

The Roadside Medical Benefits Program (RMC) offers independent drivers access to the Roadside Medical Clinics located at Pilot Travel Centers across the nation, the Roadside Medical Driver Wellness Program, and a comprehensive package of health and life insurance options to choose from through the Roadside Medical membership, a division of the CDAOA.

Two types of benefits are available to members: those included in your membership and those that be obtained through RMC on a voluntary basis.

● **Three Types of Health Insurance**

Major Medical *Underwritten by United HealthCare*

- Three deductible choices; \$1500, \$2500, and \$5000
- Lifetime max per covered person \$3 million
- The plan is underwritten, and has a 12/24 pre-existing condition clause. South Dakota has a 12/12 pre-existing condition clause
- Golden Rule is a United Healthcare Company

MidMed *Underwritten by CAIC*

- Two plan designs up to a \$50,000 annual maximum and \$150,000 lifetime
- Deductible Choices of \$500 or \$1000
- \$25-\$35 Co-Pay for doctor visits, then 100%
- For other services, pays 70% after deductible for in-network providers
- Guaranteed issue. 12 month pre-existing condition clause
- RX Co-Pay Plan \$15 generic (most states)* RX underwritten by Idealscripts
- Roadside Clinic Access & Wellness

Limited Medical *Underwritten by CAIC*

- Two Affordable Hospital Indemnity plan designs
- Benefits paid directly to you or to the doctor or hospital, if assigned
- PPO Network
- No pre-existing condition exclusion
- Plan pays specific limits for each service provided
- Roadside Clinic Access & Wellness
- Starting at \$139.99/mo.

Disability Income Protection *Underwritten by CAIC*

- Non-occupational coverage
- 14 day sickness and accident elimination period
- 12 month maximum benefit period
- Guaranteed issue amount of \$1,500 a month
- Minimum benefit of \$300 to maximum benefit of \$3,000;
- up to 50% of monthly income
- i.e: Age 49, non-smoker \$1500/mo, \$50.39/mo.

Life Insurance *Underwritten by KMG/Humana*

- 10 Year Level Term, no medical exam!
- Contingent Guarantee issue \$50,000 with limited medical questions
- \$150,000 additional coverage with 4 medical questions
- i.e: Age 45, non-smoker \$50,000, \$23.18/mo.

Critical Illness Insurance *Underwritten by CAIC*

- Lump-sum benefit; guarantee issue \$5,000 to maximum \$30,000 with medical questions; payable to you, upon initial diagnosis of a covered illness or condition
- i.e: Age 49, non-smoker \$10,000, \$23.35/mo.

Accident Insurance *Underwritten by CAIC*

- Benefits paid directly to you; pays in addition to any other coverage
- Guaranteed Issue covers you
- 24/7 coverage, on or off the job
- Accidental Death and Dismemberment benefit pays up to \$100,000

Dental *Underwritten by Humana*

- \$50 deductible (\$0 for Preventative)
- \$1,000 annual maximum
- Preventative services covered at 100%
- Basic Services covered at 80%
- Major Services covered at 50%
- Starting at \$28.68/mo.

Vision Insurance *Underwritten by Humana*

- \$10 co-pay on eye exam and lenses covered every 12 months
- \$7.75/mo.

Roadside Medical Care/CDAOA non-insurance benefits included with membership \$1.84 per week*

- **Pharmacy Discounts**
- **Hotel Discounts**
- **Legal Services**
- **ID Protection**
- **Durable Medical Equipment**
- **Movie Ticket Discounts**

***Membership is required to enroll in the insurance benefits available.**

About Roadside Medical Clinic & Lab (included with MidMed and Limited Med)

Designed specifically for over-the-road truck drivers, Roadside Medical Clinic & Lab is the nation's first ever network of retail health clinics designed to meeting the growing demand of America's 3.4 million drivers.

Pilot Travel Centers

Through an exclusive partnership with Pilot Travel Centers, Roadside Medical provides cost-effective and professional medical services including DOT physicals and wellness programs in a convenient location for drivers. As the nation's largest retail operator of travel centers (operating in 40 states, 280 locations), Pilot Travel Centers know how to serve drivers.

Why Drivers Choose Roadside Medical

- Convenient Location
- Hours Meet Drivers' Schedules
- Affordable
- No Appointment Necessary
- DOT Physical & Screening
- Direct Bill to Corporate
- No Insurance Required
- In-Store Prescriptions Filled
- Supervised Wellness Programs
- Portable Sleep Apnea Testing Device

The Roadside Medical Difference

- No appointment necessary
- Convenient clinic hours
- Most test results in 24-48 hours
- Routine medication available

Key Services:

- Minor Trauma Care*
- General Medical Care
- Digestive Disorder Treatment
- Sleep Disorder Screening
- Respiratory Conditions
- STD Testing & Treatment
- Chest Pain & Heart Conditions
- Chronic Care
- Vaccinations
- Muscular-Skeletal Diagnosis and Treatment
- Medication Management
- Head, Ear & Eye Conditions

Roadside Medical Driver Wellness Program...the most innovative program designed to travel with you!

Roadside Medical's Driver Wellness Program gives you simple and easy-to-follow tools and materials to get you on the road to better health (and keep you there!)

Key Features

- Unlimited One-on-One Telephone Health Coaching
- Wellness Kit
- Free 30-Day Health Check (\$45 value)
- Exercise and Nutrition Guides
- **Much more**