



# Comparison of Local, MTA and NEA Membership vs. Non-Membership

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
<b>Collective Bargaining</b>		
<b>Negotiations.</b> 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.	✓	✓
<b>Grievance representation.</b> Your local union represents all members of the bargaining unit when grievances under the contract arise.	✓	✓
<b>Contract enforcement.</b> If the grievance process fails to resolve the dispute, your local union enforces the contract through arbitration and court proceedings.	✓	✓
<b>Legal Services</b>		
<b>Termination and non-renewal cases.</b> 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.	✓	✗
<b>\$1 million legal liability coverage.</b> The Educators Employment Liability policy protects educators from personal liability if sued by a parent or student. Most schools do not carry such coverage.	✓	✗
<b>Professional licensing disciplinary hearings.</b>	✓	✗
<b>Unemployment compensation hearings.</b>	✓	✗
<b>Statutory wage and hour complaints.</b>	✓	✗
<b>Employment discrimination claims</b> (age, gender, race, religion, sexual preference, national origin, disability, etc.).	✓	✗
<b>Teacher and ESP retirement consultation and representation.</b> 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.	✓	✗
<b>Criminal charges related to employment.</b>	✓	✗
<b>Professional Matters</b>		
<b>Training in employment law, bargaining, legal issues, grievance processing, organizing, leadership, etc.</b>	✓	✗

We provide service, support and organizing assistance ...	To Members	To Non-Members
<b>Professional development on special education, DESE and DCF rules and regulations, etc.</b> 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.	✓	✗
<b>Assistance in obtaining National Board certification.</b>	✓	✗
<b>Association Activities</b>		
<b>Participation in union governance.</b> 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.	✓	✗
<b>Voting on local, state and national union matters.</b> You have a right to have a voice in and vote on union priorities and budgets.	✓	✗
<b>Attending union conferences and trainings at the local, regional, state and national levels.</b>	✓	✗
<b>MTA Member Benefits</b>		
<b>Disability insurance.</b> 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.	✓	✗
<b>Home and auto insurance discounts.</b> 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.	✓	✗
<b>Mortgage and banking.</b> Berkshire Bank provides programs specially designed for MTA members including mortgage, home equity and vehicle loans and a checking account.	✓	✗
<b>Discounts on products, services and attractions both locally and nationally.</b> The MTAB Benefits & Discount Directory and members' use of Access Nationwide Discounts can provide thousands of dollars in savings annually.	✓	✗
<b>Student loan debt assistance.</b> Free loan counseling and in-school loans and refinancing options are offered.	✓	✗
<b>Your family can benefit, too.</b> Most programs available to members are also open to family members. Family membership is FREE and an easy way to reduce your household expenses.	✓	✗



**Massachusetts Teachers Association**  
2 Heritage Drive, 8th Floor | Quincy, MA 02171-2119

[www.massteacher.org/allin](http://www.massteacher.org/allin)