0605


CTA Member Benefits Reference Guide



Risk Management & Member Benefits
California Teachers Association

Member Benefits Eligibility Chart

To determine your eligibility to participate in CTA's Member Benefit Programs, refer to the chart below. The chart illustrates the various membership categories provided by CTA. A "Yes" means that the particular membership category is eligible to participate in the specific CTA Member Benefits Program, an "S" means that the particular category is eligible to participate but with special applicable rules, and "No" means that the particular membership category is not eligible to participate in the specific CTA Member Benefits Program.

CTA Member Benefit Program	Active Full-Time	Active Part-Time (Teaching assignment is greater than 1/3 but not more than 50%)	Student CTA	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
Educators Employment Liability Program	Yes	Yes	Yes	Yes	Yes
Group Legal Services (GLS) Program	Yes	Yes	S	S	S
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Disability Insurance Plan	Yes	Yes (must work at least 15 hours per week)	No	No	No
CTA Health Information and Well-Baby Program*	S	S	No	No	No
CTA Auto Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Home Insurance Program	Yes	Yes	Yes	Yes	Yes
CTA Credit Union Services	Yes	Yes	Yes	Yes	Yes
CTA Travel, Entertainment and Purchasing Discounts	Yes	Yes	Yes	Yes	Yes

* To be eligible for the CTA Health Information and Well-Baby Program, CTA members must be participants in either the CTA Voluntary Group Life or CTA Voluntary Disability Insurance Plan. Additionally, members must be within their 20th week of pregnancy to participate in the Well-Baby Program.

From the President



Dear Colleague:

Your membership is important to CTA and is the measure of our success. This is why we work hard to provide you with competitive insurance programs and unique educator benefits that represent the cornerstone of our member benefit programs.

This Guide provides an overview of all of the member benefit programs that can help you with your life planning needs. As a CTA member, we can help you with maternity disability benefits, obtaining a first-time mortgage or saving money on auto insurance. If you are a new or a transfer educator, be sure to review our voluntary disability and life insurance open enrollment opportunities* discussed on page 5. Additionally, all CTA members are automatically covered under the CTA Death & Dismemberment Plan which requires no premium payments. And, we continuously screen and monitor our programs to ensure they maintain our quality standards.

If you have any questions about the CTA member benefit programs or services please call our Member Benefits Department at 650-552-5200 or visit our website at www.cta.org.

Remember, CTA supports you in the classroom and outside the classroom. Together we can make a difference!

Sincerely,

Barbara E Kerr

Barbara E. Kerr

* newly hired educators who apply for the CTA voluntary life and disability plans within the first 120 days of their full-time employment are automatically accepted in the Plans (up to \$200,000 for life insurance). Additional open enrollment opportunities are available through your chapter for educators who are not newly hired.



Resources

RESOURCES

CTA ADVISORY PANEL ON ENDORSED SERVICES

Another important benefit of joining CTA is the right to have your concerns regarding a CTA-endorsed 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 receive a prompt, fair and impartial review of their concerns. If you are unable to resolve your concerns with a CTA-endorsed provider, please call the CTA Risk Management and Member Benefits Department staff. They will assist you in taking your concerns to the Panel, who will evaluate the merits of your complaint and make a binding determination.*

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

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

CTA RISK MANAGEMENT AND MEMBER BENEFITS DEPARTMENT

The CTA Risk Management and Member Benefits Department staff is responsible for the administration of CTA member benefit programs. They are committed to provide the best service to CTA members. If you have any questions or need additional information regarding any of the CTA member benefit programs, please call (650) 552-5200, e-mail member_benefits@cta.org or visit www.cta.org.

CONSUMER INFORMATION

In order to provide CTA members with updated consumer information, the CTA Risk Management and Member Benefits Department publishes the CTA Benefits Update, a consumer-advisory newsletter. Through this publication, CTA members can obtain information on retirement benefits, long-term care, tax-deferred annuities and other topics of interest to our members.

CTA DISASTER RELIEF FUND ADMINISTERED BY FACT FOUNDATION

The Disaster Relief Fund is a separate special fund for CTA members. The Fund is endowed to provide financial assistance to CTA members who have experienced significant losses due to disasters in California. CTA members may contribute directly to the Fund and drives are held every year to help raise money for the Fund. Additionally, local CTA Chapters are asked to promote the Fund by encouraging their members to contribute. Members can contribute to the Fund 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 ally 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. To obtain a payroll deduction form, contact the CTA Membership Department at (650) 552-5278 or email membership@cta.org.

Additional information is available on CTAs website at: www.cta.org.

CTA Member Benefit Programs were designed with you in mind. As a CTA member participating in a CTA-endorsed program, you can be assured of value-added benefits and superior customer service.

Financial and Discount Services

CTA CREDIT CARD PROGRAM

Do you have the right credit card in your wallet? If you are shopping around for a credit card that offers the best of everything a credit card has to offer, such as competitive rates, purchasing power and valuable card benefits, check out the CTA credit card. Offered through MBNA America Bank, N.A., and developed especially for CTA members, the CTA credit card offers unique card features at no additional cost.

- Low introductory APR
- No annual fee
- Credit line up to \$100,000 for eligible Platinum Plus® cardholders
- 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

Bearing the CTA logo, the CTA credit card is accepted worldwide. Whether you are applying for your first credit card or adding another card to your wallet, put the CTA credit card to work for you.

For more information about the rates, fees, other costs and benefits associated with the use of the card, or to apply for a CTA credit card, call MBNA at (866) 438-6262.

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

CTA TRAVEL, ENTERTAINMENT AND PURCHASING DISCOUNTS

CTA recognizes that teachers value their leisure time. The CTA Travel, Entertainment and Discount Program offers special rates and discounts to travel, retail services and entertainment tickets.

The CTA *Buying Guide* lists a variety of discounts and services available to you as a CTA member. It is a wonderful resource to check out the savings at amusement parks, movie theaters, theme parks and various places of interest.

The auto purchasing program is another valuable benefit you receive as a CTA member. When shopping for a new vehicle, this program puts you in the driver's seat by eliminating the frustration involved in purchasing a new vehicle.

- Discounts on movie tickets, museums and amusement park entrance fees
- Discounts on new and used cars through the auto purchasing program
- Discounts on cruises, hotels, tours, rental cars and vacation packages
- Provides an appeals process through the CTA Advisory Panel on Endorsed Services.

For more information or for a free copy of the CTA *Buying Guide*, please call TSA Special Member and Insurance Services, Inc. at (800) 537-8491 or visit www.tsaspecialservices.com.

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.

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Automatic Benefits

As a CTA member, you are automatically eligible to participate in valuable insurance programs at no additional cost

AUTOMATIC BENEFITS

CTA DEATH & DISMEMBERMENT PLAN

The Death & Dismemberment Plan provides a life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached after ten (10) years. As an eligible member with ten continuous years of CTA membership, you are eligible for the maximum benefit. This benefit is provided by the CTA Economic Benefits Trust.

The CTA Death & Dismemberment Plan automatically covers you on September 1, following the date you become an Eligible Member.* In order to remain eligible for the benefit, your membership must be current and you must be actively employed in the field of education.

You may name anyone as your designated beneficiary. Simply complete a beneficiary registration form (available from the CTA Risk Management and Member Benefits Department). By doing so, you will ensure that your designated beneficiary is registered, and you will be taking advantage of the personal security that comes with your CTA membership.

- A Death Benefit up to \$2,000
- An Accidental Death and Accidental Dismemberment Benefit up to \$10,000
- A \$50,000 benefit if you die or suffer a dismemberment due to an accident or assault while at work or acting in the capacity of Association Leader*
- A no-cost automatic benefit for all eligible members
- A life insurance benefit that increases with each year of continuous CTA membership



This is only a brief summary and not a complete description of the Plan. For a complete description, please refer to the booklet entitled "CTA Death & Dismemberment Plan and Summary Plan Description", a copy of which is provided to all CTA members. You can also obtain a copy by contacting the CTA Risk Management and Member Benefits Department.

If you have specific questions regarding the definitions, or the general administration of the plan, please refer to the CTA Death & Dismemberment Plan and Summary Plan Description or contact the CTA Risk Management and Member Benefits Department at 650-552-5200 or email member_benefits@cta.org.

*For the definition of Eligible Member and Association Leader, please refer to the CTA Death & Dismemberment Plan and Summary Plan Description.

NEA DUES-TAB

Another automatic benefit included in your CTA membership is the NEA Dues-Tab insurance. It consists of a life insurance benefit, an Accidental Death and Dismemberment benefit, a \$50,000 Occupation/Association Leader Accidental Death and Dismemberment benefit, and a special \$150,000 unlawful homicide benefit.

You have the right to designate any beneficiary you want. You may change your beneficiary at any time by completing a new beneficiary registration form.



FINANCIAL AND DISCOUNT SERVICES

CTA CREDIT UNION SERVICES

Are you looking for ways to make your money work as hard as you do? If so, the CTA Credit Union Services may have the right financial services program just for you. If you are looking to find competitive rates for auto or home loans, or higher yields on your funds on deposit, check out the CTA Credit Union Services.

CTA's Credit Union Services offer a variety of convenient ways for you to do your banking, ranging from over 180 California service center locations to free 24-hour, 7-day telephone and on-line banking, and much more.

FIRST FINANCIAL CREDIT UNION

Providing financial services statewide, First Financial Credit Union offers a full range of products and services to CTA members.

- New teacher loan program
- Competitive auto, home and personal loan rates
- First time home buyer loan program
- Free checking and competitive rates on savings, money market and certificates of deposit
- Higher yield Summer Savers accounts
- Interest-free strike loans
- Direct deposit and payroll deduction
- eStatements with check images
- Free on-line access to accounts and bill payments
- 24-hour loan application by phone
- Deposits insured up to \$350,000 (\$100,000 provided by the National Credit Union Administration and an additional \$250,000 provided on share certificates by American Share Insurance)
- Over 180 California Service Center Network branches and over 1,400 nationwide
- Over 3,600 no-surcharge ATM's throughout California

For more information, call First Financial Credit Union toll free at (800) 537-8491 or visit their website at www.ffcwu.org. First Financial is an Equal Housing Lender.

Financial and Discount Services

PROVIDENT CREDIT UNION

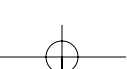
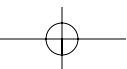
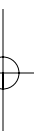
Serving CTA members in Northern California, Provident Credit Union offers a wide array of products and services designed especially for educators.

- Low rates on auto, recreational vehicle, and motorcycle loans
- Competitive home, equity lines of credit and personal loan rates
- Special Accumulator Savings Plan designed especially for CTA members on a 10 month pay schedule
- Free financial seminars for educators
- Free checking account with direct deposit of your payroll
- Competitive rates on savings accounts and term-share certificates
- Interest-free strike loans
- Direct deposit
- Free telephone and on-line access to accounts
- Free on-line bill payments
- 24-hour loan application by phone
- Deposits federally insured to \$100,000 by the National Credit Union Administration
- Convenient locations throughout Northern California
- Over 1,000 Service Center Network branches nationwide

For more information, call Provident Credit Union at (650) 508-0300 or toll-free at (800) 632-4600 (outside the 650 area code only) or visit www.providentcu.org.



Evelyn Guess, Del Roble Elementary, San Jose



Personal Insurance

CTA WELL-BABY PROGRAM

The CTA well-baby program is offered to CTA members participating in the CTA-endorsed voluntary life or disability insurance plan, at no additional cost.

The program provides scheduled calls with a registered nurse who provides education and support throughout your pregnancy and three months postpartum. Therefore, in order 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 remain eligible for this program you must maintain CTA membership and insured status in the CTA-endorsed voluntary life or disability plan.

Participants receive the following benefits:

- 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 to answer your health-related questions during your pregnancy and three months postpartum.
- The Mayo Clinic Guide to a Healthy Pregnancy, a comprehensive and practical 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

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 email member_benefits@cta.org.

CTA AUTO AND HOME INSURANCE

The CTA Auto Insurance Program offers CTA members competitive auto insurance premiums and superior customer service. As a CTA

member, you are automatically eligible for discounts available exclusively to CTA members. Coverage provided by the CTA Home Insurance is designed to meet your needs as an educator – another example of how CTA adds value to your membership!

CTA AUTO INSURANCE

- 22% rate differential between CTA member and non-member rates
- Additional discounts for newly licensed drivers and drivers over 55
- Offers unlimited towing and roadside service
- Provides immediate coverage by phone
- Covers non-factory installed or custom equipment
- Extended customer service hours and 24-hour emergency claims service
- Monthly payment plan with summer skip option
- Provides an appeals process through the CTA Advisory Panel on Endorsed Services

CTA HOME INSURANCE

- 10% rate differential between CTA member and non-member rates
- 10% discount for CTA members who have both auto and home insurance
- Additional discounts for new homes, non-smokers and premise alarm systems
- Excess professional liability coverage at no extra charge
- Provides \$5,000 personal computer coverage
- Offers coverage for loss of personal property in the classroom
- Includes \$500 coverage for luggage lost or stolen from a commercial carrier
- Monthly payment plan with summer skip option
- Provides an appeals process through the CTA Advisory Panel on Endorsed Services

For more information about the CTA Auto and Home Insurance Program or for a free quote, please call A+ Auto and Home Insurance Plus (managed by California Casualty) at (800) 800-9410 or visit www.qplus.com.

Automatic Benefits

NEA DUES-TAB

- Rewards members for years of continuous membership
- Up to \$1,000 of life insurance
- Accidental Death or Dismemberment insurance coverage equal to five times the basic life insurance coverage up to \$5,000
- \$50,000 Occupation/Association Leader Accidental Death and Dismemberment benefit for an Accidental Death or Dismemberment that occurs while on the job or for Association Leaders while conducting Association Leader business
- 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 register a beneficiary, please call the NEA Member Benefits Department at (800) 637-4636.

CTA/NEA EDUCATORS EMPLOYMENT LIABILITY AND THE CTA/NEA ASSOCIATION PROFESSIONAL LIABILITY

Another valuable benefit of CTA membership is professional and association liability coverage up to specified limits. Saving you thousands of dollars in premiums, this benefit is provided to you because you are a CTA member.

CTA/NEA EDUCATORS EMPLOYMENT LIABILITY

Coverages and Limits of Liability:

Coverage A – Educators Liability

- \$1,000,000 per member per occurrence not to include any civil rights issues or claims

- \$300,000 per member per occurrence for civil rights issues or claims and not to include any other claims
- \$3,000,000 per occurrence aggregate for all claims

Coverage B – Reimbursement of Attorney Fees for Defense of a Criminal Proceeding

- \$35,000 per criminal proceeding

Coverage C – Bail Bond

- \$1,000 per bond

Coverage D – Assault-Related Personal Property Damage

- \$500 per assault

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

CTA/NEA ASSOCIATION PROFESSIONAL LIABILITY

- Up to \$1,500,000 per occurrence coverage for CTA Chapters, Uniserv units and their officers and employees for certain claims arising out of authorized association activities.

For more information, please call the CTA Risk Management and Member Benefits Department at (650) 552-5200 or email member_benefits@cta.org.



Rosalyn Luo, Patterson Elementary, Fremont

Personal Insurance



Jerry Loisel, Ardenwood Elementary, Fremont

PERSONAL INSURANCE

CTA GROUP LIFE INSURANCE PLAN

Have you considered the consequences for your family if they were to lose you tomorrow? Would they experience a major financial burden? Could they cope without your income?

Rather than worry about this possibility, why not take an easy and affordable precautionary step today? The CTA Group Life Insurance offers a wonderful opportunity to either supplement your existing life insurance plan or start a new one.

The CTA Group Life Insurance Plan is available to CTA members who are actively employed by a California school. You must maintain your CTA membership and employment status to continue coverage.

CTA GROUP LIFE INSURANCE PLAN

- Flexible, level benefit plan design with coverage options ranging from \$25,000 to \$400,000
- Affordable premiums as low as \$1.50 per month
- Optional spouse or domestic partner and dependent coverage available
- Coverage for Accidental Death and Dismemberment
- Advanced payments in the event of terminal or critical illness
- Convenient payroll deductions
- Continuation of coverage during total disability

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Personal Insurance

- Individual policy conversion options
- Provides an appeals process through the CTA Advisory Panel on Endorsed Services

CTA GROUP DISABILITY INSURANCE PLAN

You can count on your paycheck to keep up with living expenses, car payments, and credit card bills that simply cannot be postponed.

How would you pay your bills if you suddenly lost your income due to a total disability?

The CTA Group Disability Insurance is designed to work with your other benefit programs to help you maintain an adequate level of income in the event you suffer a serious illness or injury that results in your total disability. And more importantly, it fills the critical gaps when no other income replacement benefits are available.

The CTA Group Disability Insurance plan is available to CTA members with an annual contract and who are working 15 hours or more per week.

CTA GROUP DISABILITY INSURANCE PLAN

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 (benefits reduced by other income)
- 75% of extra duty pay (such as summer school pay, coaching pay, and other forms of stipends or per diems) lost due to total disability
- \$25 per workday for each day you receive fully paid sick leave
- Additional \$35 per calendar day if you are hospitalized (no waiting period; maximum of 60 days)

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Additional benefits of CTA Group Disability Insurance include:

- Pre-existing conditions are covered after you have completed 10 consecutive regular days of required attendance of full-time active work following your effective date
- \$10,000 Accidental Death and Dismemberment coverage
- Premiums are based on annual salary
- Convenient payroll deductions
- Survivorship benefit pays up to three months of benefits to your beneficiary if you die while receiving benefits under the plan
- Recovery/Rehabilitation Feature continues benefits for up to three months if you participate in rehabilitative employment and earn less than 80% of pre-disability earnings
- Long-term disability benefits up to 50% of regular monthly contract salary to at least age 65 for members with less than 5 years credited service with the State Teachers Retirement System (STRS)
- Voluntary benefits that are currently non-taxable
- Provides an appeals process through the CTA Advisory Panel on Endorsed Services

Members have two open enrollment opportunities with guaranteed issue for Disability and Life Insurance coverage. 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.

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Of course, you can apply for coverage at anytime, and your application will be subject to health evidence underwriting and insurance company approval. Your health history and any pre-existing conditions are considered as part of the health evidence underwriting process and may impact your ability to become insured.

Benefits are subject to limitations and exclusions.

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

CTA HEALTH INFORMATION AND WELL-BABY PROGRAM

PROVIDED BY THE CTA ECONOMIC BENEFITS TRUST

As a CTA member and participant in the CTA endorsed voluntary life or disability plan, you are eligible to 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. You will find self-care tips, practical advice on maintaining a healthy lifestyle and education on how to react confidently in case of emergency.



Rita Khoury, Ardenwood Elementary, Fremont

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