

COMPARISON OF EDUCATORS' PROFESSIONAL MEMBERSHIP AND 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
Association of American Educators (AAE)*	\$198	\$2 million	"Up to \$1,000 to consult with an attorney if threatened with termination, demotion, suspension, involuntary transfer, or other disciplinary action; up to an additional \$1,500 if a formal hearing is requested; and another \$8,000 if further legal action is necessary as outlined in the policy, subject to a \$100 deductible. Plus, AAE may assign an attorney at their expense."	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 misconduct, if found not guilty; up to \$10,000 for criminal allegations as the result of corporal punishment, if found not guilty."	Up to \$1,000	Not Included	"Yes, and members are covered in personnel matters where an employee who they supervise files a suit (limit of \$5,000 per policy period)"	Add coverage for part-time educational activities for \$60 per year.	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	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.	"Payment up to \$300,000 per member involved in an event that gives rise to civil liability imposed upon the member by a court in cases alleging civil rights violation(s) in the course of their educational employment activities"	After a \$100 deductible, the plan pays 90% of attorney's fees if 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 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 \$1000	Not Included	"Yes, and members are covered in personnel matter where an employee who they supervise files a suit (limit of \$5,000 per policy period)"	Add coverage for part-time educational activities for \$67 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.
American Teachers Alliance (ATA)	\$300	\$3 million	Coverage A: Professional Liability coverage up to \$3,000,000. Coverage B: Reimbursement of Attorney's Fees up to \$5,000. Free consultation with our legal counsel after initial screening of employment-related issue.	\$3,000,000 per insured, per policy period; Plus the cost of defense, investigation and legal fees	Up to \$5,000 reimbursement of attorney's fees per claim, per insured. Up to \$1,000 is available regardless of verdict.	Up to \$1,000	Up to \$2,500 per assault	Yes	Up to \$10,000 per claim, per insured.	Member Cash Rewards Referral Program; Discount for Building Reps; Professional Development opportunities & reimbursement program; Extensive national corporate discount program on shopping, movies, travel, restaurants, services, electronic equipment & more. Teacher scholarships & grants; advocacy to state and federal lawmakers; Teacher of the Month Award \$25; Monthly newsletter; Networking and leadership opportunities; Identity Theft coverage up to \$10,000 per claim.
VERSUS UNION LIABILITY INSURANCE COVERAGE										
American Federation of Teachers (AFT)	About \$800**	\$1 million	Reimbursement for reasonable attorney's fees for any appearance before an administrative agency, where the proceeding arises out of the member's employment activities, and involves the issuance, maintenance, or revocation of a member's license required for his or her job. Reimbursement of up to \$5,000 per member per year is provided.	Where such charges arise solely out of the member's employment activities, the plan will pay up to \$250,000 per member per calendar year and up to \$1 million for any one incident.	Where such charge arises solely out of the member's employment activities, the Plan will pay up to \$5,000 per member per year regardless of the outcome. Reimbursement up to \$35,000 is made only if the member is completely exonerated. If the criminal act is the result of corporal punishment, however, reimbursement of up to \$35,000 for defense costs incurred by the member will be made regardless of the outcome.	Up to \$1000	Up to \$1000	Limited	Not mentioned in publicly available documents.	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; identity theft protection.
National Education Association (NEA)	About \$800**	\$1 million	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 a member in the course of performing educational employment activities.	Payment of up to \$300,000 worth of defense, settlement or judgments and other supplementary payments for proceedings concerning Civil Rights.	Reimbursement for attorney fees and other legal costs up to \$35,000 if are charged with violating a criminal statute within the course and scope of educational employment activities, and are exonerated of all charges by a court 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.	Up to \$1000	Up to \$500	Limited	Provides coverage for educational employment activities*** on and off school grounds including, for example, school sponsored athletic events, laboratory experiments, shop training, field trips in the U.S. and abroad, and after school clubs.	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; life insurance.

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This chart is based on publicly-available data at the national level. If you'd like to see a specific breakdown of coverage in your state, please contact us!

Sources: <https://keyta.org/protection/insurance-comparison/>; <https://www.ftj.com/products/detail/5#sthash.yQq4kQxG.dpbs>; <https://www.aateachers.org/index.php/member-benefits/liability-insurance>; <https://www.ceai.org/compare-membership-types-new/>; <https://www.ftj.com/products/detail/20#sthash.ZVujDQ9n.dpbs>; <https://americanteachers.me>; http://ma.aft.org/sites/default/files/aft_liability_insurance_plan_1.pdf; <https://www.nea.org/resource-library/educators-employment-liability-program>; <https://www.osea.org/aft-benefits/>

*may vary by zip code; **this figure represents state and national union dues and does not include local union dues and varies by state; ***educational employment activities are duties performed pursuant to the express or implied terms of your employment for an educational unit. This would not include outside employment (tutoring on the side, etc.).