

CLDA MEMBER BENEFITS

INSURANCE PROGRAMS



HealthAdvocate: is the leading healthcare advocacy and assistance company. This program will help members improve their health, make smarter medical decisions, balance work and life demands, connect to the right benefits, and lower medical costs. Participating CLDA members have exclusive access to an entire team of highly trained Personal Health Advocates, Wellness and Chronic Care Coaches, EAP+Work/Life counselors and healthcare, benefits and insurance experts. This personalized attention extends across all issues and programs, whether it's locating the right doctor; understanding insurance plans; filing claims; locating specialty providers, facilities and pharmacies; claims negotiation; resolving an uncovered medical bill, or providing coaching to help reach optimal health. With help from dedicated Personal Health Advocates and other experienced experts, members' overall healthcare experience is enhanced.



ACAEnroll Professional Services: Provides enrollment assistance to members on premium analysis and counseling when reviewing ACA Federal Exchange, State Exchange, and Individual Major Medical Insurance options. CLDA Members can call a toll free phone number to speak to a dedicated representative to help enroll in a plan that best meets their needs. This service provides additional assurance to motor carriers to ensure independent contractors are not misclassified while enrolling in these programs.



Health Advocate's MeMD Telemedicine Program: is a leading national telemedicine provider that utilizes a secure telehealth platform and national network of board-certified providers to streamline care delivery. While a primary care doctor or specialist is still the best choice for ongoing care and treatment, MeMD's telemedicine program is designed to supplement care when an individual's regular doctor is not available, or when they are unable to get an appointment. CLDA Members are provided a computer or phone doctor consultation 24/7 days = 365 days a year with \$0 Copay.



Guardian Insurance Hospital Indemnity Coverage: provides an affordable medical plan that pays you direct, covers specific hospital services, and has no deductibles. Pays set cash benefits to help with hospital medical expenses such as admission, confinement, ambulance, and emergency room treatment.



Ameritas Dental: CLDA Members are provided two affordable coverage options that provide a network of over 400,000 dentists nationwide. No Waiting Period for Basic or Major Services, and preventive services not deducted from the annual maximum. Two Plan Options available:

- Low Plan - \$500 Annual Benefit Maximum
- High Plan - \$1,250 Annual Benefit Maximum with a \$1,000 lifetime ortho benefit { 12 Month Waiting Period Applies }.



Ameritas Vision: Partners with VSP Choice Network providing over 29,000 doctors and 50,000 access points. Members' coverage includes annual eye exam, lenses, frames, contacts and an average savings of 20-25% on out-of-pocket eye care services.



Transamerica Short Term Disability: Provides a Simplified Issue fixed monthly income benefit program. Provides member income insurance protection for full & partial disability. Additional Benefits included are Waiver of Premium Provision, Partial Disability Benefit Coverage Provision, and Accelerated Benefit for Terminal Illness Rider.



National Personal & Commercial Auto Coverage: Provides Independent Contractors a Progressive Insurance Company policy option that will meet state statutory requirements.



Guardian Insurance Accident Coverage: Provides guarantee issue off the job accident benefit coverage including Doctor, Emergency Room, Hospital, Physical Therapy, and follow up. Designed to help cover expenses that your health plan may not fully cover such as deductibles and co-pays. Limits vary by injury and accidental death benefit limits available up to \$10,000.



Transamerica Life Insurance: Simplified Issue level premium 10 or 20 year term with policy limits up to \$500,000. Additional benefits available include: Family Coverage Option, Waiver of the premium if owner becomes disabled before age 65, and policy is renewed up to age 100 without having to provide evidence of good health. CLDA Members can purchase a Universal Life Insurance Product that can build cash value for retirement at a guaranteed tax deferred interest of 3%.



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INSURANCE PROGRAMS (CONTINUED)

Guardian Critical Illness Insurance: Provides guarantee issue up to \$20,000 Lump Sum Benefit in the event of a Heart Attack, Stroke, Heart Failure, Invasive Cancer, Organ Failure or Kidney Failure.



Tax Audit Coverage: This CLDA Member Benefit is available exclusively for companies with \$1,000,000 or less in revenue. Offers members an innovative and new type of insurance policy that pays for the costs of a specialist tax professional to advise and represent a taxpayer who is undergoing an IRS or State tax audit.



ONLINE DELIVERY NETWORK

NetPnD Transportation Marketplace: Couriers can post your rates and service and let NetPnD become a sales channel with shippers.



Drivv powered by Courierboard: Members save 15% with code CLDA15 entered during new registrations. CLDA members who are already current users can receive this new discount by contacting Drivv powered by Courierboard directly and requesting the CLDA15 discount be applied to their account.



TECHNOLOGY SERVICES

Greenlight Video & Telematics Technology: Combining telematics technology and smart phone convenience, the Smartcradle enables vehicles to record driving footage alongside driving data. At only \$49 it is the most affordable way to improve safety, reduce losses, and lower insurance costs. CLDA Members receive an additional 10% discount on Greenlight Smartcradle.



Mover's Choice Online: Lower your expenses and raise productivity with our Online Portal: onboard drivers, manage claims, integrate with back-office billing systems, manage loss control, perform certified training and telematics integration.



TAX SERVICES

IC Tax: Has a strong reputation in providing comprehensive and affordable accounting services to small transportation companies. CLDA members receive a discount from G&J Seiberlich International for a reduction in tax filing.



TRAVEL SERVICES

Budget Truck Rental: Save up to 25% on your truck rental needs anywhere in the US. Budget Truck Rental has 2,600 locations across the US, with a fleet of 26,000 NON-CDL box trucks.



Hertz: Special year-round discounts on your daily, weekly, weekend, and monthly rentals for business or pleasure; traveling in the U.S. or worldwide.



Delta Airlines: Save up to 10% off round-trip fare.



ADDITIONAL BENEFITS

UPS: CLDA members save up to 34% on UPS® shipping services, plus 50% off select services for up to four weeks after enrollment.



CLDA INSURANCE PROGRAMS MEMBER PRICING

CLDA Contract Carrier/Independent Contractor Membership Fee*
 Revenue Below \$1M – \$16/month | Revenue Over \$1M – \$18.25/month

PROGRAM	COVERAGE	MONTHLY PREMIUM
Health Advocate	Core Health Program including Employee Assistance and Telemedicine	Included in CLDA Membership Fee*
Occupational Injury Coverage	Varying coverage limit and vehicle type	\$105.00 - \$155.00
ACAEnroll Professional	Major Medical, Short Term Medical	Included in CLDA Membership Fee*
Guardian Insurance Hospital Indemnity Coverage	Age Under 50	Individual \$ 8.17 Individual & Spouse \$ 21.80 Family \$ 29.90
	Age 50-59	Individual \$ 14.68 Individual & Spouse \$ 28.37 Family \$ 36.48
	Age 60-64	Individual \$ 23.89 Individual & Spouse \$ 45.66 Family \$ 53.77
	Age 65-69	Individual \$ 33.19 Individual & Spouse \$ 63.93 Family \$ 72.04
Ameritas Dental	Low Plan – Employee	\$ 19.68
	Premium Plan – Employee	\$ 30.84
Ameritas Vision	Employee	\$ 8.68
Transamerica Short Term Disability	Age 18-49	
	Monthly Benefit Level \$2000	\$ 74.40
	Monthly Benefit Level \$3000	\$ 111.60
	Monthly Benefit Level \$5000	\$ 186.00
	Age 50-59	
	Monthly Benefit Level \$2000	\$ 92.40
	Monthly Benefit Level \$3000	\$ 138.60
	Monthly Benefit Level \$5000	\$ 231.00
	Age 60+	
	Monthly Benefit Level \$2000	\$ 139.60
	Monthly Benefit Level \$3000	\$ 209.40
	Monthly Benefit Level \$5000	\$ 349.00

PROGRAM	COVERAGE	MONTHLY PREMIUM	
National Personal & Commercial Auto Coverage	Varies by location and type of coverage	Varies	
Guardian Insurance Accident Coverage:	Individual	Weekly	\$ 3.18
	Individual & Spouse	Weekly	\$ 5.52
	Family	Weekly	\$ 8.15
Transamerica Life Insurance	10 Year term – non-smoker 35 years old \$500,000		\$ 20.83
	10 Year term – smoker 35 years old \$500,000		\$ 32.67
	10 Year term – non-smoker 45 years old \$500,000		\$ 40.75
	10 Year term – smoker 45 years old \$500,000		\$ 75.42
	10 Year term – non-smoker 55 years old \$500,000		\$ 74.33
	10 Year term – smoker 55 years old \$500,000		\$160.67
	20 Year term – non-smoker 35 years old \$500,000		\$ 27.33
	20 Year term – smoker 35 years old \$500,000		\$ 37.08
	20 Year term – non-smoker 45 years old \$500,000		\$ 46.75
	20 Year term – smoker 45 years old \$500,000		\$ 83.58
	20 Year term – non-smoker 55 years old \$500,000		\$ 92.17
	20 Year term – smoker 55 years old \$500,000		\$172.75
Guardian Critical Illness Insurance	\$20K (Guarantee Issue)		
	Age Under 30	Individual	\$ 10.97
	Age 30-39	Individual	\$ 17.40
	Age 40-49	Individual	\$ 36.23
	Age 50-59	Individual	\$ 70.47
	Age 60-69	Individual	\$110.73
Tax Audit Coverage		Included in CLDA Membership Fee *	

* Coverage Benefit is for single individual membership of Contract Carrier owner or Independent Contractor. Additional fees apply to add additional beneficiaries.

Coverage & Premium Information is to be used as a guide to the association benefit structure and are subject to change at anytime.

Ameritas Insurance Products are not available in New Hampshire and New York. CLDA Program offering is a new product and the following states may not be available until state approval: AK, AR, FL, ID, LA, ME, MT, NV, NC, OR, UT, WA.

Transamerica Insurance Company Products are not available in Maine & Washington. Insurance Benefits and Rates may differ for members residing in MD and NY. CLDA Program offering is a new product and the following states may not be available until state approval: CT, OR, SD.

Tax Audit Coverage Products are not available to members located in New York and Indiana and members with greater than \$1M revenue are not eligible.