Connect with Your Members

Wherever you are in NJ, we hope that you’re staying safe from Covid and the erratic winter weather. As it starts to warm (hopefully!), and with spring around the corner (hopefully!), we wanted to share some of the ways you can “Connect” with your members in March and April. We want to thank you for all that you do as Member Benefit Coordinators and NEA Member Benefits Ambassadors – making members better aware of all the benefits of NJEA and NEA membership.

One way to get ready for Spring Break is to check out the new grant program from the NEA Retirement Program, provided by Security Benefit.

UBenefit is designed to help educators and support professionals offset their use of personal funds to support students and their classrooms.

We are offering 50- $100 grants to New Jersey educators and support professionals!

How to Enter for your chance to win!

1. Go to UBenefit.org
2. Select your state, NJ.
3. Fill out the application form, and click submit.

After the winter, staying indoors, and wearing masks, you are probably ready to get outside and breathe the fresh air and soak up those sunrays. You and your members might start putting your Spring Break 2022 plans in place, and NEA Member Benefits is here to help.

During your next ten-minute meeting, have members visit www.neamb.com/connect on their cell phones and scroll down to the 5th box, “Get $500 NEA Travel Dollars.” Remind members to register on our website using a non-school e-mail address, and they will then be able to access the NEA Travel Program and discounts on car rentals, airfare, hotels, cruises, and guided tours as well as great information on how to stretch your travel budget.

In addition, check out the NEA Discount Tickets Program if you’re planning on visiting Disneyland, or attending a sporting event or show.

This time of year, many members may be considering retirement, so please encourage them to join NJREA. Retired members enjoy access to NEA Member Benefits, including the NEA Retiree Health Program (Medicare Supplement Insurance) for those not covered by the State Health Benefits Program. Many retired members actively continue supporting...
their Association and profession as public education advocates.

April 1st kicks off the “NEA Early Enrollment” period when potential members can “join” the Association between April 1st - August 31st and pay no dues until September. This is a great opportunity to help grow the Association in the spring and give new members access to NEA Member Benefits ahead of the official start of the membership year. Contact your state association to confirm its participation in this year's campaign.

As the weather gets better you may decide to make some home improvements, and the NEA Personal Loan could help finance your projects. You might also want to purchase a new or used car or buy/refinance a home, and we offer NEA-sponsored programs to help with those needs, too!

Direct your members to www.neamb.com/connect to begin exploring all the NEA Member Benefits available to them.

**Connect with Each Other**

Spring membership recruitment campaigns are underway, and your state affiliate may be part of the 2022 Early Enrollment campaign. Early enrollment is limited to recruits for the 2022-23 membership year who sign up between April 1 and August 31 and pledge to pay unified Active membership dues as a first-time Active member beginning September 1, 2022.

The Program gives eligible recruits no-cost access as "Insureds" in the NEA Educators Employment Liability (EEL) Program and access to select NEA Member Benefits programs. (Please note that first-time Active early enrollees are not eligible to participate in the NEA Complimentary Life and Introductory Life Insurance programs until their memberships are fully activated in September 2022).

**Connect with MB Programs**

NEA Member Benefits recognizes that members have endured unprecedented challenges and pressures over the past two years due to the pandemic and adverse political and social events.

The highlights of this and other solutions particularly pertinent in the spring season—think home buying, home improvement, new or used auto purchase, spring break and summer vacation travel—are presented below. Please use them in your meetings and communications with members.

**NEA® Auto & Home Insurance Program**

Auto and Home Insurance from California Casualty is designed with special features for educators:

- Affordable insurance coverage for your vehicles, home and belongings
- Average savings of $423 per year on car insurance
- 12-month lock-in rate guarantee
- $3,000 personal property at school coverage
- Vehicle deductible waived for vandalism occurring on school property
- Free identity theft defense
- Visit www.neamb.com/products/home-and-auto-coverage or call 1-877-211-5119 for a free policy review and no-obligation car insurance quote.
NEA Travel Program

- Car Rentals—Save up to 25% when you rent a car—no discount code needed
- Hotels—Up to 60% savings on hotels worldwide
- Flights—Bookings with all major carriers, both domestic and international
- Cruises—Over 25,000 global cruise itineraries with a best-value guarantee
- Resorts—Top-rated resorts with 7-night stays starting at $399
- Guided Tours—Discounted tours for the most adventurous to laid-back—all exciting
- New Enrollees in NEA Travel—Earn $500 in Travel Dollars to apply toward future trips
- Visit www.neamb.com/travel and start planning your next vacation now!

First National Bank of Omaha (FNBO) Home Mortgage Program

- The FNBO Mortgage Program offers a smart, easy way to finance your new home or refinance an existing mortgage with:
  - Low competitive rates
  - No application fee, no origination fee, and no processing fee—an estimated $700 savings at closing
  - A range of loan options including conventional, FHA, VA and USDA loans
  - Available to members and their spouses, parents and children
  - Expert guidance every step of the way: Call 1-855-290-9454 to speak with a loan officer
  - Learn more at: https://www.neamb.com/products/first-national-bank-of-omaha-home-mortgage-program

NEA Personal Loan

The NEA Personal Loan through First National Bank of Omaha can help fund projects like a new kitchen remodel, deck/patio upgrade or other home improvements.¹

- No application, processing or annual fees or prepayment penalties
- Enjoy fixed rates from 5.99% APR to 15.99% APR²
- Loan amounts up to $30,000 and terms from 36 to 72 months³
- Affordable monthly payments that fit your budget
- Visit www.neamb.com/personalloan to learn more

Connect with MB Resources

- UBenefit Grant – NEA Retirement Program
1 Exclusions and limitations may apply. Please call a loans specialist for details. The NEA Personal Loan cannot be used to pay postsecondary educational expenses or tuition, or to consolidate postsecondary educational loans.

2 Your Fixed For Life APR will be established when we discuss your specific request with you and will be in the range of 5.99% Fixed For Life APR to 15.99% Fixed For Life APR, depending on your creditworthiness. Please note that all applicants may not qualify for the lowest rate. The lowest rate may not be available for the term chosen. NEA members may receive a 0.25% interest rate discount by enrolling in AutoPay. To qualify, you must set up automatic payments from a checking or savings account at the time of loan origination. When you enroll in AutoPay, a rate as low as 5.74% Fixed For Life APR may be available, depending on your creditworthiness. See the Key Information on the loan for additional details.

3 Your repayment terms will depend on your APR and loan term for which you qualify. Example: On a 9.99% Fixed For Life APR loan you will have (1) 36 monthly payments of $32.26 per $1,000 borrowed; or (2) 48 monthly payments of $25.36 per $1,000 borrowed; or (3) 60 monthly payments of $21.24 per $1,000 borrowed; or (4) 72 monthly payments of $18.52 per $1,000 borrowed. Your Fixed For Life APR will be in the range of 5.74% Fixed For Life APR (if you are enrolled in AutoPay) to 15.99% Fixed For Life APR. See the Key Information on Your Loan for additional details regarding a Debt Consolidation or Personal Loan.

Loans are made and serviced by First National Bank of Omaha (FNBO®).