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# # #

**Insurance Coverage for Summer Storm Damage**

“If my home is damaged by a summer storm, will my insurance cover repairs?”

*By Sandra Block*

Where water-related damage is concerned, the answer depends on whether the water came from above or below. In general, if the damage was caused by wind-driven rain that came in through your roof, windows or doors, your insurance will cover the cost of repairs.

But if the damage is caused by flooding, a far more common problem during storm season, your homeowners insurance will not cover it. The only way to protect yourself from flood-related damage is to buy flood insurance from the federal National Flood Insurance Program. Premiums range from about $200 a year to more than $2,000, depending on your area’s risk of flooding.

Never assume you don’t need flood insurance just because you don’t live in a coastal area. In 2011, torrential rainfall from Hurricane Irene caused widespread flooding throughout the Northeast. Vermont was hard hit, and many of the victims didn’t have flood insurance. “A lot of Vermont residents never thought they’d be involved in major flooding,” says Richard McGrath, chief executive of McGrath Insurance Group, in Sturbridge, Mass.

You can purchase federal flood insurance through a local insurance agent. Don’t wait until storm clouds gather to buy a policy; typically, there’s a 30-day waiting period before premiums take effect. For price quotes, go to FloodSmart.gov.

**Sewage backup.** If heavy rains overwhelm your storm-water system, sewage could back up into your house -- an expensive and smelly mess. Most standard homeowners policies don’t include sewage-backup coverage, but you can purchase a rider that will pay for $10,000 to $20,000 of damages for about $50 to $75 a year, McGrath says.

**Damage from trees.** Old-growth trees lose their charm in a hurry when lightning, wind or heavy rain knocks them down. If the tree hits your house, garage or other insured structure, the damage is usually covered by your homeowners insurance, says Jeanne Salvatore, spokeswoman for the Insurance Information Institute.

Damage from a neighbor’s tree -- or even from one a block away that was uprooted in a windstorm -- is also covered. If your insurer believes your neighbor contributed to the problem by failing to take care of the tree, it may try to collect against your neighbor’s policy, Salvatore says. In that case, you could get a break on all or part of your deductible. But it works both ways: If your tree damages your neighbor’s property, you could be held responsible. Your insurer could refuse to cover damage to your property if it believes you were negligent.

Most policies won’t pay to remove a tree that falls in your yard but doesn’t hit anything -- although you may be eligible for some coverage if the fallen tree blocks your driveway or prevents you from getting into your house.

**Get a tax break?** You may be able to recover some of the costs your insurance doesn’t reimburse when you file your taxes.

Losses from hurricanes, floods and other disasters that aren’t covered by your policy are deductible, as long as you itemize. You won’t be able to deduct the entire amount of your losses, however. First, you’ll have to reduce the amount of your loss by $100. Then, you can deduct only the amount that exceeds 10% of your adjusted gross income. For example, if you suffered $20,000 in unreimbursed losses and your AGI is $100,000, you would subtract $100, then subtract $10,000 (10% of your AGI) from the $19,900 balance, bringing your deduction to $9,900.

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**Supplemental Links to Kiplinger Personal Finance Articles of 5/15/14**

As a sidebar/supplement to the Kiplinger article “6 Ways to Save Money on Summer Flights to Europe,” here are some related links on the NEA Member Benefits website you may want to include:

* **Trafalgar Guided Vacations:** <http://www.neamb.com/travel/trafalgar-guided-vacations-discount.htm>
* **7 Things You Must Do Before Your Next International Trip:** <http://www.neamb.com/travel/international-travel-checklist.htm>

As a sidebar/supplement to the Kiplinger article “Insurance Coverage for Summer Storm Damage,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Auto & Home Insurance Program:** <http://www.neamb.com/insurance/nea-auto-home-insurance.htm>
* **Do You Have the Right Homeowners Insurance Coverage?:** <http://www.neamb.com/insurance/homeowner-insurance.htm>
* **Homeowners Insurance Guide:** http://www.neamb.com/insurance/homeowners-insurance.htm

As a sidebar/supplement to the Kiplinger article “What Long-Term Care Costs Now,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Long-Term Care Program:** <http://www.neamb.com/insurance/nea-long-term-care-insurance.htm>
* **NEA Member Guide to Long-Term Care Planning:** <http://www.neamb.com/insurance/4315.htm>
* **Learn the Ins and Outs of Long-Term Care Insurance:** <http://www.neamb.com/insurance/the-ins-and-outs-of-long-term-care-insurance.htm>

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**Discover the Power of an NEA® Online Savings Account**

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NEA Member Benefits, in partnership with Discover Bank, is excited to announce the new **NEA® Savings Program** with four great options to earn and save:

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**Bonus for NEA members: For the first NEA Online Savings, the first NEA Money Market and the first NEA CD account you open each year, you’ll receive a $20 bonus (excludes IRA accounts)!2**

Take advantage of this exclusive opportunity to save and earn great returns on your money. Visit neamb.com/savings or call 1-800-637-4636 to find out how to set up your accounts!

\* The APY for the NEA Online Savings Account as of 3/11/2014 is more than five times the national average APY for interest-bearing savings accounts with balances over $500 as reported by Informa Research Services, Inc. as of 3/11/2014. Rates are subject to change at any time. Although the information provided by Informa Research Services has been obtained from the various institutions, accuracy cannot be guaranteed.

1 National Savings Average APYs are based on specified product types of top 50 U.S. banks (ranked by total deposits) provided by Informa Research Services, Inc as of 3/11/2014. Although the information provided by Informa Research Services, Inc has been obtained from the various institutions, the accuracy of this information cannot be guaranteed.

2 To qualify for the $20 bonus offer, the applicant must: (i) be an Eligible NEA Member (an individual who is an NEA member as of the account application date, or any of the following individuals who is related to such an NEA member as of the account application date: parent, spouse, domestic partner, son, daughter, parent of the spouse/domestic partner), and (ii) open either an NEA CD or NEA Money Market Account through Discover with an initial minimum deposit of $2,500 or an NEA Online Savings Account through Discover with an initial minimum deposit of $500. NEA affiliation is subject to verification. Offer limited to one per Eligible NEA Member, per product, per calendar year. NEA IRA CDs are not eligible for this offer. Bonus will be awarded via account credit within 60 days following the end of the month in which the account is funded and will be reported on IRS Form 1099-INT. Account must be opened at time of account credit. Offer may be withdrawn or modified at any time without notice.

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# # #

**6 Ways to Save Money on Summer Flights to Europe**

Follow these strategies to avoid paying top dollar to fly across the Atlantic.

*By Cameron Huddleston*

Thinking about taking a European vacation this summer? If so, you won’t be doing your wallet any favors by heading overseas during the peak travel season. That’s right: Summer is the most expensive time to go to Europe because so many tourists head there at that time.

The cheapest time to visit Europe is November through March, says [SmarterTravel.com](http://www.smartertravel.com/) executive editor Anne Banas. Even European vacations in early fall and late spring are more affordable than in the summer. But don’t despair. If a summer vacation to Europe is what works best for your schedule, there are ways to avoid paying an exorbitant amount to get across the Atlantic.

**Book your flight as early as possible.** Ideally, you should book a flight to Europe 11 months before your trip to get the lowest fare, says Jeff Klee, CEO of [CheapAir.com](http://www.cheapair.com/), which monitored fares for more than 4 million flights in 2013 to determine the best time to book flights. But that doesn’t mean you’ll pay top dollar for a summer flight to Europe if you book now. Just make sure you purchase tickets at least six weeks before your departure because fares will dramatically increase after that point, Klee says.

If there are still more than six weeks before you plan to travel, Banas recommends signing up for fare alerts from [Kayak.com](http://www.kayak.com/) or Airfarewatchdog.com to be notified when the price drops on the flight you want to take. Although prices typically rise as the departure date for a flight nears, airlines occasionally release some seats back at the lowest fare level, Klee says. Also sign up to receive e-mails from the airlines about fare sales and follow them on Twitter, where some airlines announce limited-time sales, says George Hobica, founder of [Airfarewatchdog.com](http://www.airfarewatchdog.com/). If you see a good price on a flight you want to take, don’t hesitate to purchase tickets.

**Fly on a Tuesday or Wednesday.** These days tend to be the cheapest days to fly to Europe; whereas Friday, Saturday and Sunday are the most expensive, Klee says.

**Check several travel date combinations.** The price of flights also can vary significantly throughout the month. So if you don’t have to travel during a specific week, use the flexible date option at Kayak.com to find the dates with the lowest fares.

**Consider lesser-known airlines.** Norwegian Air Shuttle has had a sale on flights to Europe from a few U.S. cities, Hobica says. Many of the low fares have been snapped up, but you might be able to score one if you act quickly. Other lower-cost carriers include German airline [Condor](http://www.condor.com/us/index.jsp), [Icelandair](http://www.icelandair.co.uk/), [Turkish Airlines](http://www.turkishairlines.com/) and [XL Airways France](http://www.xl.com/en/index.cfm?lang=EN).

**Choose cheaper hubs.** If you don’t have your heart set on a particular European city, choose one that’s cheaper to fly to. Klee says that Dublin, Ireland, is the cheapest European city to fly into, on average, this year. Flights to Milan are at least $200 less than flights to Rome. And flights to Brussels, Belgium, are cheaper than flights to other Central European cities, Klee says. Copenhagen, Denmark, and Oslo, Norway, are the least expensive cities to fly into in Northern Europe, Hobica says. The map at [Google Flights](https://www.google.com/flights/) shows the average price of flights from a departure city of your choosing to cities around the world to help you pinpoint the least expensive European cities to which you can fly.

If you really want to visit cities that are pricier to fly into, such as London or Paris, you still might save by flying to a cheaper hub then hopping on a low-cost regional airline such as Ryanair, or taking the train to your desired destination, Banas says.

Don’t neglect business class. Airlines typically have sales on business-class seats on summer European flights, Hobica says. Sometimes business-class fares drop below the price of economy tickets, he says. Typically, though, the prices on these discounted seats still are a few hundred dollars more than economy fares. But if you’re going to be taken to the cleaners with a pricey flight to Europe, he says, you should do so in comfort by paying a little more for the better seat. Look under fare specials on airlines’ sites, sign up for their e-mail alerts and check their Twitter feeds for these deals.

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**What Long-Term Care Costs Now**

The national median rate for a private room in a nursing home rose more than 4% last year, to $240 per day.

*By Kimberly Lankford*

*How much does care in a nursing home cost? Does home care cost less?*

Long-term-care insurer Genworth just came out with its annual cost of care study, which found that the national median rate for a private room in a nursing home is $240 per day ($87,600 per year). That’s a 4.35% increase over 2013. But the cost varies a lot by location. For example, it’s $91,615 per year in Florida and $104,025 in California, but $65,700 in Texas and $59,860 in Missouri. If you’re estimating costs for your future – or looking for care for a parent –compare costs for all the cities where you (or your parent) would consider living. See [Genworth's interactive map](http://www.genworth.com/costofcare) to compare costs across the country.

Home care costs more per hour than a nursing home, but if you don’t need round-the-clock care, it could cost less overall. The national median rate for a home-health aide is $20 per hour, which is a 1.59% increase from last year. If you needed, say, 44 hours of care per week, the median cost would be more than $45,000 per year. Assisted living has a median cost of $3,500 per month ($42,000 per year), which is a 1.45% increase over last year, according to Genworth.

Long-term-care insurance can cover all of these types of care, but the policies have been getting a lot more expensive. Many people now buy policies that fill in the gap between the estimated cost of care (a typical long-term-care claim is about three years) and the amount they can afford to pay out of savings.

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**June 2014**

**Hot Deals and Discounts from NEA Member Benefits**

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NEA Click & Save* “Buy-lights” for June 2014**

**NEA Click & Save**, the online discount buying service for NEA members, highlights select retailers and merchants each month. Remember *Dads and Grads* this month, and check out these featured **“Buy-lights”** for June!

**Zales:**  Save $50 on orders over $300

**Omaha Steaks:** Receive 55% off plus free shipping on popular combos (select from premium meats, seafood, appetizers & desserts)

**BackCountry.com:** Save up to 70% on selected outdoor and back country gear

**Walt Disney World Resort:**  Save up to $40 per park ticket

**Charles Tyrwhitt:** Get 15% off site-wide and free shipping on fine menswear & accessories

**TicketsNow:** Save 5% on premium sports, concert and theater tickets

**3Balls.com:** Get free shipping on orders of $99 or more

**Sunglasses Hut:** Receive free shipping & free returns

Be sure to check C&S often for unadvertised, limited time offers, including discount dining certificates from Restaurant.com. Join the 326,000 NEA members already registered for NEA Click & Save. Go to [www.neamb.com/clickandsave](http://www.neamb.com/clickandsave) or <http://www.neamb.com/shopping-discounts/nea-click-and-save-retail-discounts.htm> and start shopping today!

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\* \* \* \* \*



**Buying a Car? Don’t Pay More Than You Need To!**

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With the NEA Auto Buying Program, it’s easy to 1) See what others paid for the car you want, 2) Get a price and your Guaranteed Savings\*\* before going to a dealership, and 3) Work with pre-screened dealers for customer savings and a great experience!

You’ve got an advantage—now take it! Visit [www.neamb.com/buyacar](http://www.neamb.com/buyacar) today!

\* Between 7/1/13 and 9/30/13, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was $3,078, including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer’s Suggested Retail Price (“MSRP”) is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer’s trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer. TrueCar does not sell or lease motor vehicles.

\*\* Estimated Price and Savings currently not available in AR, CO, KS, LA, MD, NE, OR, TX, VA and WA. In these states a “Target Price” is presented, which is not an advertised price, but an example of what you can reasonably expect to pay.

Please note: While new Certified Dealers are continually being added to the NEA Auto Buying Program, the program is currently unavailable in certain areas of the U.S., including AK and HI.

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\* \* \* \* \*



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• Enjoy the blazing fast speeds of the nation’s largest 4G network

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[](http://www.neamb.com/travel/enterprise-car-rental-discount.htm)

**Get VIP Savings with the *NEA Car Rental Program***

If holiday or vacation travel is in your future, consider renting a car, van or SUV through the NEA Car Rental Program! A choice of car rental partners, including Alamo, Enterprise, National, and Hertz, ensures a selection of benefits to meet your needs, such as:

* NEA member discount
* No daily mileage limits
* No charge for a second driver
* Rent from local or airport locations
* 24-hour emergency roadside assistance
* Coupons for additional savings

To find out about these special program benefits, go to [www.neamb.com](http://www.neamb.com), look under the Discounts tab, and then click on “Car Rental.”

\* \* \* \* \*



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With nearly 350 properties in 36 states, Red Roof® is proud to offer NEA members a **20% nationwide discount** on already economical rates! For the latest Red Roof information, to sign up to become a member of RediCard® (Red Roof’s loyalty program), or to search for the perfect location and make your reservation, log into [www.neamb.com](http://www.neamb.com), highlight the Travel heading and then click on “Travel Discounts.”

# # #

**Introducing Exciting New Offers from *NEA Travel:***

**Trafalgar and G Adventures!**

NEA Member Benefits is pleased to introduce two new travel partnerships that offer exciting opportunities for both domestic and worldwide travel to NEA members and their travel companions:

1. **Trafalgar:** With more than 67 years of experience and over 230 worldwide itineraries to choose from, Trafalgar is a global leader in creating guided vacations highlighted by local insights. The company features attractive discounts for early payment, young travelers, repeat travel, group travel, and special, limited-time promotions. **NEA Members and their travel companions receive an additional 10% discount on the land price of their itineraries.** For more information, visit [www.neamb.com/trafalgar](http://www.neamb.com/trafalgar) **.**
2. **G Adventures:** Geared to the active traveler, G Adventures explores all seven continents on land or by sea. G Adventures offers small group travel with 100% guaranteed departures and a range of travel experiences including hiking, biking and kayaking adventures; family trips; classic adventures with a balance of activities and access; YOLO budget-minded adventures for 18-to-thirtysomethings; marine small-ship sailing and cruising; and G Adventures’ own 134-passenger ship, the M.S. Expedition, for polar exploration. **NEA members and up to three travel companions can receive 10% off their next trip. This special NEA offer is combinable with most other G Adventures promotions.** For details on trip itineraries and costs, visit [www.neamb.com/gadventures](http://www.neamb.com/gadventures) . *[NOTE: The Web page for G Adventures will be activated in June 2014.]*

For information on these and other travel-related discounts and benefits for NEA members, please visit [www.neamb.com/travel](http://www.neamb.com/travel) .

# # #

**Learn How to Save Hundreds on Your Next Vacation!**

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Plus, you’ll see how you can save big on all-inclusive vacation packages, find the perfect cruise, and spend less on theme parks and staycations. Save hundreds on your next vacation by visiting [**neamb.com/LearnMore**](http://click.neamemberbenefits.com/?qs=f2700443a697aaeade9bf8fab12164e352fe4ff2dd780c0c1fca5f7dc9d924fcb01d4320a84f7ed0) today!

# # #

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**Get the Support You Need with Tools Aligned to   
State Standards & CCSS**

Through a partnership with the NEA Academy, Learning Bridges offers a way for educators to efficiently stay up-to-date with **both State Standards by Grade Level and the Common Core State Standards** using the “[Teacher Support Tool](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=11612-type=wbt-fragment=0-thirdParty=1?utm_source=A140515&utm_medium=DIGITAL&utm_campaign=MCU1405b&utm_content=Learning_Bridges_TST)”. This annual subscription provides online access to five valuable tools:

* **Instructional Strategies** – ranked in order of their power to impact student achievement
* **Lesson Plans** – ready-to-use for every grade level, K-12
* **Parent Activities** – to engage parents in their child’s learning (English and Spanish)
* **Professional Development** – unlimited online access to nearly 50 standards-aligned courses
* **National Online Community** – where educators can ask and answer questions in an online forum

**Limited time offer for NEA Members: $95 Annual Subscription Fee (That’s 40% OFF!)**

Drawn from the Learning Bridges® Online Professional Development System for teachers, the courses included in this offering have been shown to have a significantly high impact on student achievement, plus they’re available 24/7 online!

For more information on the “[Teacher Support Tool](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=11612-type=wbt-fragment=0-thirdParty=1?utm_source=A140515&utm_medium=DIGITAL&utm_campaign=MCU1405b&utm_content=Learning_Bridges_TST)” and other courses from Learning Bridges,   
please visit: [www.neaacademy.org/learningbridges](http://www.neaacademy.org/learningbridges?utm_source=A140515&utm_medium=DIGITAL&utm_campaign=MCU1405b&utm_content=Learning_Bridges_NEAACADEMY)

For print media distribution: (full text link below)

* **Teacher Support Tool**

[http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=11612-type=wbt-fragment=0-thirdParty=1](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=11612-type=wbt-fragment=0-thirdParty=1?utm_source=A140515&utm_medium=DIGITAL&utm_campaign=MCU1405b&utm_content=Learning_Bridges_TST)

* **NEA Academy information about Learning Bridges**

[www.neaacademy.org/learningbridges.html](http://www.neaacademy.org/learningbridges.html?utm_source=A130515&utm_medium=DIGITAL&utm_campaign=MCU1305b&utm_content=Learning_Bridges_NEAACADEMY)

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***Enter the Contest & Encourage***

***Children to Develop Healthy Habits!***

It is important to educate students about healthy habits, both in the classroom and at home and to support this message, Lysol has developed the Healthy Habits program. This nationwide effort provides teachers, students and families with materials and tools to help them lead healthy and happy lives. One exciting piece of the program is the [Healthy Habits contest](https://www.facebook.com/Lysol?ref=br_tf) which is open now through July 31, 2014. The contest encourages teachers and parents to nominate their school for a chance to win:

* Three school grant opportunities tiered at $15,000, $10,000 and $5,000
* One-year supply of Lysol products for the school
* Grand Prize winner also receives a Healthy Habits Day, featuring a visit from the Healthy Habits Bus – a science museum on wheels that teaches students about germs and hygiene

***Lysol® Healthy Habits Bus: “A Science Museum on Wheels”***

Germs are a tough concept for children since they can’t see them or smell them. The Lysol Healthy Habits Bus is the first-ever, educational bus that helps make germs more understandable and real. A series of interactive stations on the bus encourage students to engage with germs and understand how they can make them sick – and how thorough hand washing and other healthy habits can help to keep them well:

* **Clean Hands Germ Scan.** Children put their hands in the Hand Scanner and see their hands projected on a screen in front of them – with animated “germs” wriggling all over them. A video then teaches the proper way to wash hands and get rid of germs.
* **Anatomy of the Sneeze.** An animated nose on a screen sneezes – accompanied by a burst of air so children feel like they have been “sneezed on.” They then see themselves surrounded by animated “germs,” simulating how sneezes spread germs around a small area.
* **When to Wash.** A touchscreen game shows a class in progress. Children tap the students who need to wash their hands (after sneezing, before unwrapping a snack, etc.). Correct answers get a reward; missed chances prompt videos that explain how germs spread when hands aren’t washed.
* **Defeat the Germs!** In this Kinect™-style augmented-reality game, students use wipes with the goal of preventing germs from getting past them.

To learn more about the Healthy Habits program, visit [Lysol.com/HealthyHabits](http://www.lysol.com/healthyhabits) .

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**Introducing Exciting New Offers from *NEA Travel:***

**Trafalgar and G Adventures!**

NEA Member Benefits is pleased to introduce two new travel partnerships that offer exciting opportunities for both domestic and worldwide travel to NEA members and their travel companions:

1. **Trafalgar:** With more than 67 years of experience and over 230 worldwide itineraries to choose from, Trafalgar is a global leader in creating guided vacations highlighted by local insights. The company features attractive discounts for early payment, young travelers, repeat travel, group travel, and special, limited-time promotions. **NEA Members and their travel companions receive an additional 10% discount on the land price of their itineraries.** For more information, visit [www.neamb.com/trafalgar](http://www.neamb.com/trafalgar) **.**
2. **G Adventures:** Geared to the active traveler, G Adventures explores all seven continents on land or by sea. G Adventures offers small group travel with 100% guaranteed departures and a range of travel experiences including hiking, biking and kayaking adventures; family trips; classic adventures with a balance of activities and access; YOLO budget-minded adventures for 18-to-thirtysomethings; marine small-ship sailing and cruising; and G Adventures’ own 134-passenger ship, the M.S. Expedition, for polar exploration. **NEA members and up to three travel companions can receive 10% off their next trip. This special NEA offer is combinable with most other G Adventures promotions.** For details on trip itineraries and costs, visit [www.neamb.com/gadventures](http://www.neamb.com/gadventures) . *[NOTE: The Web page for G Adventures will be activated in June 2014.]*

For information on these and other travel-related discounts and benefits for NEA members, please visit [www.neamb.com/travel](http://www.neamb.com/travel) .

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