

JULY 2022

# ROADSIDE READER



## WELCOME

### ***Vacation Mode: ON!***

“It’s better to see something once than to hear about it a thousand times” – and NAIT members can take advantage of huge savings on hotel rooms across the nation.

With your NAIT membership, you’ll receive

## UP TO 60% OFF

regular room rates at more than 45,000 hotel properties! Reach out to NAIT Specialist Mona Brimeyer at (877) 770-6248.

## WE'RE MOBILE

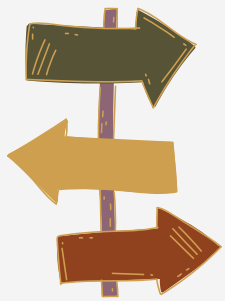
The NAIT members app is the pit stop for unstoppable truckers, from free telemedicine services to the entertainment and business solutions you need.



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***"I haven't been everywhere,  
but it's on my list."***

*—Susan Sontag*

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## **ROAD EATS**

### **Grilled BBQ Chicken**

#### **For starters ...**

- 1 4-5-pound package of bone-in chicken thighs
- Kosher salt, to season
- 2 cups BBQ sauce of choice

#### **For the marinade ...**

- 1 16-ounce beer of choice (or buttermilk)
- 1 tablespoon kosher salt

Add the beer (or buttermilk) to a large bowl or zip-top bag. Add in the kosher salt and stir to combine.

Add the chicken, submerging all the parts in the beer mixture. Set aside to brine for at least 20 minutes or up to 2 days.

If brining longer than 1 hour, store the chicken in the brine in an airtight container or zip-top bag in the refrigerator.

#### **For the rub ...**

- 3 tablespoons firmly packed brown sugar
- 1 1/2 teaspoons chili powder
- 1 1/2 teaspoons ground cumin
- 1 1/2 teaspoons garlic powder
- 1 1/2 teaspoons mustard powder
- 1 1/2 teaspoons onion powder
- 1 1/2 teaspoons smoked paprika
- 1/2 teaspoon ground black pepper
- Optional: 1/8-1/4 teaspoon cayenne pepper

Prepare your grill for indirect cooking, creating a zone of direct high heat and the second zone of indirect heat.

If using a gas grill, begin preheating at least 15 minutes before grilling.

If using charcoal, light the charcoal at least 30 minutes prior to grilling.

Once the grill is hot, remove the chicken from the brine, patting off any excess moisture with a paper towel.

Season generously with salt & the BBQ chicken dry rub. If using skin-on chicken, work your fingers under the skin to season both sides of the skin.



Place the seasoned chicken on the indirect side of the grill (skin side up, if using skin-on chicken), as close to the fire as possible without being over the direct heat.

Cook the chicken, rotating the pieces 180 degrees every 15 minutes until an instant-read thermometer inserted in the thickest part of the chicken (without hitting the bone) registers 150 degrees F. Move the chicken over direct heat.

Use a pastry brush to baste the chicken with BBQ sauce and cook for 2 minutes. Flip the chicken and cook for 2 minutes more.

Repeat 2-3 times, until the chicken is as charred and saucy as desired and an instant-read thermometer inserted in the thickest part of the chicken (without hitting the bone) registers a temperature of 160 degrees F.

Remove from the grill and set aside to rest for 5-10 minutes. The chicken will be ready to serve once it registers a temperature of 165 degrees F.

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# NAIT BENEFITS

## Healthcare Insurance Options


- Affordable Care Act (ACA) Plans
- Short-Term Medical (STM)
- Guaranteed Short-Term Disability Insurance
- Guaranteed Whole Life Insurance
- Guaranteed Term Life Insurance
- Critical Illness
- Accident (off-the-job)
- Dental
- Vision

## Entertainment

- Lodging
- Floral and Gift Basket Discounts
- Epic Vue
- Tuneln

## Business Solutions

- NAIT Fuel Program
- Used Truck Purchase Program
- CDL Legal Assistance
- Computer Hardware & Software Discounts
- Form 2290 Truck Tax Assistance
- Heavy Duty Truck Parts
- Accountant & Tax Consultants/Preparation
- Mapping and Navigation App
- Cost-Friendly Sleep Test Mobile App

 To receive a quote for any of these programs, call **(888) 472-4114**.



# 100TH BIRTHDAY

There's always something unique to see at the Iowa 80 Trucking Museum. This year, the Walter Snow Fighter turns 100, and there's a birthday party on July 16 during the Walcott Truckers Jamboree!

Be sure to check out this beauty, which is believed to have been in operation for the Fifth Avenue Coach Lines of New York to move snow along the routes run by its double-decker passenger buses.

# SEE Y'ALL AT I-80

NAIT's Jason and Mona will be at the 43rd Walcott Truckers Jamboree at I-80 on July 14-16!

They are looking forward to seeing everyone, so stop by to hello, catch up, snap a selfie, and grab some swag!



AS SEEN ON TIKTOK!  
@naitontiktok



# FEATURED BENEFIT



Save the wear and tear on your vehicle by taking that summer vacation in a spacious, economical ride from National Car Rental.

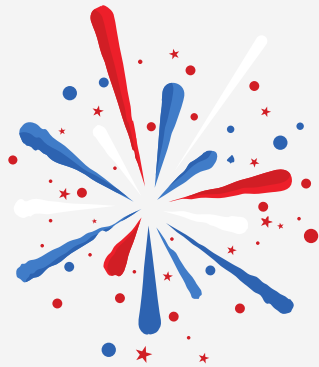
NAIT members get up to a **15% car rental discount** with National. Call NAIT Specialist Mona Brimeyer at (877) 770-6248 for details!

**JOIN NAIT TODAY • \$11 MONTHLY**



# FUN FACT

The largest consumer of fireworks in the world: The Walt Disney Company. It is estimated that they spend around \$50 million a year on their displays.



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## MEMBER BENEFITS



**TRUCKERS  
HEALTHCARE**

You get access to Truckers Healthcare and a live insurance consultant as a NAIT member. To learn more, visit [www.truckershealthcare.com](http://www.truckershealthcare.com). You can also call 888-472-4114 or email [marc@truckershealthcare.com](mailto:marc@truckershealthcare.com) with questions.

### Health Insurance and your options as an independent operator

As an independent trucker and small business owner, selecting the right health insurance program is essential. However, navigating through the options can be a bit overwhelming.

For nearly 10 years, the health insurance bought under the Affordable Care Act (ACA) has been where millions of Americans have secured coverage. However, in the last 4-5 years, some newer options have become more common.

So, what’s best for you? It depends on a few factors, but your pre-existing medical history is primary. Plus, the time of year matters. Why? Because the annual enrollment period to enroll in an ACA plan won’t begin until November.

If you’re uninsured, you might need to wait until then. However, if you’re in pretty good health, some options can be a bridge to get you to November. Below I’ll touch a little on ACA and what’s important to know there. Plus, you’ll read about two popular alternative options.

**Affordable Care Act insurance** (also known as ACA, Obamacare, or Marketplace plans) – ACA has been a blessing for many independent truckers with medical conditions. If you have an ongoing medical condition or health history or take expensive prescription medications, look here first.

These plans cover pre-existing medical conditions and come with guaranteed approval. With the alternates below, that isn’t always the case.

Another plus to ACA plans is your monthly premium may come with a subsidy or discount (possibly a substantial discount). Why? Because the premium cost is based on your household adjusted gross income or gross income after expenses.

With that said, it’s not a perfect fit for all. If you don’t qualify for a subsidy, premiums can be pretty expensive. Plus, not all doctors accept ACA plans, so if you have a “must keep” doctor, you’ll need to confirm they’ll take your insurance. An agent can help you navigate through that.

**Short-Term Medical (STM) plans** – this popular ACA alternative will typically have a coverage period from a few months to several years. Not long ago, STM plans were mainly used when someone needed to fill a coverage “gap.” STM plans might make sense today if you’re in good

health and don’t qualify for an ACA premium subsidy (discount).

Pros:

- Available to buy year-round, so not subject to any special enrollment periods (like ACA)
- Premiums can be economical
- Select the plan duration up to 36 months (varies by state)
- You don’t pay for services you don’t need (like maternity or mental health)

Cons:

- Not guaranteed coverage – your application might be declined based on your pre-existing medical history.
- Limited coverage – not all ACA essential benefits are included (like maternity). If you know you need surgery or plan to get pregnant, STM isn’t a good solution.
- Not available in every state
- When your coverage period ends in some states, you will need to re-apply and gain new approval.

**Fixed Indemnity or Zero Deductible health plans** – these plans are an inexpensive alternative to ACA plans. They pay a set dollar amount per day or service regardless of the medical charges incurred.

For example, if your fixed indemnity plan pays \$150 per doctor visit, and your visit comes to \$175, the doctor’s office will bill you for \$25. These plans were initially designed to supplement a high deductible major medical plan and not replace major medical coverage.

However, for those without health insurance, fixed indemnity plans have become a viable bridge to the upcoming open enrollment in November.

Pros:

- Available to enroll year-round
- Premiums are economical
- PPO network (i.e., a nationwide network of doctors and hospitals)

Cons:

- Limited coverage, not all ACA essential benefits included (like STM above)
- Not guaranteed approval
- Pre-existing condition exclusions may apply