

WHY UTBA?

Affordable:

group-rated voluntary plans

Convenient:

enroll right over the phone,
settlement deduction available

Experienced:

licensed insurance agents provide
one-on-one benefit counseling

Supportive:

customer service staff assist with all
insurance needs including claims, ID
cards, benefit verification, eligibility,
and much more

Universal Trucking Benefits Association has one of the most competitive and affordable insurance programs for drivers in the transportation marketplace today. Through UTBA drivers can enroll in various Guaranteed Issue Voluntary Insurance Plans at a discounted group rate and enjoy a full package of association benefits and discounts.

For more information,
call UTBA at 877-472-5541.

Transamerica Insurance Company form numbers CPGHI400, VPOL06, CPDI0100, CPGUL300, CPVTI200, CICI0400. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, contact the company.

www.utba.com

877-472-5541

Monday-Friday
8am to 7pm EST



UTBA/Capitol Group, Inc. provides enduring, no-nonsense, benefit and communication solutions for our clients. Capitol Group was founded in 1983 and Universal Trucking Benefits Association was formed when Capitol Group purchased an existing association, formed in 2001, and the name and focus changed to the trucking industry. The leadership of the company has 50 years experience in developing the appropriate product mix for valued drivers and key owner/operator drivers.

**PROVIDING THE BEST
VOLUNTARY INSURANCE
AND ASSOCIATION BENEFITS
FOR OWNER OPERATORS
AND DRIVERS IN THE
TRANSPORTATION INDUSTRY**

INSURANCE PLANS

Major Medical

UTBA can provide quotes from the best carriers. Enrollment is available during the ACA nationwide open enrollment period or if you qualify for a special enrollment period.

Hospital Indemnity Insurance

Hospital Indemnity Insurance isn't just for hospitalizations. It may also help cover the out-of-pocket costs associated for surgery, emergency care, urgent care, physical therapy, and more!

Dental

UTBA's dental insurance covers preventative, basic, and major services at any dentist throughout the country.

Vision

Eye exams are only \$10 copay and glasses are \$25 copay! Wal-Mart is included in the large network of providers.

Disability

"Paycheck Protection" provides income protection up to 60% gross pay in the event of accident or sickness.

Life

UTBA offers Universal Life or Term Life plans to help protect you or your family against the unexpected. Get up to \$200,000 in Life Insurance regardless of

health or up to \$500,000 if in good health. Family coverage available as well.

Critical Illness Insurance

Pays \$10,000 lump sum benefit in the event of a critical illness to include a Heart Attack, Stroke, Internal Cancer, Renal Failure, Major Organ Transplant and much more.

CDL Protector Legal Insurance

Don't take chances when it comes to legal matters that might jeopardize your career. For just a dollar per day you can enroll in CDL Defender coverage which provides covered drivers with 100% paid legal representation for all moving, non-moving, DOT, and CSA violations.

MEMBERSHIP BENEFITS

TELEMEDICINE

Have a non-emergency medical question you want answered right away? Can't miss work? Speak to a licensed physician 24/7 for consultations and non-narcotic prescriptions anywhere in the country.

RXCUT PRESCRIPTION SAVINGS CARD

RxCut is accepted at over 54,000 chain and independent pharmacies and provides cost savings ranging from 15% - to 87% on all FDA approved brand and generic prescriptions.

AEROFLOW

Receive significant savings on sleep apnea testing and treatment along with 24-hour support. This exclusive program allows testing to be completed in patient's truck or home and forwards compliance documentation direct to DOT/physician.

DELTA COMMUNITY CREDIT UNION

Discover the credit union difference and enjoy a full range of premium financial products and services including: no-fee checking, savings accounts, low-interest loans, IRAs, Money-Markets, financial advisors, and investment services.

DISCOUNT HEARING SERVICES AND DIABETIC SUPPLIES

Members and their families can save on premium, name-brand hearing aids as well as diabetic supplies

GATEWAY MEDICARD

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times.

TRAVEL AND LODGING DISCOUNTS

Discounts are available for car rentals(Avis and Budget) and hotels (CLC Lodging and Motel 6), along with access to the Travel Assistance Program, 24-hour roadside assistance, and TravelerBonus.com.

PLUS MUCH MORE!