

BIZ CHOICE

TRANSPORTATION

Division of Specialty Program Group, LLC



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.



Occupational Injury Coverage Options: Protective Insurance Company provides members with portable Occupational Accident Insurance with an option of Workers' Compensation Insurance with all states coverage. This coverage is only available to freight brokers and requires underwriting review prior to quotation.



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.



Hospital Indemnity Coverage: Provides an affordable medical plan that pays you direct, has no deductibles, and includes inpatient and outpatient benefits. Pays set cash benefits to help with expenses such as hospital confinement, surgery, wellness, emergency room visits, and prescriptions.



Dental Insurance Coverage: CLDA Members are provided an affordable coverage option that pays any dentist. Preventative services are covered at 100% with no waiting period and no deductible. Basic and Major services are also included.



Vision Insurance Coverage: CLDA Partners with Spectera Vision Network providing over 24,000 private practice/retail vision associates. Members' coverage includes annual 100% Vision Examination after \$10 co-pay, 100% material such as lenses, frames, and contacts after \$25 co-pay. (Time limitations do apply).



Short Term Disability: Provides a guarantee issue fixed monthly income benefit program. Provides member income insurance protection for full & partial disability. Additional Benefits options include Waiver of Premium Provision and Optional Critical Illness Benefit.



National Personal & Commercial Auto Coverage: Provides Independent Contractors several policy options that will meet state statutory requirements.



24 Hour On and Off-the-Job Accident Coverage: Provides guarantee issue off the job accident benefit coverage including Doctor, Emergency Room, Hospital Confinement, Accidental Death & Dismemberment.



Life Insurance: Contingent Guarantee Issue level premium 20 year term with policy limits up to \$150,000. Additional benefits available include: 25% Critical Illness Rider and Terminal Illness Rider. CLDA Members can purchase a Universal Life Insurance Product that can build cash value for retirement at a tax deferred rate.



Critical Illness Insurance: Provides guarantee issue up to \$10,000 Lump Sum in the event of a Heart Attack, Stroke, Heart Failure, Invasive Cancer, Organ Failure or Kidney Failure.

THE ONLY PROGRAM AVAILABLE WITH WEEKLY SETTLEMENT DEDUCTION PAYMENT OPTIONS



CLDA MEMBER BENEFITS



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

BizChoice 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.



Fleet Mode: Anti-Distracted Driving Technology means fewer crashes, increased savings and more lives saved. Complimentary 30-day trial, training, setup & integration. Exclusive pricing \$6.99/month/vehicle with 1-year contract.



TAX SERVICES

IC Tax: Has a strong reputation in providing comprehensive and affordable accounting services to small transportation companies. CLDA members receive a discount on tax filing services.



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 Contract Carrier/Independent Contractor Membership Fee Coverage Benefit - for single individual membership of Contract Carrier Owner or Independent Contractor only. 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.

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.

BIZCHOICE TRANSPORTATION INSURANCE PROGRAM ADMINSTRATOR FOR CLDA
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