



# SAVINGS



## EXCLUSIVE SAVINGS FOR CTA MEMBERS



As a member of CTA, you have the opportunity to participate in some unique member benefit programs. 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](mailto:member_benefits@cta.org). For more information, visit our website at [www.cta.org](http://www.cta.org) or call Member Benefits at (650)552-5200.

	<u>CTA Member Annual Cost</u>	<u>Non Member Annual Cost</u>	<u>Annual Savings</u>
Educators Employment Liability Insurance	\$0	\$2,000	\$2,000
CTA Death and Dismemberment Plan	\$0	\$60	\$60
NEA DUES-TAB Insurance	\$0	\$92	\$92
NEA AD&D Insurance	\$19	\$100	\$81
CTA Disability Insurance	\$189	\$812	\$623
CTA Health Information and Well-Baby Program	\$0	\$622	\$622
CTA Life Insurance	\$156	\$288	\$132
CTA Auto Insurance	\$1,294	\$1,562	\$268
CTA Home Insurance	\$601	\$746	\$145
CTA First Time Home Buyer Program	\$16,579	\$17,267	\$688
CTA Auto Loan	\$3,137	\$3,260	\$123
CTA Auto-Buying Service	\$15,384	\$16,983	\$1,599
CTA Credit Card	\$0	\$60	\$60
CTA Entertainment Discounts	\$504	\$692	\$188
NEA Magazine Service	\$40	\$45	\$5
<b>ESTIMATED ANNUAL TOTAL SAVINGS</b>			<b>\$6,686</b>

**Cost assumptions listed on back**



## COST ASSUMPTIONS

- Educators Employment Liability Insurance: Non-member cost based on \$1,000,000 professional liability coverage, \$40,000 annual salary and 10 years teaching experience.
- CTA Death and Dismemberment Plan: Non-member cost based on \$2,000 level term life insurance policy for 35-year-old, non-smoker female.
- CTA Disability Insurance: Member cost based on CTA Disability Plan (13500-E) rates for an educator making \$36,000 a year. Non-member cost based on an individual policy with a 70% of salary benefit and a 90-day waiting period for a 30-year-old, non-smoker female with an annual salary of \$36,000.
- CTA Health Information and Well-Baby Program: These costs reflect the retail price of the *Mayo Clinic Guide to a Healthy Pregnancy* book, a *Hospital to Home* video, and the Mayo Clinic Pregnancy Advisor program. This program offers scheduled calls with a registered nurse who provides education and support during pregnancy and three months postpartum. Also included is access to *Ask Mayo Clinic* 24-hour toll-free nurse line with registered nurses available to answer your health-related questions after hours. The cost also indicates the retail price of the *Mayo Clinic Guide to Self-Care*. This 300-page self-care guide covers more than 150 common health conditions. This program is available to CTA members who participate in the CTA-endorsed voluntary life or disability plan. Eligible members can activate their enrollment within the first 20 weeks of their pregnancy (one-time late enrollment for new members who enroll within the first 120 days of employment). The full cost of this program is paid by the CTA Economic Benefits Trust.
- CTA Life Insurance: Member cost based on \$100,000 life and accidental death and dismemberment coverage for a 40-year-old teacher. Non-member cost based on an individual policy with \$100,000 life and accidental death and dismemberment coverage for a 40-year-old.
- CTA Auto Insurance: Member rate reflects the 21% rate differential between a member and a non-member policy with A+ Auto and Home Insurance Plus (managed by California Casualty) and is based on a 2006 Toyota Corolla LE for a 27 year old single male driver with 10 years of driving experience, drives 10,000 miles per year and is insured for: BI=100/300, MP=5, UM/UIIM=30/60, PD=100, COMP=250 and COLL=1,000. This rate includes an additional 10% discount because the member has both auto and homeowners policies with A+ Auto and Home Insurance Plus (managed by California Casualty).
- CTA Home Insurance: Member rate reflects the 24% rate differential between a member and a non-member rate and is based on \$350,000 coverage with a \$1,000 deductible for a home in an urban area. This rate includes an additional 10% discount because the member has both homeowners and auto policies with A+ Auto and Home Insurance Plus (managed by California Casualty).
- CTA First Time Home Buyer Program: Member cost based on an average annual savings provided by First Financial Credit Union (interest rate of 5.625% with savings of \$688 per year) as of 04/05/06 for an educator working in a high priority school with a \$240,000 loan and 30-year fixed rate. Non-member cost based on Bank of America's rate (interest rate of 6.000%) as of 04/05/06. Both rates assume financing at 80% and are based on an excellent credit history. Member savings represents the average annual interest cost savings.
- CTA Auto Loan: Member cost based on a average savings provided by First Financial Credit Union (interest rate of 5.50% with savings of as of \$123 per year) and Provident Central Credit Union (interest rate of 5.1% with savings of \$195 per year; program available in northern California only) as of 04/18/06 for a \$16,000 loan, 6-year, fixed rate loan on a new car. Non-member cost based on Bank of America's rate (interest rate of 6.85%) as of 04/18/06. Both rates assume financing at 80% and are based on an excellent credit history. Member savings represents the average annual interest cost savings.
- CTA Auto-Buying Service: Member cost based on the TSA guaranteed low fleet price compared to the MSRP of a 2006 Toyota Corolla LE with automatic transmission, AC, PW, PL and Stereo CD.
- CTA Credit Card: Member cost based on the no annual fee CTA WorldPoints Rewards Credit Card Program offered through MBNA. Non-member cost based on United Airlines Mileage Plus card annual fee of \$60.
- CTA Entertainment Discounts: Member cost reflects CTA discounted price (including applicable processing fees) on 2 adults and 2 children tickets to Disneyland Resort (TSA-\$195, regular-\$216) Six Flags Magic Mountain (TSA-\$91, regular-\$179.96) Knott's Berry Farm (TSA-84.80, regular-\$119.90) Legoland (TSA-\$132.80, regular-\$175.90).
- NEA Magazine Service: Member cost reflects the NEA discount on a subscription to Time (56 issues) and Instructor (8 issues) magazines (non-member cost compared with prices from [www.magazines.com](http://www.magazines.com)).