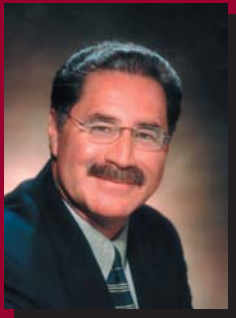


# Highlights



CALIFORNIA TEACHERS ASSOCIATION



DAVID A. SANCHEZ

CTA President



RON REEL

CCA President

## FROM THE PRESIDENT

Dear Colleague:

We are pleased to provide you with the products and services available to you as a faculty member of the Community College Association/CTA for the 2007-2008 membership year. It is our ongoing commitment to enhance the lives of CCA/CTA faculty members throughout the state.

This year we are especially pleased to announce that CCA/CTA has joined with NEA Member Benefits (NEA MB) to make the NEA MB Program more available and accessible. By combining the portfolio of services and programs offered by CTA and NEA MB, you can maximize the value of your CCA/CTA membership and improve your quality of life. Whether you want help in managing your debts and investments, protecting your salary in case of disability, or seeking a competitive home loan, we offer you customized information, service and product solutions we are sure you will find highly valuable.

We strongly encourage you to take a few minutes to review these important CCA/CTA Member Benefits Highlights.

Sincerely,

David A. Sanchez  
CTA President

## Automatic Benefits

### CTA Death and Dismemberment Plan

CTA Member Benefits  
(650) 552-5200 – [www.cta.org](http://www.cta.org)

- A Free and Automatic Benefit
- A Death Benefit of up to \$2,000
- An Accidental Death and Accidental Dismemberment Benefit of up to \$10,000
- A \$50,000 Benefit if the faculty member dies or suffers a dismemberment due to an accident or assault while engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of an Association Leader
- A life insurance benefit that increases with each year of continuous CTA membership

### NEA DUES-TAB Insurance

NEA Member Benefits  
(800) 637-4636 – [www.neamb.com](http://www.neamb.com)

- A Life and Accidental Death and Dismemberment Insurance at no cost to the faculty member
- A Death Benefit of up to \$1,000
- An Accidental Death or Dismemberment Benefit of up to \$5,000
- A \$50,000 Occupation/Association Leader Accidental Death and Dismemberment Benefit while the faculty member was engaged in any activity which was in the expressed or implied terms of his or her occupation, or while acting in the capacity of Association Leader
- \$150,000 of life insurance for an unlawful homicide while on the job



# Automatic Benefits

## CTA/NEA Educators Employment Liability (EEL)

CTA Legal Services Department  
(650) 552-5425 – [www.cta.org](http://www.cta.org)

This policy is provided free of charge to CTA faculty members as a benefit of membership. Agency fee payers do not receive coverage under this policy. Under the EEL policy, CTA faculty members receive coverage for legal defense costs in lawsuits arising out of his or her educational employment activities.

The policy offers the following coverage:

- \$1,000,000 per member per occurrence for legal defense costs for civil suits (excluding civil rights issues or claims) arising out of educational employment activities
- \$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
- \$35,000 reimbursement of attorney fees and costs to defend employment-related criminal proceedings
- \$1,000 reimbursement per bail bond

## CTA Disaster Relief Fund - Administered by the FACT Foundation

FACT Office  
(818) 729-8105 - [www.cta.org](http://www.cta.org)

- Special fund to provide financial assistance to CTA faculty members who have experienced significant losses due to disasters in California
- Any CTA Active, CTA ESP, Student or CTA/NEA-Retired member in good standing may apply
- Grants and loans are available for faculty members in the form of:
  - o Cash grants of up to \$1,500
  - o Additional grants of up to \$1,500 for losses in excess of \$50,000
  - o "School Site Grants" of up to \$500 each

## Vision Discount Program for CTA/NEA-Retired

VSP  
(800) 877-7195 - [www.vsp.com](http://www.vsp.com)

- Provided by the CTA Economic Benefits Trust
- Available to faculty members of CTA/NEA-Retired
- Discount program available from Vision Service Plan (VSP) participating providers only
- VSP Access Plan discount program includes:
  - o Eye exam: 20% discount on VSP network doctors' fees
  - o Eyeglasses: 20% discount on additional pairs of prescription and non-prescription glasses, including sunglasses\*
  - o Contact lenses: 15% off VSP network doctors' contact lens exam fees\*
  - o Laser vision correction: discounts averaging 15% off contracted laser centers' prices for laser vision correction surgery or an additional 5% off the center's promotional price

\*Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months.

# Voluntary Benefits

## CTA Group Life Insurance Plan

The Standard Insurance Company  
(800) 522-0406 – [www.cta.org](http://www.cta.org)

*Do you have adequate Life insurance coverage? A good rule of thumb is to carry between five and ten times your annual take home salary.*  
(Source: Wall Street Journal, April 12, 2006)

CTA offers new faculty members an open enrollment opportunity during the first 120 days of full-time employment, with guaranteed coverage up to \$200,000, regardless of health status. There are several other open enrollment opportunities including, but not limited to, a transition enrollment period, family status change benefit, and chapter enrollment campaigns. For information on these and other open enrollment opportunities, please call The Standard at (800) 522-0406.

Plan features and benefits include:

- Level term coverage options ranging from \$25,000 to \$400,000
- Premiums starting at just \$1.50 per month
- Optional spouse or domestic partner and dependent coverage

- Accidental Death and Dismemberment (AD&D) coverage

Additional AD&D benefits:

- Occupational Assault Benefit
- Child Care Benefit
- Seat Belt and Air Bag Benefits
- Coma Benefit

- Advance payments in the event of terminal or critical illness
- Continuation of coverage during total disability
- Individual policy conversion options
- Appeals process through the CTA Advisory Panel on Endorsed Services
- Repatriation Benefit
- Portability of Insurance
- Dependent guarantee coverage of up to \$17,500
- Family Status Change open enrollment
- Convenient payroll deductions
- Beneficiary Financial Support and Counseling
- MEDEX® Travel Assistance

*Did you know that over 23 million disabling injuries occur in the U.S. each year - on and off the job?*  
(Source: National Safety Council, Injury Facts 2005-2006 Edition)



LEE HAGGERTY

South Orange County  
Community College  
District Faculty  
Association



MARIO DEL RIO MORENO

San Joaquin Delta College Teachers Association

## Voluntary Benefits

### CTA Group Disability Insurance Plan

The Standard Insurance Company

(800) 522-0406 – [www.cta.org](http://www.cta.org)

*Online enrollment is available through MyCTA (log in at [www.cta.org](http://www.cta.org)).*

CTA offers new faculty members the opportunity to enroll during the first 120 days of full-time employment, with guaranteed disability insurance coverage regardless of health status. There are several other open enrollment opportunities including, but not limited to, a transition enrollment period, family status change benefit, and chapter enrollment campaigns. For information on these and other open enrollment opportunities, please call The Standard at (800) 522-0406.

Plan features and benefits include:

#### For Educators:

- Up to 75% of regular daily contract salary if you become disabled (benefits reduced by other income)
- Up to 75% of extra duty pay lost due to disability (such as summer school, coaching, other forms of stipends or per diems)
- \$25 per work day during sick leave benefit
- Additional \$35 per calendar day if you are hospitalized (no waiting period, 60-day maximum)
- Disability benefits up to 50% of regular monthly contract salary to at least age 65 for educators with less than 5 years credited service with STRS

#### For CTA Education Support Professionals (CTA ESP):

- Up to 66 2/3% of regular daily contract salary if you become disabled (benefits reduced by other income)

#### Please note: benefits are subject to a waiting period

- \$10,000 Accidental Death and Dismemberment coverage
- Premiums based on annual salary
- Survivorship benefit of up to 3 months of benefits (some restrictions apply)

*A faculty member has 31 days after a marriage, divorce, domestic partnership, birth or adoption of a child to add or change life and disability coverage without providing evidence of good health. The coverage effective date is dependent on the date you submit the enrollment/change form.*

### CTA Auto Insurance Program

California Casualty's A+ Auto and Home Insurance

(800) 800-9410 – [www.calcas.com/cta](http://www.calcas.com/cta)

- 21% rate differential between CTA member and nonmember rates
- Additional discount up to 15% for auto insurance if you have a combined auto and home policy
- Deductible waived entirely for vandalism that occurs on or within 500 feet of school property, or while away attending a school-sponsored event
- Identity Theft Resolution Service provided for free

### CTA Health Information and Well-Baby Program

CTA Member Benefits

(650) 552-5200 - [www.cta.org](http://www.cta.org)

*Planning to have a baby? Check out CTA's Well-Baby Program.*

- Provided by the CTA Economic Benefits Trust
- Participants receive at no additional cost, the Mayo Clinic EmbodyHealth Guide to Self-Care

### CTA Well-Baby Program

Mayo Clinic Pregnancy Advisor

(800) 906-1064 - [www.cta.org](http://www.cta.org)

The CTA well-baby program offers the following resources to help guide you through your pregnancy:

- Access to a Mayo Clinic Pregnancy Advisor registered nurse via phone, to assist you throughout your pregnancy and up to three months postpartum
- Access to an Ask Mayo Clinic 24-hour nurse line, staffed with registered nurses available for all of your questions or concerns throughout your pregnancy and up to three months postpartum
- The Mayo Clinic Guide to a Healthy Pregnancy, a comprehensive 600-page reference book

Eligible faculty members must maintain CTA membership and insured status in the CTA-endorsed voluntary life or disability plan. In order to maximize your benefits under the program, we encourage you or your spouse/domestic partner to enroll within the first trimester. Please note that enrollment is only acceptable through the 20th week of pregnancy. However, if you are a CTA faculty member or the spouse/domestic partner of a CTA faculty member who is past 20 weeks of pregnancy, a one-time late enrollment opportunity will be accepted as long as the CTA faculty member is within the first 120 days of employment.

\*Effective June 1, 2007, the spouse/domestic partner of an eligible faculty member may participate in the CTA well-baby program.

### CTA Home Insurance Program

California Casualty's A+ Auto and Home Insurance

(800) 800-9410 – [www.calcas.com/cta](http://www.calcas.com/cta)

- 24% rate differential between CTA member and nonmember rates
- Additional discount up to 10% for home insurance if you have a combined auto and home policy
- Property you own, used primarily in teaching, is covered to \$3,000 at no additional cost, including computers
- Identity Theft Resolution Service provided for free

# Voluntary Benefits

## CTA Financial Services

First Financial Credit Union  
(800) 537-8491 - [www.ffc.u.org/cta](http://www.ffc.u.org/cta)

*Attention first time home buyers: First Financial offers 100% financing and lower interest rates for members. First Financial also offers a special program for first time home buyers who teach or work in high priority schools!*

- Share and Certificate products including Super Saver
- Competitive rates on loans
- Free checking
- Free on-line banking services
- Convenient branch locations throughout Southern California
- 263 California Service Centers and over 2,000 Service Center Network branches nationwide
- Over 5,000 no-surcharge Automated Teller Machines (ATMs) throughout California
- Discount auto purchasing program

## CTA Financial Services

Provident Credit Union  
(available in Northern California only)  
(650) 508-0300 - (800) 632-4600 outside 650  
[providentcu.org/?seg=59](http://providentcu.org/?seg=59)

*Provident's Accumulator Savings Plan: This savings plan will give members who are on a 10-month pay schedule an extra paycheck in the summer!*

- Competitive rates on loans
- Free checking account with direct deposit of your payroll
- Competitive rates on savings accounts and term-share certificates
- Interest-free strike loans
- Free telephone, on-line access to accounts and on-line bill payments
- Convenient locations throughout Northern California including 261 California Service Centers and over 1,400 Service Center Network branches nationwide
- Over 19,000 no-surcharge Automatic Teller Machines (ATMs) Nationwide

## CTA Credit Card Services

Bank of America, N.A.  
(866) 438-6262  
[www.applyonlinenow.com/us/CTA/](http://www.applyonlinenow.com/us/CTA/)  
Priority Code: FAA36H

- Low introductory APR
- No annual fee
- 24-hour customer service and fraud protection
- Special travel, cash and merchandise rewards program
- Purchase protection against theft and damage and warranties for eligible purchases
- Secure on-line account access for bill payment services, review of account activity and more
- No liability for lost or stolen cards
- Free additional cards for family members
- Includes American Express partnership

## CTA Travel, Entertainment and Purchasing Discounts

TSA Special Member and Insurance Services, Inc.  
(800) 537-8491 - [www.tsaspecialservices.com](http://www.tsaspecialservices.com)  
TSA Travel  
(800) 570-7877

- Discounts on movie tickets and amusement park entrance fees
- Discounts on vacations, cruises, tours and rental cars

## School Supplies

SmileMakers Discount Program  
(800) 825-8085  
[www.smilemakers.com/Teacher/assets/html/cta\\_welcome.asp](http://www.smilemakers.com/Teacher/assets/html/cta_welcome.asp)

SmileMakers specializes in fun and effective teaching aids, prizes, rewards and decor that help kids learn in the classroom.

- 10% discount on all orders
- Free ground shipping on all orders over \$50
- Free gift with first order
- Special members-only discounts
- Eligibility to join SmileMakers' Teacher Club for additional benefits and discounts

## NEA Member Benefit Programs

NEA Member Benefits  
(800) 637-4636 – [www.neamb.com](http://www.neamb.com)

- NEA Car Rental Program®  
Competitive discounts on Hertz and Alamo rental cars. No charge for spouse driver.
- NEA Bookstore  
NEA faculty members and their families can save 5% at Barnes & Noble.com on books, music, videos. Free shipping on eligible orders of \$25 or more.
- NEA Magazine Service®  
Over 800 titles at up to 85% off cover prices. Order online 24 hours a day at [neamb.com](http://neamb.com).
- NEA Cellular  
One source for wireless phones from the top names, plus calling plans from leading carriers. Choose the right plan to fit your lifestyle.
- NEA Long Distance  
NEA faculty members and their families can enjoy exceptional savings on state-to-state calls and in-state calls. No monthly fees, no monthly minimum, and no cost to switch.



ANHUY T. DO  
Rancho Santiago CEFA

## Member Benefits Contact List



Program	Provider	Telephone	Website
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200	www.cta.org
NEA DUES-TAB Insurance	NEA Member Benefits	(800) 637-4636	www.neamb.com
CTA/NEA EEL Insurance	CTA Legal Services Department	(650) 552-5425	www.cta.org
CTA Disaster Relief Fund	FACT Office	(818) 729-8105	www.cta.org
Vision Discount Program for CTA/NEA-Retired	VSP	(800) 877-7195	www.vsp.com
CTA Group Life and Disability Insurance	The Standard Insurance Company	(800) 522-0406	www.cta.org
CTA Auto and Home Insurance Program	California Casualty's A+ Auto and Home Insurance	(800) 800-9410	www.calcas.com/cta
CTA Health Information Program	CTA Member Benefits	(650) 552-5200	www.cta.org
CTA Well-Baby Program	Mayo Clinic Pregnancy Advisor	(800) 906-1064	www.cta.org
CTA Financial Services	First Financial Credit Union	(800) 537-8491	www.ffcu.org/cta
CTA Financial Services	Provident Credit Union (available in Northern California only)	(650) 508-0300 (800) 632-4600 outside 650	providentcu.org/?seg=59
CTA Credit Card Services	Bank of America, N.A.	(866) 438-6262	wwwn.applyonlinenow.com/us/CTA/
CTA Entertainment and Purchasing Discounts	TSA Special Member and Insurance Services, Inc.	(800) 537-8491	www.tsaspecialservices.com
CTA Travel	TSA Travel (provided by Corniche Travel)	(800) 570-7877	www.tsaspecialservices.com
School Supplies	SmileMakers Discount Program	(800) 825-8085	www.smilemakers.com/Teacher/assets/html/cta_welcome.asp
NEA Member Benefits Programs	NEA Member Benefits	(800) 637-4636	www.neamb.com

## 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 (Includes CTA ESP)	Active Part-Time (Includes CTA ESP)	Student CTA	Retired Annual	Retired Life
CTA Death and Dismemberment Plan	Yes	Yes	Yes	No	No
NEA DUES-TAB Insurance	Yes	Yes	Yes	S	S
Educators Employment Liability (EEL)	Yes	Yes	Yes	Yes	Yes
Group Legal Services (GLS) Program	Yes	Yes	S	S	S
CTA Disaster Relief Fund	Yes	Yes	Yes	Yes	Yes
CTA Voluntary Group Life Insurance Plan	Yes	Yes	No	No	S
CTA Voluntary Group Disability Insurance Plan	S	S	No	No	No
CTA Health Information and Well-Baby Program*	Yes	Yes	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
Vision Discount Program for CTA/NEA-Retired	No	No	No	Yes	Yes

\*Eligible members must maintain CTA membership and insured status in the CTA-endorsed voluntary life or disability plan. In order to maximize your benefits under the program, we encourage you or your spouse/domestic partner to enroll within the first trimester. Please note that enrollment is only acceptable through the 20th week of pregnancy. However, if you are a CTA member or the spouse/domestic partner of a CTA member who is past 20 weeks of pregnancy, a one-time late enrollment opportunity will be accepted as long as the CTA member is within the first 120 days of employment.

CTA Risk Management and Member Benefits Department  
1705 Murchison Drive • Burlingame, CA 94010 • (650) 552-5200 • www.cta.org

EFFECTIVE SEPTEMBER 2007

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