



MTA/NEA Membership vs. Non-Membership – A Comparison

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 nonrenewal 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.	✓	✗
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.	✓	✗

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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.	✓	✗
Belonging. Knowing that, together with your co-workers, you are part of a larger movement — in your local, in the state, and across the nation — that is working hard for the schools our students, our communities and our educators deserve.	✓	✗
NEA Member Benefits		
NEA Term Life Insurance at no cost. On average, members who die of natural causes receive a \$2,000 to \$3,000 benefit for a beneficiary.	✓	✗
Home financing.	✓	✗
Student loans. The NEA helps members learn how to defer student loans and seek additional programs to ease the burden of student loan debt.	✓	✗
Personal loans.	✓	✗
NEA Academy online learning.	✓	✗
NEA Click and Save discounts. The NEA negotiates dozens of discounts for members, ranging from cheaper car insurance rates to discounts on cellphone bills, appliances and car rentals.	✓	✗
NEA auto purchase program.	✓	✗
NEA ID theft protection.	✓	✗
NEA Magazine Service.	✓	✗
MTA 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.	✓	✗
Student loan debt assistance. Free loan counseling to help you determine whether you're eligible for a loan forgiveness program and to help you manage your debt.	✓	✗
Discounts on products, services and attractions both locally and nationally. The MTAB <i>Benefits & Discount Directory</i> and members' use of Access Nationwide Discounts can provide thousands of dollars in savings annually.	✓	✗
Your family can benefit, too. Most programs available to members are also open to family members, including grandchildren. Family membership is FREE and an easy way to reduce your household expenses.	✓	✗