



## NEA Member Benefits helps you feel more at home.

- Complete an advanced degree** through the NEA Academy ..... **Save up to 20% on tuition & fees**
- Buy a bigger home** through the NEA Home Financing Program ..... **Count on exceptional service**
- Insure it** through the NEA Auto & Home Insurance Program ..... **Skip payments during summer break**
- Furnish it** through NEA Click & Save ..... **Earn WOWPoints you can redeem like cash**
- Pay for everything** with the NEA Cash Rewards Card ..... **Get 1% cash back!**
- Sleep better at night** with NEA Life Insurance ..... **Get up to \$1,000,000 in coverage**

### DISCOUNTS

- ▶ NEA Click & Save®, our most popular discount program, has saved members more than \$6,800,000. Save on everything from clothes to electronics at thousands of merchants—from top online stores like Target, Macy's and Toys R Us, to many of your favorite local stores and restaurants, too. *Earn WOWPoints on most things you buy, and redeem them like cash!*
- ▶ With the NEA® Auto Purchase Advantage Program, you get guaranteed savings on new cars and special discounts on used cars at certified dealers nationwide. Members have seen average savings of \$2,678 off MSRP.

Whether you need it or want it, we'll get you a great deal on it. More than a dozen other discount programs help you save on:

- ▶ Appliances
- ▶ Weight loss
- ▶ Tax preparation
- ▶ Magazines
- ▶ Hearing aids
- ▶ Electricity<sup>5</sup>
- ▶ Heating oil<sup>5</sup>
- ▶ Natural gas<sup>5</sup>
- ▶ Long distance service
- ▶ Cell phone service
- ▶ ID theft protection
- ▶ Moving and storage

### TRAVEL

- ▶ **Head to NEA Click & Save for four kinds of savings:** (1) Browse through exclusive offers from airlines, hotel chains, cruise lines and resorts. (2) Add special discounts at Florida theme parks and other attractions. (3) Book virtually any flight or hotel room and get the same great deals offered on the most popular sites. (4) Sweeten the deals with WOWPoints. *Earn WOWPoints with most dollars you spend, then redeem them like cash at thousands of merchants!*
- ▶ **Get VIP savings when you book directly** with car rental companies and motel chains, too. Save up to 20% and enjoy exclusive rewards at Hertz, Alamo, Enterprise and Red Roof Inn.

### PROFESSIONAL

#### Professional Development

- ▶ The NEA Academy® Degree & Continuing Education Program offers undergraduate and advanced degrees, along with hundreds of continuing education courses—all online. You save 5% to 20% on tuition and fees, and scholarships are available to members.
- ▶ Connect with other educators and share resources through the online NEA Member Benefits Community, find the perfect job at Teachers-Teachers.com, and keep your skills up to date at our 21st Century Learning site. It's all complimentary.

#### Classroom Resources

- ▶ **Save 15% – 50%** at online stores and websites like SmileMakers, Carson-Dellosa Publishing, and Lesson Planet.
- ▶ **Enjoy no-cost benefits, too.** Download unlimited lesson plans at the Curriki website, get practical tips from other teachers in the Works4Me e-newsletter, reward students with uBoost prize points, and find donors for classroom materials through Digital Wish and Adopt-A-Classroom.

Find out more at [neamb.com/discover](http://neamb.com/discover)

Call 1-800-637-4636

Email [ask-us@neamb.com](mailto:ask-us@neamb.com)

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**nea** Member Benefits

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(1) For information about rates, fees, other costs and benefits associated with the use of this credit card, go to [neamb.com/discover](http://neamb.com/discover). This credit card program is issued and administered by FIA Card Services, N.A. (2) When payments are deferred, unpaid interest will capitalize. (3) Active, Staff, Reserve and Life members are eligible for NEA Complimentary Life Insurance. (Life members must be actively employed in the field of education.) (4) Your rate depends on your particular circumstances; not all members will save. (5) Savings available in select areas.



# Discover

all the ways NEA Member Benefits supports you.

Programs & Services  
as of January 2013

## Build a better life with NEA Member Benefits.

By negotiating with America's largest companies, we've saved NEA members like you more than \$8 million. Our programs and services deliver the recognition that you deserve.

Read on to see all that's available to you. Learn more at [neamb.com/discover](http://neamb.com/discover). And if you have any questions, don't hesitate to call 1-800-637-4636.



## FINANCE

### Credit & Loans

- ▶ NEA credit cards give you a choice of great rewards and great rates. With the **NEA® Cash Rewards Card**, for example, you earn 1% cash back on purchases everywhere, every time. Plus, you earn 2% on groceries and 3% on gas for the first \$1,500 in combined gas and grocery purchases each quarter.<sup>1</sup>
- ▶ The **NEA Home Financing Program®** simplifies purchase and refinance mortgages, home equity loans and lines of credit.
- ▶ The **NEA® Smart Option Student Loan®** by Sallie Mae® lets you borrow up to 100% of college tuition, room, board and other costs—and you can defer payments until after graduation.<sup>2</sup>

### Deposits

- ▶ The **NEA® High Rate Deposit Program** offers competitive yields, the safety of FDIC insurance up to the maximum amount allowed by law, and easy access to your funds.

### Retirement

- ▶ **NEA's Tax-Deferred Retirement Savings Program** provides an ideal opportunity to supplement your retirement income.
- ▶ Download **Kiplinger's Retirement Report** for FREE every month.



## INSURANCE

### Life Insurance

The **NEA Members Insurance Trust®** provides valuable coverage at no cost to you. All eligible members receive up to \$1,000 of **NEA® Complimentary Life Insurance** and up to \$5,000 of AD&D (accidental death and dismemberment) coverage.<sup>3</sup>

- ▶ Throughout their first 12 months, eligible new members also receive \$15,000 of **NEA® Introductory Term Life Insurance**.

To supplement this basic protection, the NEA Members Insurance Trust offers you and your spouse four different plans, providing up to \$1,000,000 in coverage at preferred rates.

- ▶ **NEA® Level Premium Term Life Insurance** lets you lock in today's rate for up to 20 years.
- ▶ **NEA® Group Term Life Insurance** gives you more flexibility.
- ▶ **NEA® Guaranteed Issue Life Insurance** assures coverage if you're age 45 or older.
- ▶ **NEA® AD&D Insurance** offers rates as low as \$19 a year.

### Health Insurance

- ▶ The **NEA® Medicare Supplement Program** gives retired members lower rates, on average, than the leading plan.<sup>4</sup> The NEA Members Insurance Trust sees to that.

America's leading insurers provide these member-only plans at preferred rates. They make the best care more affordable for you, your family, and even your pets:

- ▶ **NEA® Dental & Vision Insurance Program**
- ▶ **NEA® Hospital Care Insurance**
- ▶ **NEA® Long-Term Care Insurance**
- ▶ **NEA Income Protection® Plan** (Disability Insurance)
- ▶ **NEA® Pet Insurance**

### Auto & Home Insurance

- ▶ The **NEA® Auto & Home Insurance Program** lets you skip monthly payments during summer break. Drivers save an average of \$443 a year, and homeowners get extra coverage designed for educators.