



August 8, 2013

To: All IMTA Members
From: Gary Langston & Universal Trucking Benefits (UTBA)

Re: Voluntary Insurance for Independent Contractors & Employees

We are pleased to announce several new benefit enhancements now available through our recommended voluntary benefits affiliate, Capitol-Group/Universal Trucking Benefits Association. UTBA is an endorsed partner with IMTA so every time a member uses these services, IMTA benefits as well.

<ul style="list-style-type: none"> • Limited Benefit Medical Plan <ul style="list-style-type: none"> ○ No pre-existing conditions ○ No deductible – pays on a first dollar basis ○ Affordable rates – as low as \$135.98/month • Major Medical Plans <i>(not eligible for payroll deductions)</i> <ul style="list-style-type: none"> ○ United Health One ○ Federal/State Marketplace Plans 	<ul style="list-style-type: none"> • Life Insurance <ul style="list-style-type: none"> ○ Universal & Term Life up to \$150,000 • Disability Coverage <ul style="list-style-type: none"> ○ Paycheck Protection • Dental / Vision <ul style="list-style-type: none"> ○ Any Dentist/\$10 Eye exams
No cost to the Trucking Company!	



A note about the New Healthcare Law

We know that the new options and requirements under the *Affordable Care Act* are a concern for everyone so, getting the right information is vital. Contractors can count on UTBA to:

- Offer guidance with understanding the *Affordable Care Act*
- Explain what the medical options are in the Marketplace
- Help determine if a Marketplace plan is the best option
- Assist with enrolling in Federal or State Marketplace medical plans

There are various insurance programs throughout the transportation industry and we feel the UTBA insurance plans are very competitive and affordable. Contractors can choose the plans they want and the premiums will be conveniently deducted from their weekly settlement checks. To find out how UTBA can help you or your company, call today!

Contact Capitol Group/UTBA for more information:

1-877-472-5541

