



**TRUCKERS  
HEALTHCARE**



**National Association of  
Independent Truckers**

# 2026

## Insurance and Benefits

## Guide for NAIT Members

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

## Health Insurance

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As an independent driver, your health insurance coverage plays a key role in keeping you on the road and protecting your livelihood. Licensed advisors are available year-round to explain coverage options and assist with enrollment, which can be completed over the phone in minutes. To get help or request a personalized quote, call [888-472-4114](tel:888-472-4114)

## Life Insurance

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Protects your family and financial responsibilities if the unexpected happens. Guaranteed coverage options are available, making it quick and easy to secure 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 can take you off the road and impact your life. Disability insurance can help replace lost income and insure your finances are not depleted.

- Guaranteed approval up to \$3,000/monthly benefit and up to \$5,000/monthly with simplified approval
- Benefit period - 6 months with a 14 day waiting period

## Critical Illness

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Provides a lump sum cash payment if you're diagnosed with a critical illness. The benefit can help ease the financial burden, allowing you to focus on recovery.

- Choose from either a \$10,000 or \$20,000 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
- Large national PPO network accepted at most dental offices

## Vision Insurance

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.

- Covers routine eye exams
- Generous allowance on eye wear and contact lenses

## Accident Insurance

An unexpected accident can take days, weeks or months to recover from. Get cash benefits to help you cover bills and other expenses.

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

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

### **\*\*Important to Know\*\***

**Health insurance** options and pricing vary based on where you live and individual circumstances. A personalized review is recommended.

Call for a custom quote!

1. Review and select the coverages most relevant to your needs.
2. Contact a licensed agent 888-472-4114
3. Enrollment is easy and taken right over the phone.
4. Premiums may be paid via bank draft or card of your choice.

## Membership that pays for itself!

Tap into the collective buying strength alongside thousands of independent truckers. In addition to Truckers Healthcare insurance options on pages 2-3, you gain access to the following industry-related products, services, and great discounts!

<b>WellCare</b>	Provides in-office preventive care, 24/7 virtual primary care, and prescription discounts - giving members flexible access to healthcare by phone, video or office visit. Member rate: \$65/month
<b>Health Discounts</b>	Discounts on teledentistry, televeterinary, emotional wellness, hearing, labs, imaging, diabetes supplies, pharmacy and more
<b>ATBS Tax Service</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 ( <a href="http://www.transguard.com">www.transguard.com</a> )

***Unlock your member perks now! Scan the QR code or head to [www.NAITConnect.com](http://www.NAITConnect.com).***

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

