



## Giving educators the SUPPORT THEY DESERVE

At NEA Member Benefits, we know educators live busy lives — at school and at home. That's why we're here to give you travel discounts, budget tips, retirement advice and help researching and choosing the right financial and insurance products. **More than what you need, it's what you deserve as a member.**

### PERSONAL FINANCE



Get expert tips to make your money go further now — and years from now. Take the **Are You Financially Fit?** quiz, get insights about credit and debt consolidation and find creative ways to **Survive the Summer Paycheck Gap**.  
▶ [neamb.com/personal-finance](https://neamb.com/personal-finance)

**Consolidate Debt Today:** Take advantage of no processing fees and low, competitive rates with the NEA Personal Loan®.  
[neamb.com/personal-loan](https://neamb.com/personal-loan)



**Our Lowest-Rate Card:** Save on interest charges with the NEA RateSmart® Card.<sup>1</sup>  
[neamb.com/ratesmart](https://neamb.com/ratesmart)

**Earn Rewards With Every Purchase:** Choose a card that earns cash back with The NEA® Customized Cash Rewards Card.<sup>1</sup>  
[neamb.com/cashrewards](https://neamb.com/cashrewards)

NEW

**Put Your Money to Work:** Discover a unique combination of banking and investing with an NEA Smart Money Account.  
[neamb.com/smartmoney](https://neamb.com/smartmoney)

### TRAVEL & VACATIONS

Your dream vacation may be within reach — check out these **8 Little-Known Vacation Deals for Teachers**. And, since museum tickets and admission to parks and attractions can really add up, make your vacation dollars go even further with **100 Free Attractions in Top U.S. Cities**.  
▶ [neamb.com/travel-and-vacations](https://neamb.com/travel-and-vacations)



**Plan Your Perfect Getaway:** Use NEA Travel to book hotels, car rentals, airfare, resorts, guided tours and cruises at amazing low prices.  
[neamb.com/travel](https://neamb.com/travel)

### EVERYDAY DISCOUNTS



Being smart with money isn't an option for educators — it's a way of life. That's why we offer a variety of ways to stretch your dollar. Try **Your Month-by-Month Smart Shopping Guide** and get helpful money-saving tips each month.  
▶ [neamb.com/everyday-discounts](https://neamb.com/everyday-discounts)

NEW

**Find the Best Deals:** The NEA Discount Marketplace includes exclusive online shopping deals on everything from dining certificates and clothing to housewares and electronics.  
[neamb.com/discountmarketplace](https://neamb.com/discountmarketplace)

NEW

**Make Large Purchases Now:** Use NEA Easy Pay for interest-free payment plans, member-only pricing and special flash sales.  
[neamb.com/easypay](https://neamb.com/easypay)

NEW

**Save on Office Products:** Save up to 75 percent on office furniture, supplies, electronics and more with the NEA Office Depot/OfficeMax Discount Program.  
[neamb.com/office](https://neamb.com/office)

### YOUR HOME

School may be your second home, but NEA is here to help you take care of your first one, too. If you're just starting out, know the **5 Things Not to Do Before Applying for a Home Loan**. Already a homeowner? Be sure you have the **Right Homeowner's Insurance** to protect your property. ▶ [neamb.com/your-home](https://neamb.com/your-home)



**Save an Average of \$423 per Year:** Members save big with NEA® Auto & Home Insurance provided by California Casualty.<sup>2</sup>  
[neamb.com/autohome](https://neamb.com/autohome)

### YOUR CAR

When it's time to buy and insure a vehicle, we're here to help make the process easier. See **Why Our Auto Insurance Is Different**. If you do your homework, you may be able to earn extra credit ... in the form of savings. ▶ [neamb.com/your-car](https://neamb.com/your-car)



**Average Member Discount of \$3,125:** With the NEA® Auto Buying Program, members regularly see big savings off the MSRP.<sup>3</sup> [neamb.com/autobuying](https://neamb.com/autobuying)



### LIFE INSURANCE PROTECTION



The thought of life insurance may seem daunting, but at NEA Member Benefits, we have the tools and advice to make getting the right life insurance easy. Our **Insurance Calculators** can help you determine the amount of coverage you may need. Plus, put your knowledge to the test by reading the **6 Myths About Life Insurance**.  
▶ [neamb.com/life-insurance-protection](https://neamb.com/life-insurance-protection)

**Help Protect Those You Love:** Choose from a range of quality life insurance plans, all at member-only group rates.<sup>4</sup> [neamb.com/lifeinsurance](https://neamb.com/lifeinsurance)



## STUDENT LOAN DEBT

If you're weighed down by massive school loans, find out: **Are You Eligible for Student Loan Forgiveness?** See if relief might be in your future. For more help, learn the **4 Things Educators Need to Know About Student Loans**.

▶ [neamb.com/student-loan-debt](https://neamb.com/student-loan-debt)

### Take Control of Your Student Debt:

The NEA Student Debt Navigator powered by Savi can help you determine your eligibility for student loan forgiveness, potential savings and more. [neamb.com/loanforgiveness](https://neamb.com/loanforgiveness)

## RETIREMENT PLANNING

Being in education comes with unique considerations regarding retirement. Consult **An Educators' Guide to Retirement Income Planning** for an overview on your options. And, since educators retire earlier, on average, than other professionals, planning earlier is better — learn **Why You Should Start Saving Early**.

▶ [neamb.com/retirement-planning](https://neamb.com/retirement-planning)

**Manage Retirement Savings & Income:** Plan with the NEA Retirement Program. There are a variety of options that can help you protect retirement savings or create a reliable income stream. [neamb.com/retirement-program](https://neamb.com/retirement-program)

**Choose Your Own Doctor:** The NEA® Retiree Health Program (to supplement Medicare) has options at member-only group rates and no provider lists.<sup>5,6</sup> [neamb.com/rhp](https://neamb.com/rhp)

## PAYING FOR COLLEGE



Before you settle on options for paying for college, read **Student Loans: What to Know Before You Borrow**.

▶ [neamb.com/paying-for-college](https://neamb.com/paying-for-college)

**Fund Your Education:** The NEA Student Loan Program provides undergraduate, graduate and parent loans as well as perks such as flexible payment options. [neamb.com/studentloan](https://neamb.com/studentloan)

## FAMILY & WELLNESS

There's more to keeping your family healthy than eating well and exercising. You need a well-rounded approach that involves everything from learning the **6 Injuries and Illnesses Covered by NEA Income Protection** to considering **5 Smart Reasons to Buy Pet Insurance**.

▶ [neamb.com/family-and-wellness](https://neamb.com/family-and-wellness)



**Enjoy Hassle-Free Health Benefits:** Get affordable access to dental and vision care with the NEA® Dental and Vision Insurance Program. [neamb.com/dentalvision](https://neamb.com/dentalvision)



**Get the Care You Need:** The NEA Mental Health Program can provide clinically-validated tools for stress, anxiety, depression or whatever you're going through. [neamb.com/mentalhealth](https://neamb.com/mentalhealth)

## Stay in the know

We've gathered the six simplest ways to keep on top of your benefits. [neamb.com](https://neamb.com) is the place to start.

- 1 Register for benefits** at [neamb.com/sign-me-up](https://neamb.com/sign-me-up)
- 2 Register a beneficiary** for your no-cost-to-you NEA® Complimentary Life Insurance<sup>4</sup> coverage to let us know where you want your benefits to go: [neamb.com/complife](https://neamb.com/complife)
- 3 Sign up for NEA Travel** to browse deals on hotels, resorts, cruises and more. Receive \$500 Travel Dollars<sup>7</sup> the first time you use it: [neamb.com/travel](https://neamb.com/travel)
- 4 Try the NEA Student Debt Navigator powered by Savi** and find out how much you could save on your student loans: [neamb.com/loanforgiveness](https://neamb.com/loanforgiveness)
- 5 Subscribe to free newsletters** filled with helpful tips and solutions at [neamb.com/newsletters](https://neamb.com/newsletters)
- 6 Follow us on social** ([@NEAMemberBenefits on Facebook](https://www.facebook.com/NEAMemberBenefits) | [@NEABenefits on Twitter](https://twitter.com/NEABenefits))



**No dues dollars are used to market NEA Member Benefits programs.** Some programs are not available in all states. NEA, NEA Member Benefits and the NEA Member Benefits logo are registered service marks of NEA Member Benefits.

<sup>1</sup>For information about the rates, fees, other costs and benefits associated with the use of these credit cards, please visit us online at [www.neamb.com/finance/credit-cards](https://www.neamb.com/finance/credit-cards). These credit card programs are issued and administered by Bank of America, N.A. <sup>2</sup>The NEA® Auto & Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. <sup>3</sup>Between 1/1/20 and 12/31/20, the average savings off MSRP experienced by consumers who connected with a TrueCar Certified Dealer through the NEA Auto Buying Program and who were identified as buying a new vehicle from that Certified Dealer was \$3,125. Your actual savings may vary based on multiple factors, including the vehicle you select, region, dealer, and applicable vehicle-specific manufacturer incentives, which are subject to change. The MSRP is determined by the manufacturer and may not reflect the price at which vehicles are generally sold in the dealer's trade area, as many vehicles are sold below MSRP. Each dealer sets its own pricing. <sup>4</sup>NEA Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. 1047611-00001-00 <sup>5</sup>Provided by the NEA Members Insurance Trust. <sup>6</sup>Your rate depends on your particular circumstances; not all members will save. <sup>7</sup>Travel Dollars not applicable to air fare. You will receive \$100 Travel Dollars once you complete the flight.