

# ROADSIDEREADER

NATIONAL ASSOCIATION  
OF INDEPENDENT TRUCKERS

## 4 MID-YEAR OPEN ENROLLMENT

Next month, Allstate Benefits will offer NAIT members a mid-year enrollment opportunity to purchase

- Life
- Disability
- Critical Illness
- and Accident Insurance with **GUARANTEED APPROVAL!**



2 FOR YOU  
NAIT MEMBER BENEFITS

NEW!

5 ATBS  
DISCOUNTED TAX SERVICE



Coming Soon!  
COMDATA  
Fuel Card



Comprehensive  
Insurance



Hotel Discount:  
up to 60% off

**\$11** MONTHLY  
**FOR \$5K**  
IN MEMBER BENEFITS

**TRUCKERS HEALTHCARE**

- Health Insurance
- Dental/Vision
- Life Insurance
- Disability Insurance
- Critical Illness and Accident
- Telemedicine (Teladoc)

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

**BUSINESS SOLUTIONS**

- Emergency Breakdown/Roadside Assistance
- COMDATA Fuel Program
- Used Truck Purchase Program
- Computer Hardware and Software
- Form 2290 Truck Tax Assistance
- Heavy Duty Truck Parts
- ATBS Discounted Tax Services
- Mapping and Navigation App

**INSURANCE COVERAGES**

Comprehensive packages designed by IAT TransGuard for members and families

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

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

**EXCLUSIVE BENEFITS / DISCOUNTS**

- Hotel
- Flowers and Gift Baskets
- Car Rental
- Epic Vue



**MORE INFO**

NAIT Specialist Mona Brimeyer  
(877) 770-6248

[MemberBenefits@NAITUSA.com](mailto:MemberBenefits@NAITUSA.com)



# Vital Role of Disability Insurance for Independent Owner-Operators

Being an independent owner-operator truck driver comes with unique challenges and rewards. You're your own boss, you control your schedule, and you can choose your hauls.

However, this independence also means you're solely responsible for managing your business and personal well-being.

One crucial aspect of this responsibility is securing your financial future. Disability insurance is a key component of this security, yet it is often overlooked.

Here's why disability insurance is essential peace of mind for independent owner-operator truck drivers:

- Income Protection in Case of Injury or Illness
- Safeguarding Your Business
- Long-Term Financial Stability
- Customized Coverage

Disability insurance works in tandem with other insurance policies to provide comprehensive protection.

While health insurance covers medical expenses and truck insurance protects your vehicle, disability insurance ensures your income is safeguarded.

This comprehensive approach to insurance means that you are prepared for a range of scenarios, from minor injuries to major health crises, without facing financial ruin.

For truck drivers, disability insurance is not just an option; it's a necessity. It ensures that you and your business can weather unexpected health issues.

Don't wait for an accident or illness to highlight the importance of this coverage. Take proactive steps now to secure your livelihood.

**ATTENTION MEMBERS**

**Mid-Year Open Enrollment**

Next month, Allstate Benefits will offer NAIT members a mid-year enrollment opportunity to purchase Life, Disability, Critical Illness, and Accident Insurance with **GUARANTEED APPROVAL!**

What to know:

- Open enrollment begins in July
- Guaranteed coverage regardless of your medical history
- Quick easy enrollment over the phone
- Monthly premiums taken from your own personal account
- NEW health insurance plan option – ask for more information

Insurance Consultants are available to quote and answer your questions

Call 800-344-5281 or visit [www.truckershealthcare.com](http://www.truckershealthcare.com) and complete the online form for a quick quote.

**Open Enrollment**

**Employee Enrollment Form**

To speed the enrollment process, please be thorough and fill out all sections that apply.

Group Name \_\_\_\_\_ Requested Effective Date of Coverage/Date of Change \_\_\_\_\_ Policy Number \_\_\_\_\_

Date of Hire \_\_\_\_\_ Reason for Application \_\_\_\_\_ New Hire Annual \_\_\_\_\_ (Check all that apply) COBRA \_\_\_\_\_ State Confirmation \_\_\_\_\_

Position/Title \_\_\_\_\_ Life Event Date \_\_\_\_\_ Open Enrollment \_\_\_\_\_ Start of \_\_\_\_\_ End of \_\_\_\_\_

Change Name/Address \_\_\_\_\_ Dependents Add/Delete \_\_\_\_\_ Late Enrollment \_\_\_\_\_ Hourly \_\_\_\_\_ Union \_\_\_\_\_ Retired \_\_\_\_\_

Salary \$ \_\_\_\_\_ Part-time to Full-time \_\_\_\_\_ Termination \_\_\_\_\_ Other \_\_\_\_\_

**A. Employee Information**

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_ Social Security Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Home/Cell Phone \_\_\_\_\_

Date of Birth \_\_\_\_\_ M \_\_\_\_\_ F \_\_\_\_\_

Marital Status \_\_\_\_\_ Single \_\_\_\_\_ Married \_\_\_\_\_ Divorced \_\_\_\_\_ Widowed \_\_\_\_\_

Language Preference, if not English \_\_\_\_\_ Existing Patient? \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_

Primary Care Physician' Physician First & Last Name \_\_\_\_\_

Do you use tobacco? \_\_\_\_\_ If yes, are you willing to quit? \_\_\_\_\_





TRUSTED BY OVER 20,000 INDEPENDENT CONTRACTORS EVERY YEAR



Saves you 19% every week with  
**DISCOUNTED PRICING**  
**\$25.99 /WEEK**

(ATBS RumbleStrip Professional Retail Price: \$31.99/Week)

THE TRUCKING INDUSTRY

# TAX & BUSINESS PROFESSIONALS

- ✓ Tax Filing
- ✓ Accounting
- ✓ Bookkeeping
- ✓ Business Help

WE KNOW THE INDUSTRY AND WHAT IT TAKES FOR YOU TO SUCCEED.



Unlimited Expert Help



Make More Money



Reduce Your Stress



Save on Your Taxes

## A BETTER WAY TO MANAGE YOUR BUSINESS!



WWW.ATBS.COM  
1-866-920-2827

# Word Search

G R X S W I S U N R G C G L C I D N B O  
 L A A F B L P C G Q C U A G D Z R A E I  
 A D V F U V Z X U L Y O C L S X G B A N  
 R I D Q S M X K D S I L W O O Z D Z M I  
 E A D T H P J M A X U S R W T W X D Z B  
 C N G A M I L L U M I N A T I O N A H O  
 J C L M Y K X X T V D D L Q J N F Y Z R  
 O E D U S B I O G I Y F C I Q V D L P A  
 L J G A M Z R E Q M D A Y H G X W I I Y  
 P I K Q Y I H E T P N E J L T H O G M A  
 K F G Z Q T N H A A T R B F P Q T H Q Q  
 A L Q H A Y I O L K U K R M X G U T E Y  
 I Q T F T S M M S B C C I S U N B E A M  
 P W I R O A O F E I I H G D N L M K Y D  
 K Z Z X D V R R B R T Y H C A F U K M F  
 M L O Y L P N R Z W G Y T F L W C V F L  
 G Z E X U V I N U D C O N T V N N K I A  
 M W V G Y H N Z A E S D E E A V R H Q S  
 I T D L P L G M N J T D S J G X X I O H  
 Z L S U N R I S E G S Q S L U S L E Q U

June is the first month of the summer season.

The summer solstice will occur at 4:50 p.m. ET on June 20 – the longest day north of the equator.

- beam
- brightness
- dawn
- day
- daybreak
- daylight
- daytime
- flash
- glare
- glow
- illumination
- light
- luminosity
- morning
- radiance
- ray
- sun
- sunbeam
- sunlight
- sunrise