

BENEFITS OF MEMBERSHIP IN THE CALIFORNIA FACULTY ASSOCIATION

(as of May 2003)

Members of Bargaining Unit 3 enjoy a variety of benefits, most of which result from collective bargaining efforts of the California Faculty Association (e.g. appointment, reappointment, faculty status rights, grievance representation, etc.) and are contained in the current collective bargaining agreement. For questions about health and other Faculty: Unit 3 benefits covered in the CFA Bargained Agreement (CBA) contact your CFA chapter's officers, including your chapter's faculty-rights rep.

CFA members, as distinguished from fee payers, are eligible for an additional range of benefits as a result of your membership.

To receive discounts, you must identify yourself as a CFA member when you contact the provider. In some cases you may be asked to provide your social security number, which is also your membership number.

The information that follows was supplied by CFA affiliates and is accurate as of May 2003. We will strive to keep this information up to date. You may check the CFA web site for more current information, but please call the numbers listed for the latest updates and changes. You may also direct questions to the member benefits office at the CFA Headquarters at (310) 641-4430. Product or service quality is not guaranteed by CFA, but is the sole responsibility of the vendor.

MEMBERSHIP IN SIX ORGANIZATIONS FOR THE PRICE OF ONE

Economic benefits from all Affiliates are available to CFA members.

- AMERICAN ASSOCIATION OF UNIVERSITY PROFESSORS (AAUP)
AAUP memberships are limited and available only upon requests. To requests AAUP membership contact your local chapter office, or CFA headquarters at (310) 641-4430 or e-mail: CFA@calfac.org
- CALIFORNIA TEACHERS ASSOCIATION (CTA)
- NATIONAL EDUCATION ASSOCIATION (NEA)
- CALIFORNIA STATE EMPLOYEES ASSOCIATION (CSEA)
- SERVICE EMPLOYEES INTERNATIONAL UNION/AFL-CIO (SEIU)

PROFESSIONAL LIABILITY INSURANCE

Programs offered by CTA/NEA and SEIU are especially designed to provide you with “on-the-job” protection if you are sued in this litigious age.

CTA/NEA Educators Employment Liability Insurance

* Up to \$1 million for legal costs and damages assessed for civil suits incurred in the course of employment as an educator. * Up to \$300,000 in coverage if you are sued in an employment-related matter that involves civil rights violation. * Reimbursement of attorney's fees for defense of criminal charges of up to \$35,000 in an employment-related criminal matter. * Up to \$1,000 of bail bond premium is reimbursable. * Up to \$500 for personal property damage if you are assaulted on the job. All coverages are subject to the terms and conditions of Educators Employment Liability Program insurance policy, and the status of your membership at the time of the occurrence. For more information, please call Dorothy Poole at (916) 441-4848, or e-mail: dorothyp@calfac.org.

SEIU Professional Liability Insurance

For healthcare workers only through the Marsh Affinity Group. This insurance is only for nurses, dental assistances, hygienists, social Workers, Pharmacists and other medical professionals. For more information, call (800) 621-3008 8 a.m. to 6 p.m. weekdays, E.T.

ATTORNEY SERVICES

CTA Group Legal Service

Thirty minutes of free advice and consultation from an attorney on non-work-related legal matters, such as wills and probates, personal injury, change of name, real estate and domestic matters. On work-related matters, one hour of free advice and consultation per event per year. For a list of participating law firms closest to or in your area, please call (916) 441-4848.

SEIU Legal Services

Offers more than 700 participating attorneys nationwide for 30 minutes free consultation and/or document review. There is also a 30 percent discount on complex matters.

For more information, call (800) 458-1010 8 a.m. to 6 p.m. weekdays.

Pre-Paid Legal Services, Inc.

Modest group rate per month. The Pre-Paid Legal Comprehensive Group Legal Services Plan for CFA members and their families provide access to the legal services they need most. Call (877) 292-5849 for details. Plan benefits include:

- Unlimited toll-free phone consultations.
- Phone calls and letters on your behalf.
- Contact and document review.
- Mortgage document assistance.
- Uncontested separation.
- Uncontested divorce.
- Uncontested adoption.
- Uncontested name change.
- Health care power of attorney.
- Living will.
- Will preparation live trust at 25 percent to 50 percent.
- Motor vehicle services.
- Trial defense services.
- In-office consultations.
- Discounted services at 25 percent.

Global Estates Services, Inc.

Each CFA member receives the following:

- A personalized will prepared by a staff attorney at no cost.
- A free, no obligation estate analysis to determine your estate needs.
- A free review and update of your existing estate plan.
- Free lifetime trust update and legal advice for the client and beneficiaries.
- A 37 percent group discount on all estate planning needs, or probate if necessary.
- Each client will be provided with two original certified trust documents (one personal and one on file in case of theft or fire).

This service is provided on a personal representative basis only for Southern California. Members in other areas will be served by telephone contact only. For more information, please call (800) 733-1315.

FINANCIAL SERVICES

TIAA-CREF

Is the endorsed vendor of tax-sheltered purchases of supplementary retirement annuities and like products (403b). For more than 80 years TIAA-CREF has helped some of the sharpest minds in education prepare for a more comfortable and rewarding retirement. Offices in Northern and Southern California. For more information, call (877) 209-3140 ext. 2640 or on the Web at TIAA-CREF.org.

NEA Valuebuilder Annuity

Also allow members to save for their retirement while saving money now on current income taxes. With convenient monthly payroll deductions you can invest your money in a wide range of investment options, with strategies that range from conservative to aggressive. For more information call (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

NEA WorldPoints Credit Card

May 15, 2003 — NEA Member Benefits announced the launch of a new no annual fee credit card rewards program called the NEA WorldPoints Credit Card. For more information please contact NEA at: www.neamb.com or e-mail: neafacilmb@aol.com or (800) 637-4636.

SEIU MasterCard Program

Offers a low percentage rate, no annual fee, no ATM fees, no cash-advance fees and no check fees. This is a Union Plus Card. Call (800) 522-4000 to fill out an application. For the application hotline call (800) 452-9425 and press 8. Or for customer service, call (800) 622-2580 8 a.m. to 6 p.m. weekdays, E.T.

NEA Line of Credit

Cash, between \$500 and \$25,000, when you need it. The NEA Line of Credit is a cash reserve that's just like having money in the bank. To access your cash, simply write a check. With a low APR — lower than most credit cards — it's a great way to consolidate bills and save month after month. For more information call (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

NEA Credit Plan

Members are eligible to borrow \$3,000 to \$15,000 with just a signature. You'll enjoy special preferred rates, low monthly payments and other special benefits. This plan is provided by NationsBank, N.A./Bank of America, N.A. For more information, call (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

Union Plus Unsecured Personal Loan Program

Loans are from \$3,000 to \$10,000 and home equity loans \$10,000 to \$250,000. Call (888) 235-2759.

HOME AND AUTO INSURANCE

The California Casualty Management Company was established to serve educators. California Casualty offers all CSU employees modest discounts, but CFA members receive special additional discounts of 7 percent to 10 percent on comprehensive homeowners, renters and automobile insurance.

Home Owners Insurance

Personal Property Replacement Cost Coverage — A valuable, optional coverage that, in most instances, pays to repair, replace or restore your personal property loss to its current "new" value. You can also be provided with additional coverage in the case of a law suit arising from your professional responsibilities as an educator. Dwelling Replacement or Repair Cost Coverage — Insures your dwelling for the amount necessary to replace or repair the house and unattached structures. Call (800) 800-9410 for details. Burglar, Fire and Smoke Alarm Discounts — Save 2 percent to 10 percent of your base rate when you use various devices to protect your home against theft and fire. Non-Smoker Discount — Save 5 percent of your base rate when all members of your household are non-smokers.

Renters Insurance

Available through California Casualty for contents of rented living units at discount to CFA members. Call (800) 800-9410 for details.

Auto Insurance through California Casualty

Unlimited Towing and Roadside Service — Provides towing to the nearest place of repair, battery jump, tire changes and other emergency road services. Safe Driver Discount — Offers Competitive rates for drivers who have maintained a good driving record during the past three years. Good Student Discount — A valuable discount for students with a “B” or better average for the past grading period. Automatic Coverage on Custom Equipment — Non-factory equipment, furnishings and finishes permanently attached to your vehicle are covered at no additional cost.

Additional Discounts

If your luggage is lost or stolen on a commercial carrier, reimbursement is available up to \$500 (subject to a deductible). Enhanced coverage is provided for personal property items kept and used in the classroom with a value ranging between \$200 and up to \$2,500 with an additional premium.

Finally, if you disagree with a claim decision and you cannot resolve the dispute with Cal Casualty personnel, you have appeal rights via the California Teachers Association (CTA) Advisory Panel on endorsed services, which is composed of CTA Members. For a free, no-obligation quote, call: Fresno (800) 421-8768; Glendale (800) 345-7244; Orange (800) 345-7245; Sacramento (800) 365-0880; San Bernardino (800) 433-0875; San Diego (800) 345-7240; San Jose (800) 852-6655; San Mateo (800) 648-4446; Walnut Creek (800) 832-6655.

LIFE INSURANCE

AAUP group term life and AAUP accidental death and dismemberment insurance. Call AAUP member benefits office (800) 424-2973 or (202) 737-5900, E.T., and identify yourself as an AAUP member.*
*AAUP memberships are limited and available upon request to CFA.

SEIU Term Life Insurance offers up to \$100,000 worth of guaranteed coverage at affordable rates. For more information call (800) 458-1010 8 a.m. to 6 p.m. weekdays, E.T. This benefit is under Union Labor Life and is a 10-year term plan. (800) 899-2782. www.unioncare.com.

CFA/CTA group life offers members both life and salary protection plans specifically designed for educators. Call Provident Life & Accident at (800) 282-4049.

NEA Term Life Insurance offers a choice of \$10,000 to \$300,000 in coverage at preferred NEA group rates. Your spouse and children are also eligible for coverage, and a built-in disability protection ensures that your premium is paid by NEA Members Insurance Trust should you become disabled. A member applying for this insurance will need to provide the name of the member’s physician who may be contacted for a health evaluation prior to approval for insurance enrollment. For more information, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

CSEA offers ordinary life, ordinary supplemental life, group term plus and family life insurance protection. Call the CSEA office at (800) 952-5283 and identify yourself as a member of CSEA.

Current policyholders of the following insurance companies may call the following numbers directly to make changes or request information on their policies: Anthem Life or Cal West (800) 813-5682. Mutual of Omaha (VOLAX) (800) 292-4421, x 285.

DEATH AND DISMEMBERMENT INSURANCE

CTA Death & Dismemberment Benefit — No-cost benefit for all eligible members

The Death & Dismemberment Benefit Plan was designed to provide a small life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached. As an eligible member with 10 continuous years of CTA membership you are eligible for the maximum benefit. The plan pays a one-time death benefit up to \$2,000 and a one-time accidental death and dismemberment benefit up to \$10,000. The benefit increases to a \$50,000 payment should the death or dismemberment occur while actively engaged in your occupation or while servicing in an official capacity for your local, state or national association. You are automatically covered by the CTA Death & Dismemberment Benefit Plan on Sept. 1, following the date you become an eligible member. In order to remain eligible for the benefit, your membership must be current, and you must be actively employed in the field of education. (Retired Annual, Retired Life and Agency Fee Payers are not eligible for this benefit). To register your beneficiary or to file a claim, please contact the CTA Member Benefits Department at (650) 552-5200 or e-mail member_benefits@cta.org

NEA Accidental Death & Dismemberment Insurance Plan

The plan gives you coverage anywhere in the world for only \$19 a year. Underwritten by The Prudential Insurance Company of America, the NEA AD&D plan provides up to \$30,000 in coverage at home or away and up to \$130,000 for any covered accident on a plane, train, ship or other public conveyance. In addition, in each of the first five years of your coverage, the benefit for covered accidents on a public conveyance will increase \$10,000 up to a maximum of \$180,000. Yet your premium does not go up! For more information, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

SEIU Workplace Accidental Death Insurance

The plan provides no-cost \$5,000 Workplace accidental death insurance. It covers members traveling to and from work as well as on the job. Additional insurance coverage may be purchased. For more information call (800) 458-1010 8 a.m. to 6 p.m. weekdays, E.T. Or call Union Labor Life directly to learn more about this 10-year term plan. (800) 899-2782 www.unioncare.com.

Long-Term Disability Plan

CFA/CTA group long-term disability plan is provided by Provident Life & Accidental. Call (800) 282-4049. You must join within 120 days from the start date of employment, if the health condition form is to be waived. Additional opportunity for waiving the health form requirement will be provide by open enrollment if 33 percent of the chapter membership is willing to enroll. Lecturers who are not on continuous appointment but are appointed anew each time are eligible for a new 120-day period for health waiver for each appointment. Enrollment can occur at anytime for members who do not wish to avoid the health form retirement.

NEA Dues-Tab Insurance

This is a no-cost insurance protection for all eligible members. Benefits are based on continuous years of NEA membership and provides up to \$1,000 of free life-insurance protection. It also provides up to \$5,000 coverage if a member dies in an accident while at work. Furthermore, if the member dies of an unlawful homicide while at work, the benefit payable is \$150,000 instead of \$50,000. You may also convert coverage to a NEA Guaranteed Issue Term Life Insurance Plan upon retirement. For more information, to file a claim or register a beneficiary, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays or 9 a.m. to 1 p.m. Saturdays, E.T.

HEALTH, MEDICAL AND DENTAL INSURANCE AND SERVICES

For those not covered by CalPERS endorsed health plans.

AAUP

Excess Major Medical Insurance, and AAUP Group Hospital Indemnity Plan. (800) 424-2973 or (202) 737-5900. *The number of AAUP memberships is limited and available upon request to CFA.

SEIU's UnionShield Hospital Indemnity Program

Supplemental coverage. Pays benefits when you are hospitalized for illness or injury. Features low monthly group rates. Offered by Union Labor Life Insurance Company (ULLICO). For more information, call (800) 458-1010 8 a.m. to 6 p.m. weekdays, E.T.

SEIU Union Member Dental

Discounts on dental services. Choose from more than 7,000 dentists nationwide. Affordable annual membership fee. Now called Union Plus Health Savings Program. For more information, call (800) 257-8352 or (800) 228-3523 8 a.m. to 6 p.m. weekdays, E.T.

SEIU National Ear Care Plan

A \$10 annual family membership gives you access to nearly 2,000 ear-care providers nationwide. The program features a 20 percent discount on fees and union-made Maico hearing aids. Call (800) 766-3363 to apply.

STUDENT SCHOLARSHIPS

NEA Higher Education Loan Program

Current program is for teachers preparing for board certification exam loans only. Call 8 a.m. to 9 p.m., E.T. at (888) 4-NEA-HELP or (888) 463-2435.

SEIU Scholarship Programs

There are four different programs. Program one: SEIU Fifteen for \$4,000. Program two: SEIU-Jessie Jackson, \$5,000 annual grant for up to four years of college or university study. Specially designed for students in social change and activism. Program three: SEIU-MOE FONER Scholarship Program, provides non-renewable one-time award of \$5,000 each year given. Specifically for visual or performing arts. Program four: SEIU-Nora Piore Scholarship, health care members and their children who wish to pursue education or training in health care occupation or policy. Award is determined by the endowment and is renewable up to four years. A new recipient is not accepted until current recipient is no longer a recipient. Applicant financial need is relevant. Nov. 1 for each application. Postmark March 1. For more information, call (900) 458-1010 8 a.m. to 6 p.m. weekdays, E.T.

CTA Scholarship for Dependent Children

The applicant must be claimed as dependent status* on the current years IRS forms. The applicant must be the dependent child of an active** or retired California Teachers Association member (CFA members are eligible for CTA benefits). Applicants are also eligible if they are claimed as dependents and are the child of a deceased CTA (CFA) member. This scholarship is not available to spouses of CTA (CFA) members. Twenty-five \$2,000 scholarships are awarded. For more information, please contact CTA at (650) 552-5200 or e-mail member_benefits@cta.org.

*Per IRS regulations. **Pursuant to CTA Bylaws.

RETIRED MEMBER BENEFITS

CFA retired members can continue to enjoy some CFA-sponsored benefits for a \$3 monthly deduction for their PERS retirement check. If the member wishes to continue AAUP membership, the cost increases to \$4.67 per month. Retired members will pay the normal active dues if they come back to teach at CSU. (At this time those dues are .095 percent of a monthly salary with a minimum of \$10.) For more information, contact the CFA headquarters benefits office at (310) 641-4430.

To qualify for CTA sponsored active member benefits upon retirement there is a one-time cost of \$120. For more information, contact the CTA Redlands office at (650) 697-1400.

To qualify for NEA sponsored active member benefits upon retirement there is a one-time cost of \$220, or \$27 annually. For more information, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays E.T.

CFA retired members are also members by affiliation with the CSEA retired state employees division. To be included on the CSEA division newsletter, contact Retired Employees Division 1108 O St., Sacramento, CA 95814. Tel: (916) 326-4292; toll-free: (888) 808-7197; fax: (916) 326-4364.

NEA Guaranteed Issue Life Plan

Decreasing term life insurance especially for NEA retired members beginning at age 50. You can't be turned down for this coverage and there's no medical exam. The amount of coverage is dependent on your age, you can qualify for up to \$10,000 of life insurance. For more information, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

NEA MemberCare Medicare Supplement Program

Provides coverage for hospital and medical expenses not covered by Medicare. The program, underwritten by the NEA Members Insurance Trust, offers members and their spouses ages 65 and older Medicare supplement options A-J at lower prices than most popular plans. And plans C-J give extra benefits at no additional cost: discounts on dental, vision, chiropractic and hearing care and up to 45 percent off on prescription drugs. To speak with a Medicare Supplement Program Counselor or for more information, call (800) 541-4119 from 8:30 a.m. to 5:30 p.m. weekdays, E.T. *Qualified retired members are eligible for all active member benefits. To be qualified, a retiree must pay the one-time costs to NEA and CTA.

TRAVEL AND RECREATION

TSA Travel Program

Call TSA Special Services and ask about cruises, vacation packages and international airline ticket discounts for CFA members (offered through CTA). (800) 570-7877.

Quest International Hotel Program

CFA members save 50 percent on regular hotel and resort condominium rates across the nation, and overseas. The enrollment fee is usually \$99, plus \$6 for directory subscription. Quest's offer to CFA members is a preferential \$29.95. To order by phone, please call (800) 540-2373.

NEA Car Rental Program

Enjoy free unlimited mileage at most Hertz locations when you reserve your rental in advance at Hertz special membership rates. To receive your NEA/Hertz ID card, call NEA Member Benefits at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

American International Group Inc.

AIG Insurance offers a discounted rate to members. Call between 8 a.m. and 6 p.m. weekdays, E.T. (800) 294-9496.

Union Plus Flower Club

Up to 15 percent discount on orders more than \$30. Call (888) 667-7779.

Union Plus Made Checks

Union-made checks featuring the union-made logo, (888) 864-6625.

CREDIT UNIONS, GUIDES AND SERVICES**Credit Unions**

Northern California:

Provident Central Credit Union with offices throughout California. (800) 632-4600.

Southern California:

First Financial Federal Credit Union with offices throughout Southern California. (800) 537-8491.

HOME / HOME MORTGAGE & REAL ESTATE**SEIU**

Put as little as 2 to 3 percent down on a first home and receive a \$250 rebate at closing. You'll also save on real estate commissions, and refinancing is a breeze. This program is open to all SEIU members and affiliate members, their spouses and dependents. Call (800) 848-6466 and identify yourself as an SEIU/CFA member.

NEA Home Financing Program

You can apply by phone. You can choose no-points and low down payment options. NEA will even give you a \$150 closing-cost rebate. One call to NEA Mortgage QuickLine at (800) NEA-4-YOU or (800) 632-4968 provides more information on competitive rates and on the spot pre-approval. Offered through Wells Fargo Mortgage Company.

NEA Home Protection Plan

The affordable way to give your family extra protection during the years you may have the greatest financial responsibilities. It provides a specific amount of decreasing term life insurance to help your family and loved ones pay for any major obligations (a mortgage, tuition, car loans, etc.). You choose the coverage level you want (\$10,000 to \$300,000 depending on age) and the number of years you need it. For more information, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

MEMBER BENEFITS INFORMATION

For any new or updated information, check the Web sites:

SEIU: www.seiu.org

NEA: www.nea.org

CSEA: www.calcsea.org

CTA: www.cta.org

CFA: www.calfac.org