

# Educators who do their homework choose ATPE

See how TSTA measures up against ATPE.

	ATPE	TSTA/NEA
<b>Annual dues</b> (Professional/Associate/Administrator) First-Time Professional Member (Local organization dues may also apply.)	\$175/\$90/\$225 \$110	\$514/\$278+ \$354+
<b>Membership (approximate)</b>	Approx. 100,000	Approx. 44,000
<b>Organization type</b>	Professional association	Union
<b>Liability insurance*</b> Civil rights claims per insured Civil rights claims per occurrence	\$8 million (plus defense costs) \$2 million	\$1 million \$300,000 <sup>&gt;</sup>
<b>As an eligible member, you decide if you wish to pursue your case.*</b>	Yes	No <sup>*</sup>
<b>Win or lose, legal costs guaranteed by insurance contract*:</b> Employment rights defense per claim including: Dismissal Contract nonrenewal Change of assignment Resignation Salary Certification	\$10,000 \$10,000 \$10,000 \$10,000 \$10,000 \$10,000	No No No No No No
A wide network of attorneys is approved by the insurance company.	Yes	No
<b>Additional \$5,000 per claim for favorable outcome dismissal and certification cases*</b>	Yes	No
<b>Bail bond benefit*</b>	\$5,000	\$1,000
<b>Criminal defense</b> Up to \$15,000 per claim and aggregate subject to \$10,000 win or lose in certain circumstances.	Yes	★
<b>30-day wait to access legal services</b>	Yes—applies to those who join/renew after Sept. 30	Yes—applies from membership day 1
<b>Assault-related personal property damage*</b>	\$2,500	\$500
<b>Staff attorneys</b> Additionally, ATPE maintains the most full-time staff attorneys available to assist eligible members statewide with professional concerns of any Texas educator organization.	10	5

Information describing ATPE's benefits pertains to ATPE's 2018-19 membership year and the latest verifiable information about TSTA's benefits as of July 1, 2018.

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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 the detailed insurance policy, visit [www.atpe.org/protection](http://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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# WHY DO MORE TEXAS EDUCATORS JOIN ATPE vs. TSTA/NEA?

## Where do your dues go?



**ATPE:** 100% of dues support Texas educators



**TSTA:** They might sound local, but TSTA/NEA and its affiliates such as **Education Austin**, **NEA-Dallas**, and **San Antonio Alliance** all financially support a national union(s).

## Membership in Texas

**ATPE:**  
**Approx. 100,000**

**TSTA:**  
**Approx. 44,000**

## Legal protection\*

Number of in-house staff attorneys



**ATPE ATTORNEYS:**  
**TEN**



**TSTA ATTORNEYS:**  
**FIVE**

## THE BEST VALUE FOR THE MONEY!

FIRST-TIME PROFESSIONAL

**ATPE: \$110**  
**TSTA: \$354**

RENEWING PROFESSIONAL

**ATPE: \$175**  
**TSTA: \$514+**

ASSOCIATE

**ATPE: \$90**  
**TSTA: \$278+**

## Liability coverage limits\*

**ATPE COVERAGE:**

**\$8 MILLION**

**TSTA/NEA COVERAGE:**

**\$1 MILLION**

## Employment rights defense guaranteed, **win or lose**\*

**ATPE: UP TO**

**\$20,000**

**TSTA:**

**\$0**

## Advocacy

Number of lobbyists



atpe.org



**ATPE**  
Your Ally. Your Voice.