



TEXAS RETIRED TEACHERS ASSOCIATION

TRTA: The Voice For All Public Education Retirees

MEMBER BENEFITS COMMITTEE RESOURCE GUIDE 2020 – 2022

All forms in this guide are available online www.trta.org/mbcomm

TRTA MEMBER BENEFITS

"SUPER DEALS AND GREAT DISCOUNTS"

IMPORTANT FACTS ABOUT TRTA MEMBER BENEFITS PROGRAM:

- *TRTA Member Benefits menu offers 25 benefits.
- *Benefits are available to all TRTA members.
- *Codes are required on some online and phone reservations or purchases.
- *Complete descriptions of benefits are online at: www.trta.org/membership/member-benefits.
- *Using our codes helps our members, and TRTA receives a residual for using some of the benefits.

STATE MEMBER BENEFITS COMMITTEE

- *The TRTA Member Benefits Committee shall seek, investigate, and recommend programs for items such as insurance, discounts, and tours to benefit members. Whether or not a benefit is used is up to the individual member. However, if we don't use them we can lose them.
- *The State Committee also disseminates information and Monthly "Deals" to District Member Benefit Chair.

DISTRICT MEMBER BENEFITS CHAIR

- *Disseminates monthly information ("Super Deals") to local unit chairs.
- *Provide training at District Leadership Training Conference
- *Report usage of benefits to State MB Committee.

LOCAL UNIT BENEFITS CHAIR

- Copy and distribute monthly "Deals" to local members. (Sent to you by District Chair)
 - Give brief descriptions of "Deals" of the month.
 - Ask for testimonials from members who have used Member Benefits.
 - Investigate and encourage members to use senior discounts.
 - Have promotional fliers and brochures available at the meetings.
 - Have one program on Member benefits. AMBA will send a representative.
 - Allow a small section of the newsletters or program to highlight 1 or 2 benefits.
 - Encourage collaboration with other TRTA committees in order to promote membership in TRTA.
- *Use the Monthly "Deals" to help promote benefits at local meetings.
 - * Alert district chair of any difficulties or successes in the use of our benefits.
 - * Participate in District Leadership Development Conference and District Fall Conferences.
 - *Investigate local senior discounts.

WHY IS IT IMPORTANT TO PROMOTE MEMBER BENEFITS?

- *Our benefits provide our members with special programs and various discounts that help them save money.
- *New retirees will join if they know about the benefits.
- *Many retirees want to travel and we offer great programs to help them plan their trips.

**TRTA WILL
PRESERVE
PAST MEMBER
BENEFITS
AND
SECURE THE FUTURE
WITH
NEW MEMBER
BENEFITS**

TRTA BENEFITS FOR MEMBERS

MEMBER BENEFITS "SUPER DEALS AND GREAT DISCOUNTS"



save money
SAVE MONEY

1. Apple Products Discount
2. 1-800-Flowers Discount save 15%
3. Dallas Zoo Online - Employee discount



HEALTH

AMBA administers many of the insurance products.

4. Ameritas Group Dental Insurance
5. American Hearing Benefits
6. Hearing Aid Express
7. Vision Service Plan (VSP)
8. Medical Air Services Association (MASA)
9. Acadian on Call
10. Texas Mobile Imaging
Stroke prevention, heart health and cancer screenings are available through member benefits.



TRAVEL

10. Road Scholar
11. Drury Inn and Suites
12. Avis Rent-a-Car save up to 25% off
13. Budget Rent-a-Car save up to 25% off
14. Enterprise Rent-a-Car 5% or 10% if rented from airport location
15. Orlando Employee Discounts
16. Cruise and Vacation Benefits



PROTECT HOME AND FAMILY

17. Private Practice Educators Professional Liability Ins. and John A. Barclay Agency Professional Liability Insurance
18. Nationwide Pet Insurance (VPI)
19. Association Member Benefits Advisors

***ASK FOR SENIOR DISCOUNTS**
FOR SPECIFIC INFORMATION OR UPDATES ON
MEMBER BENEFITS VISIT:
www.trta.org/memberbenefits

TRTA

MEMBER

BENEFITS

COMMITTEE

FOR
SUPER DEALS AND
GREAT DISCOUNTS
On
Health, Travel,
Insurance, and
Entertainment

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INTRODUCTION

TRTA MEMBER BENEFITS COMMITTEE

Policy: The TRTA Member Benefits Committee shall seek, investigate, and recommend programs for items such as insurance, discounts, and tours to benefit members. The committee shall collaborate with other standing and special committees as appropriate to further the mission of TRTA.

In order to carry out the above task, the TRTA Member Benefits Committee continues to solicit ideas from members concerning needs that can be met by TRTA. Service providers are contacted concerning these needs and, if interested, they provide a proposal for service. In the meantime, criterions have been developed by TRTA. If the provider meets those criterions, research is conducted by the staff and, finally, the entire proposal is presented to the committee. After review of data, the committee may recommend consideration of the provider to the TRTA Board of Directors for formal approval. If approved by the Board as an endorsed provider, in some instances, formal agreements are made following consultation with the Association's legal advisors.

As a result of this process, TRTA has developed one of the outstanding overall benefits programs in the United States. However, unless members know of these benefits and actively use them, the program fails.

In order to promote the use of these benefits, the committee and staff work closely with the TRTA Public Relations Committee, the Retirement Education Committee, Membership Committee and membership providers. Various informational networks are in place including *The VOICE*, the TRTA web site, social media and member-based systems. Member-based systems include the TRTA conventions, convention exhibits, district presidents, district officers, district training sessions and conventions, and local and district benefits committees. Other techniques include participation in school in-service activities, retirement education programs, speakers at educational programs, etc.

Promotional materials under development from providers include benefits promotional fliers and brochures, video productions and advertising in appropriate newsletters and media.

Member Benefits Committee

Policy: The TRTA Member Benefits Committee shall seek, investigate, and recommend programs for items such as insurance, discounts, and tours to benefit members. The committee shall collaborate with other standing and special committees as appropriate to further the mission of TRTA.

Suggested Activities

The TRTA State Member Benefits Committee Chair:

1. Work with the committee to develop a plan of action;
2. Gather information of benefit concerns to retired school and higher education personnel;
3. Pursue the acquisition of needed benefits;
4. Investigate appropriate carriers for providing member benefits;
5. Inform the membership of benefits through articles in *The VOICE*, the official news bulletin of the Texas Retired Teachers Association, the TRTA website, social media; and
6. Present benefit concerns and suggestions to the Board of Directors.

The TRTA District Member Benefits Committee Chair:

1. Send information received from the TRTA Member Benefits Committee and the TRTA office to the local unit member benefits committee chairs;
2. Serve as representative and presenter of TRTA member benefits at district and/or state conferences and conventions;
3. Report member benefits usage and needs to the TRTA Member Benefits Committee and the TRTA staff;
4. Meet with district public relations, retirement education, and membership committees to promote membership and member satisfaction through usage of TRTA member benefits; and
5. Provide leadership and promote communications with and between local unit member benefits chairs through local unit visitations and other communication techniques.

The TRTA Local Unit Member Benefits Committee Chair:

1. Relate information received from TRTA and district member benefits committee to local unit members. Feature a member benefit of the month at local unit meetings;
2. Report member benefits usage and needs to the district member benefits committee;
3. Meet with local unit public relations, retirement education, and membership committees to promote membership and member satisfaction through usage of TRTA member benefits;
4. Attend the member benefits training session at the TRTA Convention and, if possible, attend the member benefits training session at Spring Leadership Development Conference.



TRTA MEMBER BENEFITS

For additional details about TRTA's member benefits, visit www.trta.org, click on the Membership Tab, and then click on Member Benefits. You will need to log in with your member ID and password to view discount codes and vendor contact information.

Insurance Benefits

Association Member Benefits Advisors

Long-Term Care/Home Health Insurance; Medicare Supplement Insurance; First Diagnosis Cancer Insurance; Cancer and Dread Disease Insurance; Single Premium Tax Deferred Annuity; Final Expense Life Insurance.

Ameritas Group Dental Insurance

This plan has very generous benefits plus a two-year rate guarantee. Through the plan, you and your family will receive comprehensive and flexible dental coverage. The plan provides you the freedom to visit any dentist or specialist when you need care.

John A. Barclay, Inc. and Private Practice Educators Professional Liability Insurance

Insurance available through the John A. Barclay Agency, Inc. for qualified TRTA administrators or educators returning to work in capacities other than the classroom. The \$1,000,000 policy is available for an annual charge of \$265.

Veterinary Pet Insurance (VPI)

TRTA is pleased to offer Veterinary Pet Insurance (VPI), a Nationwide Insurance Company, as a benefit to its members and their beloved furry friends. Members can enjoy a 5 percent discount on their pet insurance premiums. Coverage is available for dogs and cats, as well as exotic pets including birds.

Medical Benefits

American Hearing Benefits

TRTA now offers American Hearing Benefits in addition to Hearing Aid Express for all of your hearing aid needs. American Hearing Benefits provides approximately 146 credentialed provider locations in the state of Texas for public education retirees and their families. The hearing aids are manufactured by parent company Starkey Hearing Technologies, the only remaining major, American-owned and operated hearing aid manufacturer. Starkey is the world leader in the manufacturing of custom hearing aids. Your member benefits in this program include exclusive discounts, free annual hearing consultations, a free supply of batteries, a 60-day trial period, and a free warranty (including loss and damage). Financing is available.

Hearing Aid Express

Statewide network of hearing health care professionals. Member benefits include free hearing tests and a 10 percent off hearing aid prices.

Medical Air Services Association

MASA is an emergency assistance association designed to work for members at home or while traveling. Includes international travel.

Texas Mobile Imaging

Offers 3 painless cardiovascular ultrasounds for the early detection and prevention of stroke, heart problems and cancer.

Vision Service Plan (VSP)

When visiting a VSP network optometrist or ophthalmologist, you will receive 20 percent off an eye exam and lenses once every 12 months and frames provided once every 24 months after a minimal co-pay.

Lodging Benefits**Drury Inn & Suites**

Receive 5 percent off at Drury Inn & Suites (discounts are not available during "peak status").

Security Benefits**Acadian On Call**

Medical alert systems to over 19,000 subscribers nationwide and ranks in the top U.S. 10 medical alarm companies.

CSID

Identity theft protection is available to TRTA members through CSID. Start protecting your identity from one of the fastest growing crimes in America. Most identity theft solutions only provide credit monitoring. CSID not only provides credit reports and monitoring, it also provides non-credit loan activity, public records monitoring, criminal record monitoring, Internet monitoring, restoration services, and \$25,000 of identity theft insurance.

Travel Benefits**Avis Rent-A-Car**

Receive up to 25 percent off the rental.

Budget Rent-A-Car

Receive up to 25 percent off the rental.

Enterprise Rent-A-Car

10 percent off from an airport location and 5 percent off from non-airport location.

Cruise and Vacation Benefits

Provides the lowest available pricing on all of today's top cruise brands, worldwide escorted tour companies and more than 600 resort properties. You will receive a 4% vacation reward on the base fare of your trip and will also have access to special bonus offers on a monthly basis.

Orlando Employee Discounts

Save up to 35% on Your Orlando Vacation! Exclusive Pricing on Hotels & Vacation Homes in or nearby Disney World & Universal Studios Orlando as well as discounts on tickets for Disney World, Universal Studios Orlando, Sea World, and ALL Orlando Area Theme Parks and Attractions!

Road Scholar

For first-time travelers with Road Scholar, a \$200 discount for international and foreign travel, and a \$75 discount for domestic and state travel.

Entertainment Benefits**1-800-Flowers Discount**

Save 15 percent off.

Apple Products Discount

Benefits include special member discounts, quarterly promotions, free standard shipping on orders over \$50, online custom product configuration and more. Discounts not available on all items. Check with Apple to verify discounted items.

Dallas Zoo Online Discount Tickets Program

Get a discount when purchasing tickets online.

Senior Discounts

The following is a list of senior discounts that may be applicable in your area. Members who want to use one of the following businesses should call to verify that they are offering the discounts and the details of the discounts.

Restaurants

- Applebee's: 15% off with Golden Apple Card (60+)
- Arby's: <https://arbys.com/>: 10% off (55+)
- Ben & Jerry's: 10% off (60+), varies by location
- Bennigan's: discount varies by location
- Bob's Big Boy: discount varies by location (60+)
- Boston Market: <https://www.bostonmarket.com/>: 10% off (65+)
- Burger King: senior drinks, senior meal special, 10% off (60+), varies by location
- Captain D's Seafood: discount varies by location (62+)
- Chick-Fil-A: 10% off or free small drink or coffee (55+)
- Chili's: 10% off (55+), varies with location
- CiCi's Pizza: 10% off (60+), varies with location
- Culver's: 10% off (60+)
- Denny's: <https://www.dennys.com/>: for AARP members: 15% discount
- Dunkin' Donuts: 10% off or free coffee (55+)
- Einstein's Bagels: <https://www.einsteinbros.com/>: 10% off baker's dozen of bagels (60+)
- Fuddrucker's: 10% off any senior platter (55+), varies with location
- Gatti's Pizza: 10% off (60+), varies with location
- Golden Corral: senior pricing, varies with location
- Hardee's: <https://www.hardees.com/>: \$0.33 beverages everyday (65+)
- IHOP: senior menu (55+) and/or senior bogo from 3 pm to 6 pm
- Jack in the Box: <https://www.jackinthebox.com/>: discount on beverages, (varies by location) (55+)
- KFC: <https://www.kfc.com/>: free small drink with any meal (55+) (varies by location)
- Krispy Kreme: <https://krispykreme.com/>: 10% off (50+) varies by location
- Long John Silver's: various discounts at participating locations (55+)
- McDonald's: <https://www.mcdonalds.com/us/en-us.html>: senior drinks & coffee everyday (55+)
- Mrs. Fields: <https://www.mrsfields.com/>: 10% off at participating locations (60+)
- Shoney's: 10% off (varies by location)
- Sonic: 10% off or free beverage (60+) varies by location
- Steak 'n Shake: 10% off every Monday & Tuesday (50+), varies by location
- Subway: 10% off (60+), varies by location
- Sweet Tomatoes 10% off (62+)
- Taco Bell: 5% off; free beverages for seniors (65+), varies by location
- TCBY: 10% off (55+), varies by location
- Tea Room Cafe: 10% off (50+)
- Village Inn: 10% off (60+)
- Waffle House: 10% off every Monday (60+), varies by location
- Wendy's: 10% off (55+), varies by location
- Whataburger: Free senior drink with meal
- White Castle: <https://www.whitecastle.com/>: 10% off (62+), varies by location

Retail and Apparel

- Banana Republic: <https://bananarepublic.gap.com/>: 10% off (62+)
- Bealls: <https://www.beallsflorida.com/online/>: 20% off first Tuesday of each month (50+)
- Belk's: 15% off first Tuesday of every month (55+)
- Bon-Ton Department Stores: <https://www.bonton.com/> 15% off on senior disc. days (55+)

- Clarks: 10% off (62+)
- Dress Barn: <https://dressbarn.com/>: 10% off (55+)
- Goodwill: 10% off one day a week (date varies by location)
- Hallmark: <https://www.hallmark.com/>: 10% off one day a week (date varies by location)
- Kmart: <https://www.kmart.com/>: 20% off (50+)
- Kohl's: <https://www.kohls.com/>: 15% off (60+)
- Modell's Sporting Goods: <https://www.modells.com/>: 10% off
- Rite Aid: <https://www.riteaid.com/>: 10% off on Tuesdays & 10% off prescriptions
- Ross Stores: 10% off every Tuesday (55+)
- The Salvation Army Thrift Stores: up to 50% off (55+)
- Sears, 10% military discount on hardware
- Stein Mart: 20% off red dot/clearance items first Monday of every month (55+)

Grocery

- Albertson's: 10% off first Wednesday of each month (55+)
- American Discount Stores: 10% off every Monday (50+)
- Compare Foods Supermarket: 10% off every Wednesday (60+)
- DeCicco Family Markets: 5% off every Wednesday (60+)
- Food Lion: 6% off every Monday (60+)
- Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55+)
- Great Valu Food Store: 5% off every Tuesday (60+)
- Gristedes Supermarket: 10% off every Tuesday (60+)
- Harris Teeter: 5% off every Tuesday (60+)
- Hy-Vee: 5% off one day a week (date varies by location)
- Kroger: 10% off (date varies by location)
- Morton Williams Supermarket: 5% off every Tuesday (60+)
- The Plant Shed: 10% off every Tuesday (50+)
- Publix: 5% off every Wednesday (55+)
- Rogers Marketplace: 5% off every Thursday (60+)
- Uncle Guiseppe's Marketplace: 5% off (62+)

Travel

- Alaska Airlines: <https://www.alaskaair.com/>: 10% off (65+)
- Alamo: https://www.alamo.com/en_US/car-rental/home.html: up to 25% off for AARP members
- American Airlines: <https://www.aa.com/homePage.do>: various discounts for 65 and up (call before booking for discount)
- Amtrak: <https://www.amtrak.com/home.html>: 15% off (62+)
- Best Western: https://www.bestwestern.com/en_US.html: 10% off (55+)
- Budget Rental Cars: <https://www.budget.com/en/home>: 10% off; up to 20% off for AARP members (50+)
- Cambria Suites: 20%-30% off (60+)
- Comfort Suites: <https://www.choicehotels.com/>: 20%-30% off (60+)
- Continental Airlines: no initiation fee for Continental Presidents Club & special fares for select destinations
- Dollar Rent-A-Car: <https://www.dollar.com/?iata=00170201>: 10% off (50+)
- Greyhound: 5% off (62+)
- Hampton Inns & Suites: 10% off when booked 72 hours in advance
- Hertz: <https://www.hertz.com/rentacar/reservation/?id=31322&LinkType=HZLK>: up to 25% off for AARP members
- Holiday Inn: <https://www.ihg.com/holidayinn/hotels/us/en/reservation>: 10%-30% off depending on location (62+)

- Hyatt Hotels: 25%-50% off (62+)
- InterContinental Hotels Group: <https://www.ihg.com/intercontinental/hotels/gb/en/reservation>: various discounts at all hotels (65+)
- Marriott Hotels: <https://www.marriott.com/default.mi>: 15% off (62+)
- Motel 6: <https://www.motel6.com/#/home>: 10% off (60+)
- Myrtle Beach Resort: 10% off (55+)
- National Rent-A-Car: up to 30% off for AARP members
- Quality Inn: <https://www.choicehotels.com/> 20%-30% off (60+)
- Rodeway Inn: <https://www.choicehotels.com/>: 20%-30% off (60+)
- Sleep Inn <https://www.choicehotels.com/>: 20%-30% off (60+)
- Southwest Airlines: various discounts for ages 65 and up (call before booking for discount)
- Trailways Transportation System: various discounts for ages 50 and up
- United Airlines: various discounts for ages 65 and up (call before booking for discount)
- U.S. Airways: various discounts for ages 65 and up (call before booking for discount)

Activities & Entertainment

- AMC Theaters: <https://www.amctheatres.com/>: up to 30% off (55+)
- Busch Gardens Tampa: \$3 off one-day tickets (50+)
- Carmike Cinemas: 35% off (65+)
- Cinemark/Century Theaters: up to 35% off
- U.S. National Parks: \$10 lifetime pass; 50% off additional services including camping (62+)
- Regal Cinemas: 30% off
- Ripley's Believe it or Not: @ off one-day ticket (55+)
- SeaWorld Orlando: \$3 off one-day tickets (50+)

Cell Phone Discounts

- Consumer Cellular: <https://www.consumercellular.com/> Plans as low as \$10 a month
- AT&T: Special Senior Nation 200 Plan \$29.99/month (65+)
- Jitterbug: <http://www.greatcall.com/> : \$10/month cell phone service (50+)
- Verizon Wireless Nationwide 65 Plus Plan, \$29.99/month (65+), call 800.922.0204 for information.
- Check out our Secret Cell Phone Discounts: <http://www.bradsdeals.com/blog/2011/04/19/cell-phone-discounts/> to view all cell phone discounts available to you!

Automotive

- Huffines Motors in Lewisville will offer TRTA members employee pricing on a new car. Call 1- 866-605-9518 and must speak with Scott Spiegel.

IRS Tax Preparation

- To find a Volunteer Income Tax Preparation Assistant (VITA) program visit <http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>, click on Find a VITA locator tool, click continue, enter your zip code in the box and then press enter.
- Or visit the AARP site https://www.aarp.org/money/taxes/aarp_taxaide/ a TCE location near you. TCE is the Tax Counseling for Elderly program

Miscellaneous

- Great Clips: \$3 off haircuts (60+)
- Super Cuts: \$2 off haircuts (60+)

Sponsored Benefits

Benefits shall be considered for sponsorship by the Board of Directors in response to a recommendation by the TRTA Member Benefits Committee. The recommendation shall be the result of an investigation by the committee which includes consideration of the following:

1. Financial viability supported by financial statements and or public trading rating;
2. Status of any previous or pending lawsuits;
3. An organizational history of conducting business in Texas, and other applicable states, with focus on unresolved complaints or issues according to regulatory agencies;
4. A review of the expected “user friendly” operational process with TRTA members, including a marketing plan to meet the need of members;
5. A proposed process to provide TRTA with indication of responding to complaints;
6. Provision to current customer organizations, including educator organizations, with contract information;
7. Compliance in concluding a contract or letter of agreement including a TRTA cancellation for cause clause and allowance for TRTA disclaimer language;
8. Offer a benefit that anticipates members use;
9. Indication of any residual to be paid to TRTA with details for payment;
10. A tracking system of members use of the product; and
11. Willingness to accept first opportunity to exhibit at the TRTA Convention.

*Refer to TRTA Leadership Manual

PRIVACY NOTICE

The Texas Retired Teachers Association maintains a current listing of all members. The listing includes the names, addresses, and telephone numbers of all current members in good standing in the organization. The mailing list is made available to companies whose products have been sponsored by **TRTA**.

TRTA's contractual agreements with sponsored companies prohibit the sale, distribution or in any manner the disclosure of the membership list of **TRTA** to any third person or entity or use of the membership list for any purpose not authorized in writing by **TRTA**.

TRTA maintains the membership list for the purpose of communicating with the members. Companies whose products are sponsored by **TRTA** may contact members by mail or telephone to determine members' interests in sponsored products and/or to arrange appointments to present product information.