

## UTBA MEMBERSHIP BENEFITS INCLUDE:

- UTBA Benefits & Discounts
- Individual Major Medical
- Health Indemnity Plans
- Dental Insurance
- Vision Insurance
- Disability Benefits
- Critical Illness Insurance
- Accident Insurance
- Universal Life Insurance Benefits
- Term Life Insurance Benefits
- CDL Defender Coverage

EXCLUSIVE OFFER

# 30% OFF

STANDARD MEMBERSHIP

Membership in the Cottingham & Butler / UTBA Contractor Program, gives you access to a full package of benefits and numerous health and consumer discounts. Drivers will be responsible for a discounted membership rate of only \$3.46 per week in addition to benefit costs.

 **SIGN UP TODAY:**  
**1.855.843.6563**

## UTBA DISCOUNTS

Membership in the Cottingham & Butler / UTBA Contractor Program, gives you access to a full package of benefits and numerous health and consumer discounts from many retailers including:



For a complete list or more details on UTBA benefits and discounts, please call 1.855.843.6563 or download the complete guide (with pricing) at:  
[www.myutba.com](http://www.myutba.com)



# 2018 BENEFITS PACKAGE FOR INDEPENDENT CONTRACTORS

As a valued Independent Contractor, you now have the opportunity to enroll in a variety of high quality benefits through the Cottingham & Butler / UTBA (Universal Trucking Benefits Association) Contractor Program.



**UTBA**  
UNIVERSAL TRUCKING BENEFITS ASSOCIATION

**CB**  
Cottingham & Butler

# 2018

## BENEFITS PACKAGE FOR INDEPENDENT CONTRACTORS



### *\* Individual* Major Medical Insurance

Major Medical Plans in All States

- BC/BS, United Healthcare, Aetna, Humana, Kaiser, and more.
- Guarantee Issue
- Non-Marketplace Direct Plans
- Marketplace/Exchange Plans (“Obamacare”)
- Educate and Enroll
- UTBA has licensed agents who are certified and trained in the Federal Marketplace

### *\* Group* Health Indemnity Plans

- No Deductible - First Dollar Coverage
- Guarantee Issue - Everyone Accepted
- Choose Your Own Provider
- Low Cost and Affordable
- Inpatient & Outpatient Coverage

For a complete list or more details on UTBA benefits including pricing, please visit:

[www.myutba.com](http://www.myutba.com)

## Dental Insurance

- May Use Any Dentist
- 100% Preventative (cleanings, exams)
- 80% Basic Services / 40% Major Services
- \$50/year deductible (no deductible for preventative)
- \$1,500/year max benefit per person
- Weekly Rate: \$5.31 per individual

## Vision Insurance

- \$10 copay for Eye Exams
- \$25 copay for Materials (Lenses/Frames/Contacts)
- Large Network - including Wal-Mart
- Weekly Rate: \$1.85 per individual

## Disability Insurance

- Guarantee Issue
- Coverage for: Sickness & Off-the-Job Accidents
- Up to \$5,000 Monthly Benefit
- Benefit period: up to 12 months

## Critical Illness Insurance

- Guarantee Issue
- Benefit of \$10,000 or \$20,000
- Heart Attack, Stroke, Cancer, Organ Failure and More

## Accident Insurance

- Guarantee Issue
- Pays benefits for non-occupational injuries

## Universal Life Insurance

- Guarantee Issue
- Permanent/Portable Life Policy
- Coverage for Contractor, Spouse & Children
- Chronic Condition & AD&D Rider

## Term Life Insurance

- Guarantee Issue
- Coverage for Contractor, Spouse & Children
- 20-year term
- Critical Illness Rider

## CDL Defender Coverage

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.

