



# Giving educators the support they deserve

Between school, after-school activities and your home life, there aren't enough hours in the day. NEA Member Benefits helps save time and money with information that's relevant to you as an educator. We'll help you research and select financial and insurance products, travel discounts, retirement advice and budget tips, allowing you to provide the life you want for your family.

## MONEY SMARTS

Get expert tips on how to create and live within a budget, without stressing yourself out at: [neamb.com/6-simple-steps](https://neamb.com/6-simple-steps) and discover how a better credit score can help you save money at [neamb.com/secrets-of-interest](https://neamb.com/secrets-of-interest). Plus, financial expert, Dave Ramsey, offers members the secret to getting out of debt — painlessly — at [neamb.com/debt-free-secret](https://neamb.com/debt-free-secret).

### See Your Savings Grow:

The NEA Savings Program<sup>1</sup> offers NEA® Online Savings Account, NEA® Money Market Account, and more. Products offered by Discover Bank, Member FDIC. [neamb.com/savings](https://neamb.com/savings)

### Our Lowest-Rate Card:

Save on interest charges with the NEA RateSmart® Card.<sup>2</sup> [neamb.com/ratesmart](https://neamb.com/ratesmart)

### Consolidate Debt Today:

Take advantage of no processing fees and low, competitive rates with the NEA Personal Loan.<sup>3</sup> [neamb.com/personal-loan](https://neamb.com/personal-loan)

## SMART DEALS

There are three things you probably could use a little more of: time, resources and money. Members have saved over \$12 million with NEA Click & Save, plus your membership provides money-saving discounts at [neamb.com/teacher-save](https://neamb.com/teacher-save). Looking for ways to dine out on a dime? Check out [neamb.com/dine-out](https://neamb.com/dine-out). Saving money doesn't have to be a seasonal thing — it can happen all year long at [neamb.com/year-round-savings](https://neamb.com/year-round-savings).

### Earn Rewards With Every Purchase:

Choose a card that earns cash back with the NEA® Cash Rewards Card.<sup>2</sup> [neamb.com/cashrewards](https://neamb.com/cashrewards)

### Everyday Deals Made for You:

Save on restaurants, electronics, movie tickets, home products (from Lowes to Etsy) and apparel with NEA Click & Save. [neamb.com/clickandsave](https://neamb.com/clickandsave)

### Save on Flowers and Gifts:

Save 20% on flowers, plants, gift baskets, gourmet foods, confections, plush stuffed animals, and more. [neamb.com/flowers](https://neamb.com/flowers)

## HOME & AUTO

As an educator, you're always looking for new ways to save money. Discover 7 ways to save on homeowner's insurance at [neamb.com/homeowner-savings](https://neamb.com/homeowner-savings). And if sudden car repairs pop up, see how to save a bundle at [neamb.com/repair-wise](https://neamb.com/repair-wise). And when you have time to tackle spring chores, try this home and garden checklist at [neamb.com/hg-checklist](https://neamb.com/hg-checklist).

### Save an Average of \$495 per Year:

Members save big with NEA Auto & Home Insurance provided by California Casualty.<sup>3</sup> [neamb.com/autohome](https://neamb.com/autohome)

### Average Member Discount of \$3,402:

With the NEA® Auto Buying Program, members regularly see big savings off MSRP. [neamb.com/autobuying](https://neamb.com/autobuying)

### 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)

### Smart, Simple Home Financing:

*Paid advertising brought to you by First National Bank of Omaha.<sup>4</sup> The First National Bank of Omaha Home Mortgage can help members save an estimated \$700 with no application fee, no origination fee and no processing fee. [neamb.com/homeloans](https://neamb.com/homeloans)*

## TRAVEL & EXPERIENCES

Spend your travel budget wisely. Check out these 8 little-known vacation deals for teachers at [neamb.com/travel-deals](https://neamb.com/travel-deals). Plus, here are 100 free attractions to enjoy around the U.S! [neamb.com/free-attractions](https://neamb.com/free-attractions). And because getting away shouldn't add to your stress, see how to plan a vacation without going into debt at [neamb.com/vacation-budget](https://neamb.com/vacation-budget).

### Travel Ideas Delivered to You:

Subscribe now to get the inside scoop on travel deals and tips.

[neamb.com/travelsignup](https://neamb.com/travelsignup)

### Plan Your Perfect Getaway:

Use NEA Vacations to book airfare, hotels, cruises and resorts at amazing low prices.

[neamb.com/neavacations](https://neamb.com/neavacations)

### Go on a Guided Tour:

Travel with your friends on a group tour to some of the world's most exotic destinations. Leave the planning to the experts so you can have more fun.

[neamb.com/trafalgar](https://neamb.com/trafalgar)

## HEALTH & SECURITY

Keeping personal information safe and secure is rapidly becoming a full-time endeavor. Get 10 tips for safe online shopping at [neamb.com/safe-shopping](https://neamb.com/safe-shopping). Being aware so you can be prepared is vital when it comes to planning for the future. Get the facts with our Long-Term Planning Guide at [neamb.com/long-term-thinking](https://neamb.com/long-term-thinking). See why giving your loved ones the gift of security is crucial at [neamb.com/family-security](https://neamb.com/family-security).

### Help Protect Those You Love:

Choose from a range of quality life insurance plans, all at member-only group rates.<sup>5</sup>

[neamb.com/insurance](https://neamb.com/insurance)

### Affordable Care for Your Pets:

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

### Enjoy Hassle-Free Health Benefits:

Get affordable access to comprehensive care with NEA Dental & Vision Insurance Plans. [neamb.com/dentalvision](https://neamb.com/dentalvision)

## RETIREMENT GOALS

When you're starting out, the idea of planning for retirement feels like an impossible task. Discover why planning and saving for retirement is a marathon, not a sprint, at [neamb.com/save-for-retirement](https://neamb.com/save-for-retirement), and why you should start saving early at [neamb.com/nest-egg](https://neamb.com/nest-egg). Then take advantage of this 5-minute retirement checklist tool at [neamb.com/checkup](https://neamb.com/checkup).

### 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<sup>®</sup> Retiree Health Program (to supplement Medicare)<sup>7,8</sup> has options at member-only group rates and no provider lists. [neamb.com/rhp](https://neamb.com/rhp)

## Stay in the know

We've compiled this handy checklist to help you stay on top of your benefits and take advantage of the tools available to you.

- Register for your benefits** and save your info here (*your User ID to log in will be your email address, and you will create your own personalized password*): User ID \_\_\_\_\_ Password \_\_\_\_\_
- Subscribe to free newsletters** filled with helpful tips and solutions at: [neamb.com/newsletters](https://neamb.com/newsletters)
- Enroll in NEA Click & Save** for email alerts and advance notice of special offers that interest you: [neamb.com/clickandsave](https://neamb.com/clickandsave)
- 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)
- Speak to a Member Advocate** for benefits assistance when you call 1-800-637-4636
- Register a beneficiary** for your no-cost NEA Complimentary Life Insurance coverage to let us know where you want your benefits to go: [neamb.com/complife](https://neamb.com/complife)
- Get more info** that you can use on a range of topics. Text **ALLFLYERS to 73915**
- Add a shortcut** to your mobile device to easily check NEAMB.com for the latest information. Need instructions? Text **SHORTCUT to 73915** for step-by-step help

 nea Member Benefits

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**1** Deposit products are offered by Discover Bank, Member FDIC. **2** 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. **3** The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. **4** First National Bank of Omaha (FNBO) is a mortgage lender advertising its home mortgages to NEA Members. Neither NEA nor NEA's Member Benefits Corporation endorse, recommend, or guarantee products or services offered by FNBO. NEA Members are not required to use FNBO. FNBO, NEA and NEA's Member Benefits Corporation encourage NEA Members to shop around to ensure you are receiving the services and loan terms that fit your home financing needs. Neither NEA nor NEA's Member Benefits Corporation is a mortgage lender, and they do not take loan applications, offer, negotiate, arrange or make mortgage loans or lines of credit. First National Bank of Omaha NMLS ID 412727. **5** NEA Life coverages are issued by The Prudential Insurance Company of America, Newark, NJ. **6** Pet Insurance is underwritten by American Pet Insurance Company. Please visit [www.americanpetinsurance.com](https://www.americanpetinsurance.com) to review all available pet health insurance products. **7** Provided by the NEA Members Insurance Trust. **8** Your rate depends on your particular circumstances; not all members will save.