

# ATPE offers exclusive benefits to members

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.)	\$139+/\$80+/\$225 \$110	\$539+/\$292+ \$539+
<b>Membership (approximate)</b>	Approx. 100,000	Approx. 40,000
<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 statewide 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 employment rights defense*</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 more full-time staff attorneys than any other Texas educator organization to assist eligible members statewide with professional concerns.	10	5

Information describing ATPE's benefits pertains to ATPE's 2020-21 membership year and the latest verifiable information about TSTA's benefits as of July 1, 2020.

Updated by ATPE state office 2020-21  
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<sup>></sup>Includes defense fees, which means funds may be exhausted leaving nothing for payment of damages.

\*TSTA decides 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 [atpe.org/protection](http://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).

## Legal resources\*

Number of in-house staff attorneys



**ATPE ATTORNEYS:**  
**10**



**TSTA ATTORNEYS:**  
**5**

## THE BEST VALUE FOR THE MONEY!

FIRST-TIME PROFESSIONAL  
**ATPE: \$110**

RENEWING PROFESSIONAL  
**ATPE: \$139 or \$175**  
**TSTA: \$539+**

ASSOCIATE  
**ATPE: \$80 or \$90**  
**TSTA: \$285+**

Join ATPE via credit card, bank draft or check for the lowest dues rates!

## Liability coverage limits\*

**ATPE COVERAGE:**

**\$8 MILLION**

**TSTA/NEA COVERAGE:**

**\$1 MILLION**

## Membership in Texas

**ATPE:**

**Approx.**  
**100,000**

**TSTA:**

**Approx.**  
**40,000**

## Advocacy

Number of lobbyists



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

**ATPE: UP TO**

**\$20,000**

**TSTA:**

**\$0**

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\*Eligibility, terms, conditions, and limitations apply. Visit [atpe.org/protection](http://atpe.org/protection) to view important disclosures and complete details of the insurance policy. Staff attorney services are provided separate from the Educators Professional Liability Insurance Program.