

ROADSIDE READER



ARE YOU COVERED?


NEW FOR NAIT MEMBERS

New Accident-Medical Insurance Plans

NAIT members now have access to several low-cost accident-medical expense plans that provide 24-hour coverage! Coverage is guaranteed with lump-sum benefits paid directly to you and in addition to other coverage you may have.

Note: this is not a replacement for existing occupational accident insurance.

For more information:

 (888) 472-4114

 www.tiemarketplace.com/accident



**TRUCKERS
HEALTHCARE**



AUG2023

NAIT BENEFITS



In the sprawling trucking industry, where long hours, unpredictable schedules, and endless stretches of road define the daily grind, health insurance has become a crucial lifeline for independent owner-operators.

As these hardworking individuals navigate the highways and byways of the nation, they often face the challenges of the road and the ever-looming threat of medical bills that can lead to financial ruin. Recent statistics paint a stark picture of the harsh reality many truck drivers confront, underlining the imperative need for comprehensive health insurance coverage.

Landscape of Independent Owner-Operators

Independent owner-operators form the backbone of the trucking industry, operating their trucks and assuming the responsibilities of both driver and small business owner. They enjoy the freedom of being their bosses, setting their schedules, and

making business decisions. However, this autonomy comes at a cost, particularly regarding access to healthcare and insurance benefits.

Costly Consequences of Medical Expenses

Recent statistics highlight the dire consequences of medical expenses on truck drivers' financial stability. According to a study by the Bureau of Labor Statistics, nearly one in five long-haul truck drivers lacked health insurance coverage.

This deficiency exposes them to the full brunt of healthcare costs, which can be astronomical, especially in the case of unforeseen emergencies or chronic illnesses.

A closer examination of these numbers reveals a distressing trend: many truck drivers, whether company-employed or independent, face bankruptcy due to medical bills.

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CONTACT US

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Role of Health Insurance

Health insurance acts as a critical safety net for independent owner-operators in the trucking industry, offering a lifeline that can safeguard their financial stability and well-being. Here are several compelling reasons why health insurance is of paramount importance for these hardworking individuals:

Protection Against Financial Ruin: Comprehensive health insurance coverage shields owner-operators from the devastating impact of exorbitant medical bills. By helping cover medical treatments, prescriptions, and hospital stays, health insurance ensures that a sudden illness or injury doesn't derail their financial future.

Peace of Mind: The unpredictable nature of the trucking industry often exposes drivers to a range of health risks, from fatigue-related accidents to exposure to hazardous materials. Health insurance provides peace of mind, knowing they can seek medical attention without fearing the potential financial burden.

Access to Preventive Care: Regular check-ups and preventive care are vital for maintaining good health and catching potential issues before they escalate. Health insurance facilitates access to these essential services, enabling owner-operators to stay healthy and on the road.

Improved Quality of Life: Health insurance addresses immediate health concerns and improves quality of life. Truck drivers can lead healthier and more fulfilling lives by having the means to manage chronic conditions or access necessary treatments.

Attracting and Retaining Drivers: Trucking companies that offer comprehensive health insurance packages become more attractive to potential drivers, leading to a more competitive job market. Furthermore, retaining experienced drivers is equally vital for maintaining the industry's efficiency and safety standards.

The trucking industry's independent owner-operators face unique challenges that demand thoughtful solutions. Health insurance stands as a paramount solution to the growing crisis of medical bills driving truck drivers to bankruptcy. With the recent statistics on the dire financial consequences of healthcare expenses, it is clear that health insurance is not just a luxury but a necessity for these hardworking individuals.

Providing access to comprehensive health coverage can safeguard their well-being and financial stability and ultimately contribute to a healthier and more robust trucking industry. Stakeholders in the trucking industry must recognize the importance of health insurance and work towards ensuring that every independent owner-operator has access to this essential form of protection.

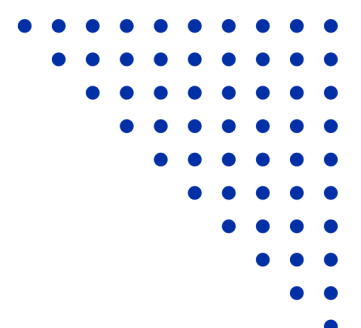
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\$1 MONTHLY FOR \$5K IN MEMBER BENEFITS



ZERO-FEE Fuel Card



Dental, Vision and Hearing



Hotel Discount: up to 60% off

NAIT has long-term partnerships with providers that share its dedication to the industry. We have worked with our members to develop association benefits to meet their needs.



To receive a quote for any of these programs, call 877-770-6248.

New Benefits

- Telemedicine
- Chiropractic
- Dental/Vision/Hearing
- MRI and Lab Tests
- Pharmacy Discount Program
- Diabetes Care
- Vitamin Discounts
- Pet Telehealth/Vet Visit/Medicine
- ... and more!

Business Solutions

- Emergency Breakdown and Roadside Assistance
- NAIT Fuel Program
- Used Truck Purchase Program
- Computer Hardware and Software
- Form 2290 Truck Tax Assistance
- Heavy Duty Truck Parts
- Office products
- Tax Consultants/Preparation
- Mapping and Navigation App

www.nait.elelife.com

Insurance Coverages

www.transguard.com

Comprehensive packages designed for members and families by IAT TransGuard.

Available coverages Include:

- Occupational Accident and Non-Occupational Accident
- Workers' comp for employee drivers and casual labor
- Occupational Compensation for casual labor
- Non-Trucking Liability – when your truck is used for a private passenger vehicle
- Physical Damage, including Collision Comprehensive, Glass Breakage, Towing, Rental, and Personal Contents
- Passenger Accident

Exclusive Benefits/Discounts

- Hotel
- Flowers and Gift Baskets
- Car Rental
- Epic Vue
- New Sleep Test Mobile App



Flowers never go out of style!

FUN FACT



There are 2,500 varieties of apples grown in the U.S. Apples are grown commercially in 36 states, led by Washington (which also produces the most pears, sweet cherries, blueberries, and hops).

AUG2023



National Association of
Independent Truckers



FRUIT SALAD

INGREDIENTS

- 4 medium Golden Delicious apples, diced
- 4 medium Red Delicious apples, diced
- 2 cups seedless green grapes, halved
- 2 cups seedless red grapes, halved
- 1 can (20 ounces) pineapple chunks, partially drained *
- 1 can (11 ounces) mandarin oranges, drained

* When making a fruit salad, toss about 8 ounces of pineapple juice into the bowl. The juice keeps the other fruit from browning, and bits of pineapple in the salad give it a tropical zing.

DRESSING

- 3 ounces cream cheese, softened
- 1/2 cup sour cream
- 1/2 cup mayonnaise
- 1/2 cup sugar

DIRECTIONS

- In a large bowl, combine the fruit ingredients.
- In a small bowl, beat dressing ingredients until smooth.
- Pour over fruit; toss gently to coat.

WHO KNEW?!

Fruit salad as it is known today – a mixture of fresh fruits, canned fruits, and sweeteners – comes from the mid-1800s. Several forms of fruit salads use mayo (Waldorf fruit salad), popular in Europe; oranges and sour cream (Ambrosia), popular in the U.S.; and others that use coconut and condensed milk, popular in Guam, the Philippines,.

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NAIT BENEFITS

TELEMEDICINE BASIC

Feeling sick?
Access doctors 24/7 from anywhere!
They can prescribe medicine as needed.

- BENEFITS**
- \$15 Visit Fee
 - Dental
 - Vision
 - Hearing
 - Diabetic Supplies
 - New Benefits Rx
 - Medical Equipment
 - Lab Testing
 - MRI & CT Scans
 - and more ...

www.nait.elelife.com



TELEMEDICINE PLUS

Need more than a doctor? Feeling stressed?
Telemedicine Plus also includes access
to mental health therapists and counselors.

- BENEFITS**
- Counseling Services
 - MyEWellness
 - Diabetic Supplies
 - New Benefits Rx
 - Medical Equipment
 - Lab Testing
 - MRI & CT Scans
 - and More...

Teladoc - \$15 visit fee
Teladoc Mental Health - \$25 visit fee

www.nait.elelife.com



DENTAL, VISION AND ALT MEDICINE

Finally, affordable access to discounts on
dental, vision, and chiropractic needs.
Alternative medicine is included!

- BENEFITS**
- Dental
 - Vision
 - Alternative Medicine
 - MyEWellness
 - New Benefits Rx
 - Diabetic Supplies
 - Medical Equipment
 - Lab Testing
 - MRI & CT Scans
 - and more ...

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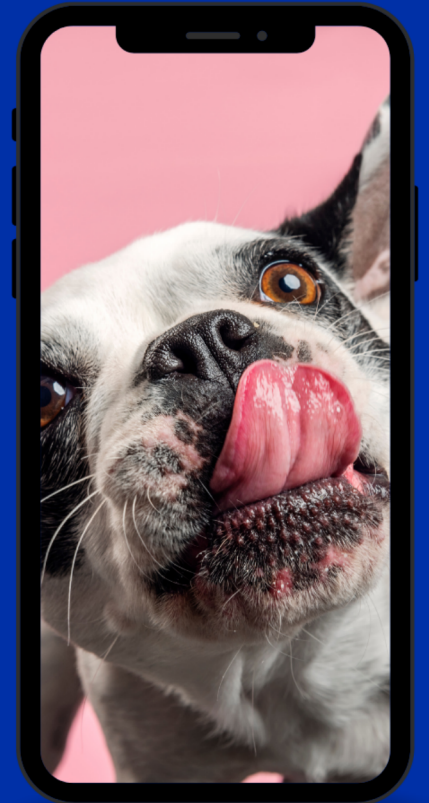


PET CARE

Your pet not looking so well?
You have access to pet health benefits -
no matter if you're on the road or at home.

- BENEFITS**
- NB Pet Telehealth
 - Instant Deals
 - New Benefits Rx
 - Medical Equipment
 - MRI & CT Scans
 - Pet Care
 - Vitamins
 - Diabetic Supplies
 - Lab Testing
 - and more ...

www.nait.elelife.com



QUESTIONS?

Contact NAIT Specialist Mona Brimeyer
877-770-6248 • MemberBenefits@NAITUSA.com

This program is NOT insurance coverage, not intended to replace insurance, and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CRM 5.00. It contains a 30-day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. For a complete list of disclosures, click here. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475.