

Educators who do their homework choose ATPE

See how TSTA measures up against ATPE.

	ATPE	TSTA/NEA
Annual dues (Professional/Associate) First-time Professional Member (Local organization dues may also apply.)	\$145/\$70 \$80	\$481/\$259.50 \$332
Membership (approximate)	107,000	50,000
Organization type	Professional association	Union
Liability insurance* Civil rights claims/ per insured per occurrence	\$8 million \$2 million plus defense costs	\$1 million \$300,000 ^{>}
As an eligible member, you decide if you wish to pursue your case.*	Yes	No*
Win or lose, legal costs guaranteed by insurance contract**: Employment rights defense per claim including:		
Dismissal	\$10,000	No
Contract nonrenewal	\$10,000	No
Change of assignment	\$10,000	No
Resignation	\$10,000	No
Salary	\$10,000	No
Certification	\$10,000	No
A wide network of attorneys is approved by the insurance company	Yes	No
Additional \$5,000 per claim for favorable outcome dismissal and certification cases*	Yes	No
Bail bond benefit*	\$5,000	\$1,000
Criminal defense Up to \$15,000 per claim and aggregate subject to \$10,000 win or lose in certain circumstances.	Yes	★
30-day wait to access legal service	Applies to those who apply after Sept. 30	Yes-applies to all
Assault-related personal property damage*	\$2,500	\$500
Staff attorneys Additionally, ATPE maintains the most full-time staff attorneys available to assist eligible members statewide with professional concerns of any Texas educator organization.	11	5

Information describing ATPE's benefits pertains to ATPE's 2014-15 membership year and the latest verifiable information about TSTA's benefits as of June 1, 2014.

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[>]Includes defense fees, which means funds may be exhausted leaving nothing for payment of damages.

*TSTA staff members decide whether and to what extent legal funding should be granted.

★Criminal defense fees up to \$35,000 paid only if completely exonerated except for corporal punishment claims. CPS investigations are not covered.

*THE EDUCATORS PROFESSIONAL LIABILITY INSURANCE POLICY IS UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA. ALL COVERAGE IS SUBJECT TO THE EXPRESS TERMS OF THE MASTER INSURANCE POLICY ISSUED TO ATPE AND KEPT ON FILE AT THE ATPE STATE OFFICE. Terms and conditions apply. For more information and to view a detailed summary of the insurance policy, visit www.atpe.org/protection.

**The insured member services and staff attorneys' assistance are offered through separate programs.

For all plans depicted, in the event that a conflict arises between this depiction and the master plan, the master plan prevails.



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