



# Teachers Association of Long Beach, CTA/NEA

4362 ATLANTIC AVENUE • LONG BEACH, CALIFORNIA 90807-2818

TELEPHONE: (562) 426-6433 • FAX: (562) 424-9352

Web Site: [www.talb.org](http://www.talb.org)

## WHY SHOULD YOU JOIN TALB/CTA/NEA?

Sometimes a new teacher may wonder why most teachers join their professional organization and what benefits are available to those who do. TALB members are entitled to many benefits that are unavailable to fee payers or non-members. Those benefits are either automatic at no cost once membership is established, available upon request at no extra cost, or available at reduced costs and discounted rates. Some comparisons of those benefits for TALB/CTA/NEA members compared to non-members/agency-fee payer are as follow:

BENEFIT	MEMBER	AGENCY-FEE PAYER (Non Member)
\$1,000,000 liability insurance	Automatic & free with membership	No coverage available
CTA Death & Dismemberment Plan	Automatic & free with membership	No coverage available
Dues TALB Life Insurance	Automatic & free with membership	No coverage available
TALB \$3,000 Survivor Benefit	Automatic & free upon the death of an active member	Automatic and free upon the death of an active full agency-fee payer
Legal services	Available upon request with no cost for work-related issues ½ hr. free for personal issues	No coverage available
Representation and assistance in solving employment problems	Representation in all matters of employment including legal services	Representation limited
Discounted insurance rates	Available upon request (best rates only for CTA members)	No coverage available
Financial planning	Automatic and free with membership (upon request)	Available at regular rates
Career insurance	Full range of coverage	Limited
Low-interest credit cards and lines of credit	Available upon request (based upon approval)	Unavailable from endorsed credit unions and banks
Participation in all TALB/CTA/NEA activities	Involvement and funding available and encouraged	Unavailable, unless by special invitation
Ability to elect officers and vote in all elections	Voting rights	No voting rights
Ability to influence Association activities with input & ideas	Input & involvement encouraged	Silent voice in activities & affairs of the Association