



**TRUCKERS  
HEALTHCARE**  
HEALTH • LIFE • DISABILITY • DENTAL

Providing Services  
for the Members of



National Association of  
Independent Truckers

2025

# Insurance and Benefits

Guide for NAIT members

- Health Insurance
- Life Insurance
- Disability Insurance
- Accident Insurance
- Critical Illness Insurance
- Dental and Vision Insurance
- Telemedicine

888-472-4114 | [www.truckershealthcare.com](http://www.truckershealthcare.com)

## Health Insurance

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Choosing the right healthcare plan is crucial to you and your business. At Truckers Healthcare, our advisors are ready to assist you in enrolling during open enrollment (Nov/Dec) or finding an alternative option year-round. We're here to help!

## Life Insurance

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Life insurance is crucial! It provides peace of mind, ensuring you're covered in case of unexpected events. Protect your hard earned assets with guaranteed coverage.

- Get up to \$100,000 policy guaranteed and up to \$250,000 with approval
- Accidental death policy available guaranteed up to \$500,000
- Coverage available for spouse and children

## Disability Insurance

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An unexpected illness or injury could take you off the road and impact your life. Disability insurance can help replace lost income and insure your finances are not depleted.

- Get up to \$3,000/monthly benefit guaranteed and up to \$5,000/monthly with approval
- Take coverage with you if you should leave your current motor carrier

## Critical Illness

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Get financial support if you're diagnosed with a critical illness. Focus on getting better and not stressing over financial worries.

- Choose from either a \$10,000 or \$20,000 guaranteed lump sum benefit
- Covered conditions include heart attack, stroke and cancer (15 covered conditions in all)

## Dental Insurance

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Research shows that oral health and overall health are closely related. When you keep your teeth healthy, you also help to keep your body healthy.

- 100% coverage for preventive services like cleanings, exam and x-rays
- Coverage for basic and major services with NO waiting periods

## Vision Insurance

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An annual eye exam is about much more than healthy vision. It can help identify the early signs of serious health conditions like diabetes and high blood pressure.

- Coverage for routine eye exams
- Generous allowance on eye wear and contact lenses

## Accident Insurance

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Accident coverage helps to pick up where other insurance leaves off and provides cash to help cover the expenses.

- Pays in addition to any other coverage you own
- Covered conditions include hospital, ER, fractures, ambulance, x-rays, therapy and more
- Accidental death benefit included

Sample Weekly Premiums (50 yr. old male non-smoker)	
Life Insurance (\$50,000)	\$ 13.57
Disability Insurance (\$2,000/mo benefit)	\$ 22.19
Critical Illness (\$10,000 benefit)	\$ 5.45
Accident (off-the-job)	\$ 3.04
Dental/Vision	\$ 10.13

**NOTE: Health Insurance options and premium rates vary by your location, age and several other factors, call [888-472-4114](tel:888-472-4114) for a personalized quote.**

## How to get a Quote or get Enrolled:

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1. Outline the most important coverages to you and your family.
2. Call one of our licensed benefit advisors at [888-472-4114](tel:888-472-4114) or visit [www.truckershealthcare.com](http://www.truckershealthcare.com) and complete the online form to get more information.
3. Enrolling is quick and easy and managed right over the phone.
4. Premiums are taken from a bank account or credit/debit card of your choosing (coverage is portable and goes where you go).

## Membership that pays for itself!

Unlock the benefits of collective buying power with thousands of independent trucker members. In addition to Truckers Healthcare insurance offers (pages 2-3), you'll gain access to a catalogue of industry-specific products, services and deep discounts.

<b>TotalCare</b>	Our 24/7 virtual primary care and complete prescription plan is designed to simplify and provide a comprehensive, affordable access to primary care and behavioral health specialists. NAIT members get phone and/or video access to a doctor in minutes from the road or home.
<b>Health Discounts</b>	Discounts on teledentistry, televeterinary, emotional wellness, hearing, labs, imaging, diabetes supplies, pharmacy and more
<b>ATBS Tax Svc</b>	Discounts for truckers business solutions, financial needs, tax preparations and more.
<b>Roadside Assistance</b>	NAIT members receive a discount off the annual fee from Roadside MASTERS
<b>Fuel Program</b>	Get fuel discounts with NO credit check with the COMDATA Connect Card
<b>Truck Purchase</b>	Access PRIME program which includes 6 months/50,000-mile warranty on eligible trucks, \$1,000 allowance, one-year/120,000 warranty at special pricing and \$500 off purchase of any NTP warranty
<b>Hotel Discounts</b>	Hotels4Truckers.com provides discounts on your next stay and truck parking
<b>Additional Discounts</b>	Trucker Path mapping and navigation, National Car Rental, Epic Vue satellite (free HBO w/ premium package), 1-800-Flowers and more
<b>Transguard</b>	Owner operator and independent contractor insurance programs available exclusively to NAIT members and include non-trucking liability, occupational accident, physical damage, worker's comp and more (www.transguard.com)

**Take advantage of your membership offers and discounts today - log into the NAIT Benefits Portal by scanning the QR code below or visit [www.NAITConnect.com](http://www.NAITConnect.com).**

**Need help locating your member number, call 877-770-6248.**

