

# ROADSIDE READER



## WELCOME

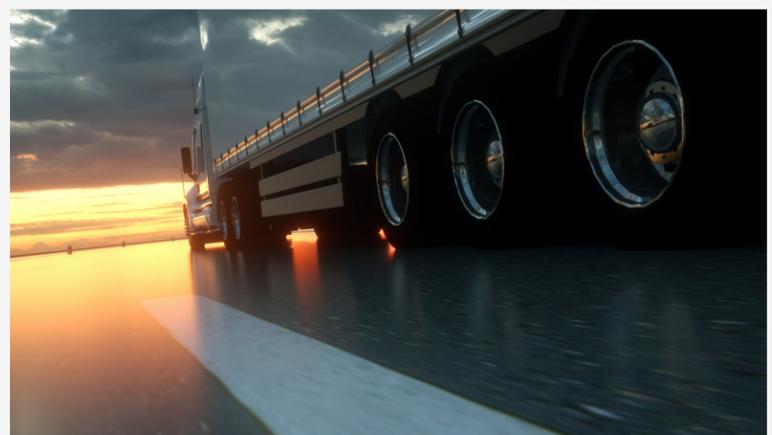
### **What is NAIT?**

The National Association of Independent Truckers was founded in 1981 to serve the needs of independent owner/operators. Through the years, NAIT has established 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. Our primary focus is providing access to buying power through benefit programs delivering options to reduce the cost of running a trucking business.

## INSIDE

- Why disability insurance should matter to members
- Mothers Day savings
- Recipe: Meatloaf Muffins
- What's Drowzle?
- NAIT is on the road again



# May 8 • Mothers Day

Members receive 15% off floral and gift basket orders. Call NAIT Specialist – Mona Brimeyer at (877) 770-6248 or log into the SHOWBenefits app for your discount code!



MAY2022

## MEMBER BENEFITS

### Long-term effects of short-term disability

May is National Disability Insurance Awareness Month. But, you may think, “Why does Disability Insurance need its own month?”

NAIT VP Jason Sheets has been a Class A CDL driver since turning 21 and was an OTR household goods driver before taking over the family business. Even though he has not made his living driving for several years, Jason maintains his Class A – in case the urge to hit the road ever arises.



In August 2021, Jason blacked out while out for a run. It was blamed on the Georgia heat; it was 95 degrees that day. Six months later, while sitting on his patio enjoying a 60-degree February afternoon, it happened again. It was deemed a Syncope episode (unexplained loss of consciousness). In Georgia, such episodes come with orders from the treating physician to not drive a motor vehicle for six months. This gives physicians time to diagnose and treat the condition to ensure another episode doesn't occur while behind the wheel.

Although driving is not a critical part of his current role, it offered a moment to reflect on the importance of short-term disability insurance. Were Jason still a driver, his livelihood would be gone for at least six months. Suddenly, one of the staple benefits of NAIT membership had a real-life application.

For nearly five years, NAIT has offered exclusive access to Guaranteed Issue products, including short-term disability. NAIT has partnered with Allstate to provide these benefits because we want members to feel confident the coverage will be there when they need it most. Truckers don't always have access to products such as these due to pre-qualification requirements. Truck drivers are deemed at higher risk due to their lifestyle – long periods of sitting, unhealthy food options, smoking, and other factors. NAIT and Allstate provide coverage to any NAIT member with no pre-qualification.

The coverage period is 6 months, which coincidentally matches the time mandated by the State of Georgia that Jason's driving privileges were medically revoked. Georgia is not a reporting state; the DMV is not made aware of the condition. The license is not suspended but part of the medical record. It could prove costly in the event of an auto accident. Other states report; the license shows “suspended” on MVRs and DMV databases.

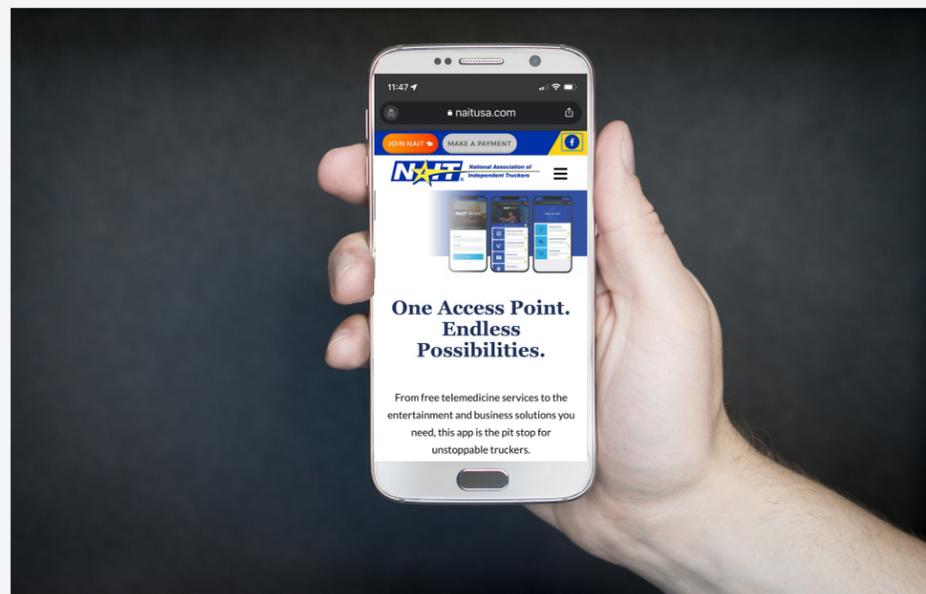
At the time of Jason's first episode, he was in the best shape of his life, having lost 25 pounds during the COVID-19 shutdown and was running at least 3 miles three times a week. If you lost your license for 6 months, how would you put food on the table and shelter over your head? Short-term disability insurance is a great way to protect your assets and family.

If you have any questions about our partnership with Allstate, please send an email to [memberbenefits@naitusa.com](mailto:memberbenefits@naitusa.com), and we will connect you with people who can assist.



### SIGN UP

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



## WE'RE MOBILE

### One Access Point. Endless Possibilities.

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

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.



East bound and down, loaded up and truckin'  
A-we gonna do what they say can't be done  
We've got a long way to go, and a short time to get there  
I'm east bound, just watch ol' "Bandit" run

MAY 2022



## ROAD EATS

### MEATLOAF MUFFINS

#### Ingredients

- 1 lb. ground beef
- 1 egg
- 3/4 cup milk
- 1 cup shredded cheddar cheese
- 1/2 cup quick oats
- 1 tsp. salt
- 2 tsp. garlic powder
- 2 tsp. onion powder
- 1/4 cup crushed Club crackers

#### Sauce

- 2/3 cup ketchup
- 1/4 cup brown sugar
- 1 tsp. mustard
- 1/2 tsp. Liquid Smoke

#### Directions

- Preheat the oven to 350 degrees
- Combine ketchup, brown sugar, and mustard in a bowl. Set aside.
- Combine all meatloaf ingredients and mix all together until well blended
- Grease muffin pan with (a lot of) non-stick spray
- Press mixture into muffin pan, leaving some room at the top of each one for the sauce
- Spread the top of each muffin with sauce mixture
- Bake for 30-45 minutes, until brown throughout
- Let rest for 5 minutes and enjoy!



Meatloaf muffins can be made at home and taken in your truck and you have them for days! These meatloaf muffins are easy to store and reheat.

NOTE: Individual zip lock bags are a great way to keep the flavor and moisture locked in and they are great to have with a baked potato, mac and cheese, or corn-on-the-cob!

## BENEFITS SPOTLIGHT



### FUEL CARD PROGRAM

A proud partner of Pilot Flying J, RTS Carrier Services offers some of the best fuel discounts in the industry. Its network guarantees that members save on diesel no matter where their trucks run.

- Substantial point-of-sale diesel discounts
- More than 750 PFJ stations nationwide
- 5,300 showers
- 6,200 diesel lanes
- More than 74,000 parking spaces
- myRewards points to use toward purchases like coffee, food, and Wi-Fi
- Discounted pricing at more than 1,200 locations
- Mobile app for list of Pilot Flying J and RTS Plus locations
- RTS Financial provides factoring solutions that help trucking companies of all sizes meet their cash flow needs

## CONTACT US

Association & NAIT Member Benefits  
NAIT Specialist Mona Brimeyer (877) 770-6248  
MemberBenefits@NAITUSA.com



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## 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**.



## 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!

## FEATURED BENEFIT



The only  
**FDA-CLEARED SMARTPHONE SOFTWARE**  
to test for sleep apnea

- ✓ Hassle-free home sleep test
- ✓ Screen at home, on the road, or hotel
- ✓ As few as 3-7 days between testing and diagnosis
- ✓ No personal health information is shared

## ON THE ROAD AGAIN



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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