

2021-2022

PENNSYLVANIA EDUCATORS' GUIDE TO PROFESSIONAL MEMBERSHIP & LIABILITY INSURANCE OPTIONS

HOW MUCH PROTECTION DO YOUR DUES BUY YOU?



PROFESSIONAL ORGANIZATION OR UNION	TOTAL DUES /YEAR	LIABILITY LIMIT PER MEMBER/ PER OCCURRENCE	JOB PROTECTION COVERAGE	LIABILITY COVERAGE FOR CIVIL RIGHTS LAWSUITS	COVERAGE FOR CRIMINAL CHARGES	COVERAGE FOR BAIL BOND PREMIUMS	PERSONAL PROPERTY DAMAGE FROM STUDENT ASSAULT	COVERAGE AVAILABLE FOR LAWSUITS FILED BY OTHER TEACHERS?	PRIVATE TUTORING PROTECTION	OTHER MEMBER BENEFITS
Keystone Teachers Association (KEYTA)	\$396	\$2 million (\$3 million if >1 KEYTA member involved)	Guaranteed up to \$10,000 for legal expenses for legal consultation and local representation. Covered actions include dismissal, tenure, salary, leave of absence, assignment, resignation, and other professional rights, duties, and responsibilities. KEYTA also maintains attorneys on retainer to assist members with other legal expenses not covered or in excess of the guaranteed \$10,000 paid by insurance.	Up to the full \$2 million	Reimbursement of legal expenses up to \$35,000, if exonerated. Of this amount, up to \$10,000 is guaranteed regardless of the outcome, even if not exonerated.	Up to \$1,000	Up to \$500	Yes	Up to \$10,000 in reimbursement of attorney fees for coverage during private tutoring sessions that are outside the scope of school duties.	Local KEYTA groups and state-based meetings, conferences; Newsletters and e-mail updates; professional development resources; advocacy on behalf of members to PA and Washington lawmakers; teacher grants and high school scholarships; leadership opportunities in KEYTA; member surveys.
Association of American Educators (AAE)	\$198	\$2 million	Up to \$1,000 to consult with an attorney if your job is threatened with termination, demotion, suspension, transfer, or other disciplinary action; up to an additional \$1,500 if a formal hearing is needed; and another \$8,000 if further legal action is necessary as outlined in the policy. Plus, AAE, as an association, may assign and pay for an attorney if the claim merits involvement.	Up to the full \$2 million, defense costs paid in addition	Reimbursement of insured's legal expenses up to \$50,000 for criminal allegations as the result of sexual abuse or misbehavior within the scope of work activities, if found not guilty; up to \$10,000 for criminal allegations as the result of corporal punishment within the scope of work activities, if found not guilty.	Up to \$1,000	Not Included	Yes	For \$60, AAE Members can extend \$2,000,000 liability coverage for private tutoring.	Teacher scholarships and classroom grants; discounted rates for auto and other types of insurance; subscription to "Education Matters" newsletter; professional development resources; a voice in Washington DC through annual member surveys.
Christian Educators Association International (CEAI)*	\$239	\$2 million	If an action is taken against you, up to \$1,000 for initial consultation with an attorney, up to \$1,500 of the cost of having an attorney at a formal hearing, up to \$8,000 for legal fees subject to a deductible, and up to \$750 regardless of the suit's outcome.	Up to the full \$2 million	After a \$100 deductible, the plan pays 90% of attorney's fees if you are accused of sexual misconduct and are found not guilty or charges are dropped (\$50,000 per claim, \$100,000 aggregate per policy period), or if you face criminal charges arising out of corporal punishment and are found not guilty or charges are dropped (\$10,000 per claim, per policy period), or named in a lawsuit seeking non-monetary relief (\$35,000 per claim, per policy period).	Up to \$100	Not Included	Yes	Add coverage for part-time educational activities for \$60 per year.	Newsletters and email updates; LIFT America program; two-year free group term life insurance policy, discounts on life, home, auto, pet, dental, insurance policies and more; "Teachers of Vision" magazine; daily devotionals; prayer requests; events and calls; educational resources for teachers of faith.
Pennsylvania State Education Association (PSEA)	\$753	\$3 million for non-civil rights claims (\$9 million aggregate for all claims)	Up to \$1 million paid to investigate, defend, negotiate and settle a claim (\$3 million aggregate for all claims).	Up to \$300,000 per member	Reimbursement of legal expenses up to \$35,000, if exonerated, or the charges are dropped. If charges relate to corporal punishment, attorney fees are reimbursed regardless of the outcome.	Up to \$1,000	Up to \$500	Limited	No	Newsletters and e-mail updates; sample lesson plans; advocacy to state and federal lawmakers; discounts on restaurants, travel, shopping, theme parks, magazine subscriptions, and other goods and products. Financial, insurance and credit card programs; teacher scholarships and grants.

This is based on information each organization has made publicly available about the packages they provide to members; please review and confirm prior to making your decision.

Sources: <https://www.keyta.org/coverage-specifics/>; <https://www.aateachers.org/index.php/member-benefits/liability-insurance>; www.psea.org. PSEA liability coverage provided through the National Education Association (NEA) <https://www.neamb.com/work-life/liability-insurance-for-educators>; <https://www.ftj.com/ceai#sthash.Jyo2scXN.f6u7TPxl.dpbs>; *may vary by zip code