

Get Excited About Your Member Benefits!

Where do you begin?

First, make sure you include your **e-mail address** on your MTA membership application. We communicate regularly with new members via e-mail. You don't want to miss out on all the good news and super deals we have to share!

Next, take a few minutes to activate your account on mtabenefits.com for full access to all member benefits and to opt in for our bimonthly e-newsletter. This e-news will fill you in on special offers such as discounted sports tickets, promotions, new programs and giveaways.

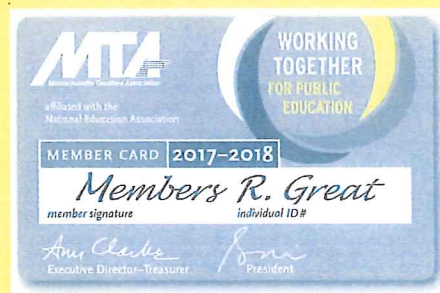
Follow us on **Facebook**, **Twitter** and **Instagram**. You'll find out about last-minute offers and be reminded about discounts and contests!

Take advantage of **discounts and free offers**. The *MTA Benefits & Discount Directory* is your source for all benefit-related information. In it, you'll find descriptions of the programs mentioned in this flier as well as hundreds of thousands of other ways you can save on everything from buying a home to dining out.

Consider **MTAB insurance programs** when you're renewing a policy or in need of one. Our partners have solid track records and undergo lengthy evaluations before we do business with them. It's not easy to get or keep the MTAB endorsement. Best of all, our partners help educate and inform — not just sell.

Share your savings with **family members**.^{*} That's right! Your family members are eligible for many MTAB programs. All you need to do is download and fill out the family membership application posted on mtabenefits.com, then send it in. Family membership is free, so there's no reason not to have it. It really pays!

^{*}Family members include mother, father, sister, brother, son, daughter and the surviving spouse or domestic partner of a deceased active or retired member who is not otherwise eligible for active membership.



800.336.0990 | www.mtabenefits.com

No member dues are ever used to market or administer MTA Benefits' programs. All program information was current at the time of publication (July 2017) and is subject to change without notice.



MTA members: Here's what's in it for you!

FINANCIAL

- Banking Products
- Credit Cards
- Identity Theft Protection
- Mortgages
- Personal Loans
- Prepaid Legal Plan
- Savings Products
- Shopping Program
- Student Loan Counseling & Refinancing

HEALTH & WELLNESS

- Dental Savings Plans
- Eyewear
- Hearing Aids
- Pharmacy Savings

INSURANCE

- Auto
- Critical Illness
- Dental
- Disability
- Home & Renters
- Long-Term Care
- NEA AD&D/NEA Life
- New Member Life
- Permanent Life
- Term Life
- Umbrella Liability
- Workers' Compensation

MAGAZINE DISCOUNTS

OFFICE & CLASSROOM SUPPLIES

TRAVEL

- Car Rentals
- MTA Vacation Center
- Theme Parks
- Travel Insurance

UTILITIES

- Heating Oil
- Propane
- Solar Power Systems

WIRELESS

- T-Mobile



MTA Benefits has been proudly serving the needs of members for 48 years.

All of our programs provide savings, helping you get the most out of your paycheck.

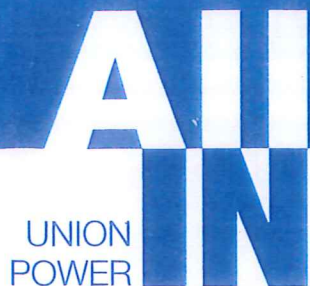
Participating in MTAB programs can save you much more than the cost of your membership.

SPECIAL OFFERS!

- Activate your account on *mtabenefits.com* for access to discounts at BJ's and for savings on Bruins, Celtics and theme park tickets, ski passes and more.
- Enter monthly giveaways for gift cards and popular products!
- Receive MTAB's e-newsletter for special events, new offers and coupons.
- Download the Access My Deals app to locate savings wherever you are.

www.mtabenefits.com





Comparison of Local, MTA and NEA Membership vs. Non-Membership

Belonging to your local association, the MTA and the NEA empowers you as an educator to play an active role in shaping your career and creating the environment that you want for your students and your colleagues. Here is a comparison of the benefits and opportunities available to members vs. non-members.

We provide service, support and organizing assistance ...	To Members	To Non-Members
Collective Bargaining		
Negotiations. Your local union negotiates contracts that cover all employees in the bargaining unit. Therefore, everyone receives the salary increases, benefits and other rights in the bargaining agreement.	✓	✓
Grievance representation. Your local union represents all members of the bargaining unit when grievances under the contract arise.	✓	✓
Contract enforcement. If the grievance process fails to resolve the dispute, your local union enforces the contract through arbitration and court proceedings.	✓	✓
Legal Services		
Termination and non-renewal cases. MTA's Division of Legal Services will assist you in understanding and defending your due process rights if you lose your job. Assistance to members includes enforcement of contractual and statutory rights. Assistance to non-members is limited solely to contractual matters.	✓	✗
\$1 million legal liability coverage. The Educators Employment Liability policy protects educators from personal liability if sued by a parent or student. Most schools do not carry such coverage.	✓	✗
Professional licensing disciplinary hearings.	✓	✗
Unemployment compensation hearings.	✓	✗
Statutory wage and hour complaints.	✓	✗
Employment discrimination claims (age, gender, race, religion, sexual preference, national origin, disability, etc.).	✓	✗
Teacher and ESP retirement consultation and representation. The MTA will represent you in legal disputes with state and local retirement boards. In addition, the MTA offers retirement workshops and individual retirement counseling to members.	✓	✗
Criminal charges related to employment.	✓	✗
Professional Matters		
Training in employment law, bargaining, legal issues, grievance processing, organizing, leadership, etc.	✓	✗

— continued on reverse —

We provide service, support and organizing assistance ...	To Members	To Non-Members
Professional development on special education, DESE and DCF rules and regulations, etc. Many school districts cannot afford to or do not offer meaningful professional development opportunities, especially for ESPs. The MTA fills this void with annual statewide conferences as well as local and regional trainings to help teachers and ESPs become more valued professionals.	✓	✗
Assistance in obtaining National Board certification.	✓	✗
Association Activities		
Participation in union governance. You have a right to hold local, MTA or NEA office and to elect your union representatives. Rights include serving on executive boards, negotiating teams or committees, and participating in the MTA's and NEA's annual meetings.	✓	✗
Voting on local, state and national union matters. You have a right to have a voice in and vote on union priorities and budgets.	✓	✗
Attending union conferences and trainings at the local, regional, state and national levels.	✓	✗
MTA Member Benefits		
Disability insurance. This insurance provides critical income protection when you are unable to work for an extended period of time and you don't have sick time to cover the absence.	✓	✗
Home and auto insurance discounts. Significant discounts are provided by Educators Insurance Agency. EIA was formed solely to meet the unique needs of education professionals who belong to the MTA.	✓	✗
Mortgage and banking. Berkshire Bank provides programs specially designed for MTA members including mortgage, home equity and vehicle loans and a checking account.	✓	✗
Discounts on products, services and attractions both locally and nationally. The MTAB Benefits & Discount Directory and members' use of Access Nationwide Discounts can provide thousands of dollars in savings annually.	✓	✗
Student loan debt assistance. Free loan counseling and in-school loans and refinancing options are offered.	✓	✗
Your family can benefit, too. Most programs available to members are also open to family members. Family membership is FREE and an easy way to reduce your household expenses.	✓	✗



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