



## 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.<sup>®</sup>  
[neamb.com/personal-loan](https://neamb.com/personal-loan)

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

**See Your Savings Grow:** The NEA Savings Program offers an NEA<sup>®</sup> Online Savings Account, an NEA<sup>®</sup> Money Market Account and more. Products offered by Discover Bank, Member FDIC. [neamb.com/savings](https://neamb.com/savings)

### 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 the NEA Travel Program to book airfare, car rentals, cruises, guided tours, hotels and resorts at amazing low prices. [neamb.com/travel](https://neamb.com/travel)

### SHOPPING 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/shopping-discounts](https://neamb.com/shopping-discounts)

**Save on Flowers and Gifts:** Save 20% on flowers, plants, gift baskets and more. [neamb.com/flowers](https://neamb.com/flowers)

**Member-Only Savings on Appliances:** Shop this secure online store for quality GE home appliances at amazing discounts. [neamb.com/appliances](https://neamb.com/appliances)

**Exclusive Online Savings:** Take advantage of Limited Time Offers from top retailers available only to NEA members. [neamb.com/lto](https://neamb.com/lto)

### 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 **Five 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>3</sup>  
[neamb.com/autohome](https://neamb.com/autohome)

### YOUR CAR

When it's time to buy a new or used vehicle, we're here to help make the process a lot less intimidating. Review our **14-Point Checklist to Buy a Car With Confidence.** 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 \$3,026:** With the NEA<sup>®</sup> Auto Buying Program, members regularly see big savings off the MSRP. [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 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>2</sup>  
[neamb.com/insurance](https://neamb.com/insurance)



## STUDENT LOAN DEBT



If you're weighed down by massive school loans, ask yourself: **Are You Eligible for Student Loan Forgiveness?** Find out and 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 Loan Forgiveness Navigator 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. See how **Retirement Planning for Educators Is Different.** 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>4,5</sup> [neamb.com/rhp](https://neamb.com/rhp)

## 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 implementing the **7 Habits of Healthy Educators** 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 comprehensive care with NEA Dental & Vision Insurance Plans. [neamb.com/dentalvision](https://neamb.com/dentalvision)

**Affordable Care for Your Pets:** NEA Pet Insurance<sup>6</sup> plans start at \$1 per day<sup>7</sup> for emergency visits, prescriptions, exams, X-rays and more. [neamb.com/pet](https://neamb.com/pet)

## Stay in the know

We've gathered the five simplest ways to keep on top of your benefits — because the more you know, the more valuable your benefits will be. [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>2</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® Vacations** to browse deals on hotels, resorts, cruises and more. Receive \$500 in Travel Dollars the first time you use it: [neamb.com/neavacations](https://neamb.com/neavacations)
- 4 **Subscribe to free newsletters** filled with helpful tips and solutions at [neamb.com/newsletters](https://neamb.com/newsletters)
- 5 **Follow us on social** ([@NEAMemberBenefits on Facebook](https://www.facebook.com/NEAMemberBenefits) | [@NEABenefits on Twitter](https://twitter.com/NEABenefits))

**nea** Member Benefits

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<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>NEA Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. 1035849-00001-00 <sup>3</sup>The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. <sup>4</sup>Provided by the NEA Members Insurance Trust. <sup>5</sup>Your rate depends on your particular circumstances; not all members will save. <sup>6</sup>Pet insurance coverage is offered and administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company, a New York insurance company. Please visit [www.americanpetinsurance.com](https://www.americanpetinsurance.com) to review all available pet health insurance products. <sup>7</sup>Rates are subject to change upon regulatory approval and will vary based on location, breed, age, and selected coverage options, deductible and reimbursement level. Actual rates may be higher or lower.

