



Contact

Montebello Teachers Association/California Teachers Association/National Education Association • 918 W Whittier Blvd Montebello 90640 • (323) 722-5005 • montebelloteachers.org

You Are Eligible for Automatic Insurance Protection

As a CTA/NEA member you are **automatically** eligible for **two** valuable insurance programs at **no additional cost**, the *CTA Death & Dismemberment Plan* and the *NEA DUES-TAB*. These plans are a **no-cost** insurance protection exclusively for CTA/NEA members. The CTA Death & Dismemberment Plan and the NEA DUES-TAB automatically cover you on September 1, following the date you become an eligible member, but even if you have just one year of credited membership, you will be eligible to receive a benefit.

You may name anyone as your designated beneficiary. Simply complete one beneficiary registration form for CTA and one for NEA. By doing so, you will not only ensure that your designated beneficiary is registered, you will have personal security that comes with your CTA membership.

The CTA Death & Dismemberment Plan is designed to provide a life insurance benefit that **increases** with each year of continuous CTA membership, until the maximum benefit is reached after ten (10) years. The NEA DUES-TAB maximum benefit is reached after five (5) years.



Past President Dorothy Chu (DO) shows the L.A. Marathon Map. The Association will participate Sunday, March 4.

	CTA	NEA
Death Benefit	up to \$2,000	up to \$1000
Accidental Death and Dismemberment Benefit	\$10,000	\$5000
Occupation/Leader Accidental Death and Dismemberment Benefit	\$50,000	\$50,000
Unlawful Homicide - on the Job	NA	\$150,000

This is only a brief summary and not a complete description of the Plans. For a complete description of the CTA Death and Dismemberment Plan, please refer to the booklet entitled "CTA Death & Dismemberment Plan and Summary Plan Description," a copy of which is provided to all CTA members. To register a beneficiary, please call the CTA Risk Management and Member Benefits Department at (650) 552-5200 or e-mail: member_benefits@cta.org. For a complete description of the NEA DUES-TAB or to register a beneficiary, please call the NEA Member Benefits Department at (800) 637-4636.

Monitor *Your* Advancement on the Salary Schedule

Do I get credit this year?

An employee must have served 60% of the days school was in session to qualify for an additional year on the salary schedule. In the K-12 program the calendar consists of 180 teaching days plus 3 staff development days (total of 183 days) for traditional and single track calendars, and 175 teaching days plus 3 staff development days (total of 178 days) for multi-track YRE. Therefore, in order to receive a service increment the required number of days is 110 days for traditional and single track calendars and 107 days for multi-track YRE.

When do I receive an anniversary?

The salary schedule ends at year 14. Beyond the schedule are anniversary increments which are awarded at year 16, 20, 25, and 30. *Anniversaries are awarded based on years of service to the District.*

If you have more experience in MUSD

Many Bargaining unit members have years of experience in the District that are not on the MTA bargaining schedule. Other Bargaining unit members have years of experience on different MTA schedules including K-12, Headstart, and Adult Education. All the experience counts for the anniversaries. Therefore, a person with 14 years of experience as a full time Headstart teacher or a site secretary and one year experience on the K-12 schedule would be entitled to begin the following year with the sixteenth year anniversary added to the appropriate annual salary.

If you have less experience in MUSD than reflects on the salary schedule

Some Bargaining Unit members have been rated in on the salary schedule. The rated in portion does not count on the anniversary. Therefore, a person who taught in a different district and received 9 years prior experience credit would begin on step 10. However, that same person would not receive the sixteenth year anniversary until he or she had been on step E13, F14, or X14 for five or more years. (Article XII.13.a page 24)