



NEA® Complimentary Life Insurance

Automatic coverage provided at no extra cost

You must be signed in to enroll. Please click above to register or sign in.

To help provide for your family, the NEA Members Insurance Trust® makes valuable benefits available at **no extra cost** to Active, Staff, Reserve and Life* members.

This complimentary coverage includes:

- Up to \$1,000 of term life insurance
- Up to \$5,000 of accidental death and dismemberment (AD&D) coverage
- \$50,000 of AD&D insurance for any covered accident that occurs on the job or while serving as an Association Leader[†]
- \$150,000 of life insurance for unlawful homicide while on the job

Who should your coverage be protecting?

Settle this important question today by taking a moment to [name one or more beneficiaries](#). If the worst happens to you, your choice will clear up doubts and cut through delays—speeding up benefit payments for loved ones who need them.

Your complimentary coverage is a great first step. Is it enough?

Many members rely on NEA Complimentary Life Insurance to supplement school district coverage. But the combined benefit may not be enough for family members to remain in your home or pay their bills easily. Our [coverage calculator](#) helps you assess their needs. For more information:

- [Review a full description of this plan](#) (.pdf, 240K)
- [Compare all our member-only plans](#) (.pdf, 156K)
- [Look over our FAQs](#)
- [Read our glossary of insurance terms and lingo](#)

IMPORTANT: If you selected your beneficiaries a while ago or have experienced a life-changing event, please reconfirm your choice.

nea *Members*
Insurance Trust

<http://www.neamb.com/insurance/nea-complimentary-life-insurance.htm>



Educators Employment Liability Program: Benefits

The following benefits are available to all NEA members, including Education Support Professionals.

Coverage A. Educators Liability Benefit

- Payment of the legal defense costs of up to \$3,000,000 per occurrence in defending civil proceedings (other than proceedings concerning Civil Rights) brought against you in the course of performing your educational employment activities.
- Payment of up to \$1,000,000* in damages assessed against you as a result of such civil proceedings.
- Payment of up to \$300,000* worth of defense, settlement or judgments and other supplementary payments for proceedings concerning Civil Rights.** (Coverage A is subject to a \$3,000,000 per member per occurrence damages limit not to include any civil rights issues or claims, and a \$9,000,000 defense cost limit per member per occurrence regardless of the number of members involved in the occurrence, not to include any civil rights issues or claims.)

Coverage B. Reimbursement of Attorney Fees for the Defense of Criminal Proceedings**

- Reimbursement for attorney fees and other legal costs up to \$35,000 if you are charged with violating a criminal statute in what otherwise would be within the course and scope of your educational employment activities, and you are exonerated of all charges by a court of law or all charges are withdrawn or dismissed. If, however, the proceeding arises out of an incident involving the administration of corporal punishment, the policy will provide reimbursement regardless of the outcome.

Coverage C. Bail Bond

- Reimbursement of up to \$1,000 of bail bond premium, if you must post a bond as the result of an occurrence arising out of your educational employment activities. (The insurance company is not required to furnish the bond.)

Coverage D. Assault-Related Personal Property Benefit

- Payment of up to \$500 for damages to your personal property when caused by an assault upon you in the course of your educational employment. (Vehicle and school property are excluded.)

Notes

* May have state variations; check with your state affiliate.

** State insurance laws do not permit this coverage in New York.