

MEMBERSHIP SERVICES

CTA members and non-members (fee payers) alike, often question the differences in CTA/NEA services to members and non-members. To follow will help clarify this issue.

SERVICES	MEMBER	NON-MEMBER (FEE PAYER)
<i>Bargaining</i>	Input solicited. All provisions of contract apply. Vote on ratification.	Input solicited. All provisions of contract apply.
<i>Grievances</i>	Association representation provided in all areas within scope of representation, as defined in bargaining law.	Association representation provided in all areas within scope of representation, as defined in bargaining law.
<i>Dismissals/Layoffs</i>	Full representation. Attorney provided, as needed.	Representation only if action impacts on negotiated contract or part of a larger group that includes members.
<i>Representation</i>	Representation as a friend, advisor, mediator, with appropriate administrative personnel.	None.
<i>Discrimination</i>	Counseling and advice regarding referral to appropriate agency.	None.
<i>Unfair Labor Practices</i>	Representation if your individual rights are violated under EERA.	None.
<i>Economic Services</i>	Travel and purchasing discount services.	None.
<i>Liability Insurance Policy</i>	\$1,000,000 personal liability provided.	None.
<i>Retirement</i>	Counseling and representation.	None beyond contracted.
<i>Attorney, Job Related Issues</i>	1-hour free consultation.	None.
<i>Non-Job Related Issues</i>	½-hour free consultation.	None.
<i>Workers Compensation</i>	Referral to attorney and counseling.	None.
<i>CTA/NEA Sponsored Insurance</i>	Life insurance, income protection, home, auto, etc.	None.
<i>Dues Tab Life Insurance</i>	Free life insurance in the amount of the past 5 years NEA dues paid.	None.
<i>Unemployment Representation</i>	Advice and representation.	None.
<i>Organization Policy Setting</i>	Right to vote and hold office.	None.

TOP 5 REASONS TO JOIN CTA

REASON #1 – SUPPORT AND BACKING OF CTA

- Negotiating competitive benefits at economical prices
- Ongoing review and program management
- Complaint review process: *CTA Advisory Panel on Endorsed Services*

REASON #2 – GREAT MEMBER DISCOUNTS

- 13% base rate discount on auto insurance
- 10% base rate discount on homeowner's insurance
- 10-15% off amusement park entrance fees
- New car purchases 1-6% above invoice

REASON #3 – CREDIT UNION SERVICES

- No annual fee VISA card
- Competitive rates on auto, home, and personal loans
- Direct deposit to savings or checking
- Deposits insured up to \$100,000 by the National Credit Union Administration

REASON #4 – SALARY PROTECTION & LIFE INSURANCE

- Open enrollment opportunities for new teachers and chapters
- *CTA Salary Protection Insurance:* Plan D protects up to 75% of your contract salary
- *CTA Life Insurance:* Coverage for you and your spouse, AD&D coverage, and advance payments for critical/terminal illnesses

REASON #5 – AUTOMATIC BENEFITS

- Up to \$2,000 death benefit and \$10,000 AD&D benefit with *CTA Survivor Benefit*
- Up to \$1,000 death benefit and \$5,000 AD&D benefit with NEA Dues Tab
- Up to \$1,000,000 Educators Employment Liability Coverage