

# ROADSIDE READER



## WELCOME

### ***Building Home, Health, and Hope***

NAIT is a proud partner with the Atlanta Humane Society. With our members' support, we can continue advocating for the neediest of animals. You can help advocate for the animals alongside us by purchasing a brick to honor a beloved pet or animal lover for decades to come: [atlantahumane.org](http://atlantahumane.org)

atlanta hu♥ane society



## INSIDE

- You want benefits? We got 'em!
- Don't forget Fathers Day (June 19)
- Texas Trucking Show (June 25-26)
- Multiple options for retirement
- "Highway Angel" Mike Pagel

Follow NAIT on Facebook and LinkedIn



## CONTACT US

Association & NAIT Member Benefits  
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JUNE 2022

# NAIT BENEFITS

## Healthcare Insurance Options

- Affordable Care Act (ACA) Plans
- Short-Term Medical (STM)
- Guaranteed Whole 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**.

## FEATURED BENEFIT



## TRUCKERS HEALTHCARE

### GUARANTEED LIFE AND DISABILITY INSURANCE

- ✓ Life Insurance
- ✓ Disability Insurance
- ✓ Critical Illness Insurance
- ✓ Accident Insurance

Peace of mind by protecting  
your family, your finances, and your future!

Call (888) 472-4114 to learn more.



## WHY JOIN NAIT?

We offer unparalleled benefits. With more than 40 years of industry experience and the strong buying power of our members, NAIT offers several programs and services you can't find elsewhere.

We cover all your needs. NAIT knows you need various benefits and services to manage your business – from choosing affordable medical coverage to buying parts for your truck. As one of the largest organizations of trucking entrepreneurs in the U.S., NAIT offers one-stop shopping for your needs.

We put you in charge. As a member organization, our job is to meet your needs and listen to what you want. We've recently added valuable new programs and services based on membership feedback. As a NAIT member, your voice counts!

## WE'RE IN BOOTH #925



Jason and Mona are excited to attend the **Texas Trucking Show June 25-26 in Houston.**

Be sure to swing by to say hello and pick up some great NAIT swag!

# JOIN NAIT TODAY • \$11 MONTHLY

[www.naitusa.com](http://www.naitusa.com)

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# June 19 • Fathers Day

Book a relaxing getaway for dad!  
NAIT members receive  
up to **60% off** regular room rates  
at more than 45,000 hotel properties.



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## MEMBER BENEFITS

### Retirement? Yeah, there are options for that ...

#### 401(k) – SOLO

A retirement account designed for the self-employed or business owners with no full-time employees. This type of plan offers each owner-operator the ability to save for retirement on a pre-tax basis, reducing taxable income for that year. The money grows tax-deferred and is taxed upon distribution or withdrawal. The contribution limit for 2022 is \$61,000, with an added \$6,500 catch provision if you are over the age of 50. Please note that money withdrawn before

retirement age of 59½ is subject to a 10% early withdrawal fee.



### SIGN UP

Don't miss out on our monthly newsletter!  
Send an email to  
[newsletter@naitusa.com](mailto:newsletter@naitusa.com)  
to subscribe.

#### Traditional IRA

An individual retirement account (IRA) is similar to the SOLO K plan mentioned above but with smaller contribution limits. The money contributed can still bring down the individual's taxable income in a given year. The growth is tax-deferred and is taxable upon distribution or withdrawal. The limits for 2022 are \$6,000 for individuals under 50 and an additional \$1,000 if you are over that age. Please note that money withdrawn before the retirement age of 59½ are subject to a 10% early withdrawal fee.

#### Roth IRA

A Roth IRA is very similar to the Traditional IRA, but the key difference is that the money goes into this account after tax. This means the individual still pays the ordinary income taxes on the money earned for that year. However, all growth is tax-deferred, and the distributions or withdrawals are taken tax-free. Also, unlike the Traditional IRA, monies withdrawn before age 59 ½ are not subject to the 10% early withdrawal fee (as long as you are withdrawing contributions/principle only).

#### Annuity

For the owner-operators looking for guaranteed income in retirement, the pension/annuity option is a great place to contribute. These accounts allow the individual to contribute over time or in a lump sum to determine a specific income in retirement. These accounts can be set up as an IRA or on a Non-Qualified basis.

#### SEP IRA

A simplified employee pension (SEP) IRA is an account structured for self-employed individuals in which they can contribute on a pre-tax basis. This account is very similar to the SOLO K plan but with a little difference in how you can contribute. The SOLO K plan allows you to contribute as the employer and the employee as a self-employed individual. The SEP allows a maximum of \$61,000 per year, but the contribution limits cannot exceed the lesser of 25% of compensation or \$61,000 (2022).

Retirement/Savings options are offered through a NAIT Partner. NAIT does not provide investment options or advice. Speak with vendor partner for details.



## WE'RE MOBILE

### One Access Point. Endless Possibilities.

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

To access this service, go to the Apple App Store or Google Play and download the SHOWBenefits App – input your NAIT Member ID and Date of Birth.



*I wonder just what makes a man keep pushing on  
What makes me keep on hummin' this old highway song  
I've been from coast to coast a hundred times before  
I ain't found one single place where I ain't been before*

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## ROAD EATS

### Seasoning Mix for Burgers

#### Ingredients

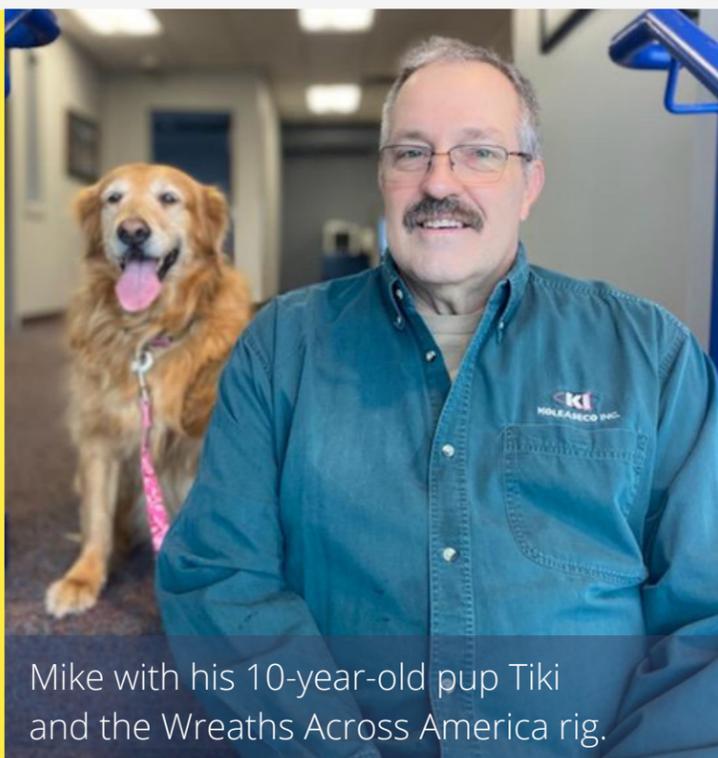
- 1½ teaspoon salt
- ½ teaspoon black pepper
- 1 tablespoon paprika
- 1 teaspoon onion powder
- 2 teaspoons garlic powder

#### Directions

- Combine the spices in a bowl to season your favorite beef. It's easier to bake or broil burgers when you mix the spices into the meat, but when grilling or pan-frying, sprinkle it on while you're searing the beef. First, season one side, then cook seasoned-side down. Next, season the other side before flipping, just enough to coat the surface of the burger.



## MEMBER SPOTLIGHT



Mike with his 10-year-old pup Tiki and the Wreaths Across America rig.



### MIKE PAGEL

We're proud to share that the Truckload Carriers Association (TCA) has named Mike Pagel from Boca Raton, Fla., a "Highway Angel."

On March 24, Mike was on I-80 near Potter, Neb., when a pickup truck veered off the road and ultimately rolled over before coming to rest on the passenger side.

Mike pulled his rig to the shoulder of the highway before dialing 911.

An owner-operator for Koleaseco Inc., Mike crawled into the mangled truck. He noticed the driver had injuries to his head and neck and was bleeding from the mouth.

When emergency responders arrived, Mike was still in the wreckage, holding the man's head steady. "I was kind of in an awkward position," Pagel told highwayangel.org, "because a lot of the windows were smashed out and the roof was kind of compromised, so I was just trying to keep him from hurting himself even more."

The driver eventually was pulled from the vehicle and is recovering.

Since the program's inception in August 1997, nearly 1,300 professional truck drivers have been recognized as "Highway Angels" for the exemplary kindness, courtesy, and courage they have displayed while on the job.

Mike also hauls for NAIT partner Wreaths Across America. He goes to Maine each year to load his trailer before heading to a warehouse in St. Louis as part of the WAA network.