



Independent Contractors

2015 Insurance Benefit Options

Full Package of Benefit Offerings Available

As a valued Independent Contractor with Fort Transfer you will have the opportunity to enroll in a variety of high quality benefits through the C&B Contractor Program/UTBA Association. Through your membership you will have access to insurance benefits as well as numerous health & consumer discounts for an association fee of only \$3.46 per week. Many insurance benefits are offered on a guaranteed issue basis, which means even if you have had health conditions, you will be able to enroll! Please take some time to review the package.

If you have any questions or would like to enroll, please call 855-843-6563. You will likely be receiving a call from a Cottingham & Butler Contractor Program agent to confirm you received this packet and help answer questions as well. Please see page 2 of the brochure with details on the non-insurance products included with your low cost membership as well.



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UTBA Membership - Benefits & Discounts

Through membership in the Cottingham & Butler Contractor Program/UTBA, you have access to a full package of benefits and numerous health and consumer discounts. Drivers will be responsible for the \$3.46 weekly rate in addition to benefit costs. Your Association Membership Benefits Include:



Health Services:

- **NEW: Call MD**
 - Licensed Physicians 24/7
 - Prescriptions in most states
 - UTBA Members prior to 10/1/14 must call to activate
- **NEW: RxCut - Prescriptions Savings Card**
 - Discounts ranging 15% - 87%
 - 54,000 pharmacies
 - Online pricing tool
- **AeroFlow Sleep Apnea Discount Program**
 - Reduced Testing Fees
 - Treatment discounts
- 24-Hour Nurse Helpline
- GymAmerica.com
- Vitamin and Nutritional Supplement Discounts
- Gateway Medicaid
- Discount Hearing Service
- LensCrafters Vision Club Discounts

Travel Services:

- **NEW: CLC Lodging** Discounts (*workforce travel savings*)
- **NEW: Motel 6** Discounts
- Car Rental Discounts
- 24-Hour Emergency Roadside Assistance (*\$50 towards each occurrence*)
- Travel Assistance Plan (*emergency evacuation, transportation of family, mortal remains, etc.*)
- TravelerBonus.com

Consumer Services:

- Delta Community Credit Union – (*NO ATM FEEs, Competitive Loan Rates, IRAs, CDs*)
- Magazine Discounts (*up to 85% off*)
- Child ID Card Services
- Hoptheshops.com
- 1-800Flowers.com
- Customized Web Services (*20% discount on website design and web services*)
- Savers Club (*Savings for Theaters, Restaurants, Theme Parks*)
- Moving Services

UTBA National Service Center

1-855-843-6563 / www.UTBA.com

- Insurance Account Management
- Member Eligibility
- Verification of All Benefits
- General Policy Questions, Cancellations, Additions, Claims, ID cards, etc.
- Guidance for 24-Hour Access to Benefits via www.utba.com website
- Information on Prescription Benefits
- Steerage to PPO Discount Network of Hospitals, Clinics and Doctors
- Member Patient Advocacy Program



Individual Major Medical Insurance

Under the Affordable Care Act (ACA) you and your family must either be insured under a Qualified Health Plan throughout the year, or possibly be subject to a penalty when you file taxes. A Qualified Health Plan provides 10 essential health benefits (i.e., preventative care, emergency, hospitalization, lab services, prescription, etc.) and is typically a Major Medical plan designed with deductibles, coinsurance, and/or copays. You can choose from private insurance plans inside the State/Federal Marketplaces (and possibly qualify for a subsidy) or choose a plan outside the Marketplace. UTBA agents will walk you through your options, help determine eligibility, and advise you on enrollment procedures.

NOTE: Major Medical policies do not qualify for settlement deductions; premiums must be paid directly to the carrier.

Major Medical enrollment is only available if:

- 1) You sign up during the nation-wide open enrollment period (*dates for 2016 are Nov. 1, 2015 – Jan. 31, 2016*)
- 2) You have a Qualifying Life Event (*i.e., marriage, divorce, permanently move, birth/adoption*)

Marketplace Plans – (www.healthcare.gov)



There are 4 main categories or “metal levels” of coverage in the Marketplace. Plans in each category pay different amounts of the total costs of an average person’s care. This takes into account the plans’ monthly premiums, deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage you’ll pay in total or per service will depend on the services you use during the year.

Plans Options:	BRONZE	SILVER	GOLD	PLATINUM
Rates & Subsidies:	Premiums are usually higher for plans that pay more of your out-of-pocket medical costs when you get care. For example, if you have a Gold plan, you'll likely pay a higher premium than for a Bronze plan, but may have lower costs when you go to the doctor or use another medical service. Subsidies (assistance to reduce premium costs) are only available through the Marketplace. For example, in 2015, an individual making up to about \$46,000, or a family of 4 making up to about \$95,000, may qualify for these lower costs. UTBA agents can help you determine if you qualify for a subsidy.			

Non-Marketplace Plans – (<http://www.ehealthinsurance.com/?allid=Hay40337>)



Non-Marketplace plans also follow the metallic system of Bronze, Silver, Gold, and Platinum options as in the Marketplace required by the ACA. However, non-marketplace plans are not eligible for subsidies. By partnering with **eHealthinsurance**, UTBA representatives are able to provide quotes from all the major insurance carriers in your area and guide you to our online portal so you can compare plans and complete an application.

Sample Carriers and Monthly Rates Ranges				
<i>For a 40-year-old, non-smoker living in Cook County, IL (zip code 60164); 2015 Single coverage</i>				
	BRONZE	SILVER	GOLD	PLATINUM
Aetna	\$257.95 - \$261.04	\$310.79 - \$344.96	\$441.28	n/a
Blue Cross Blue Shield of IL	\$169.75 - \$266.59	\$215.34 - \$330.73	\$268.17 - \$403.55	\$337.73
Humana	\$242.51 - \$365.18	\$294.41 - \$392.45	\$354.38 - \$471.97	\$425.17



Hospital Indemnity Plans*



Hospital Select IISM can help reduce your financial stress with real dollars that are paid to you quickly so you can focus on recovery. Benefits when you need them most, peace of mind when you don't. Plus, benefits are paid in addition to any other insurance you may have and this protection is available at a competitive cost. **Guaranteed Issued - No Health Questions Asked.**

Indemnity Benefit	Description	Plan 1	Plan 2
Hospital Confinement	Pays each day a covered person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness lasting a minimum of 24 continuous hours from time of admission. <i>Max 1 day per confinement/1 day(s) per calendar year</i>	\$2,500	\$4,000
Daily In-Hospital	Pays each day a covered person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness. <i>Max 31 days per confinement.</i>	\$300	\$500
Intensive Care	Pays each day a covered person is confined to an intensive care unit as the result of a covered accident or sickness. <i>Max 30 days per calendar year.</i>	\$500	\$500
Surgery & Anesthesia	Pays each day a covered person undergoes surgery, as follows: Inpatient Surgery (1 day max per calendar year) Outpatient Surgery (1 day max per calendar year) Minor Surgery (1 day max per calendar year) If anesthesia is administered, pays an additional	\$2,000 \$1,000 \$200 20%	\$2,500 \$1,250 \$250 30%
Ambulance	Pays each day a covered person receives ambulance transportation as the result of a covered accident or sickness. Transportation must be provided by a licensed ambulance company within 96 hours of a covered accident or onset of sickness. Air ambulance pays 3 times the amount shown. Max 3 days per calendar year/6 days per lifetime	\$200	\$500
Critical Illness	Pays once when the insured is diagnosed with a critical illness (life threatening cancer, heart attack, stroke, end stage renal failure, or major organ failure). A subsequent benefit is payable when the insured is diagnosed with a different critical illness 60 or more days after the first diagnosis.	\$5,000 <i>Dependents: 50%</i>	\$5,000 <i>Dependents: 50%</i>
Off-the-Job Accidental Injury	Pays each day a covered person receives treatment for a covered accident. Treatment must be provided by a physician within 96 hours of the accident. Max 1 day per accident/5 days per calendar year	\$500	\$700

Weekly Rates

Contractor Only	\$25.56	\$36.67
Contractor + Spouse	\$56.13	\$80.84
Contractor + Children	\$42.03	\$60.21
Contractor + Full Family	\$66.83	\$96.12

*Note: 12-month pre-existing condition limitations apply. Consult policy for full benefit descriptions, limitations, exclusions, and provisions. CA, MA, MN, and VT residents must have major medical to participate. **This is not major medical insurance and does not satisfy the individual mandate for minimum essential coverage under the Affordable Care Act.**



Dental Insurance

This package of benefits offers you and your family the opportunity to enroll in dental insurance through American Public Life Dental. This dental insurance features 100% coverage for preventive care as well as a \$1,250 annual maximum.

American Public Life Dental



SUMMARY OF BENEFITS

Single/Family Deductible	\$50 / \$150			
Calendar Year Maximum	\$1,250			
BENEFITS	COVERAGE		DESCRIPTION	
Preventive	100% No Waiting Period Deductible does not apply to preventive services		Periodic Exams, Bitewing X-rays, Prophylaxis (cleaning and scaling), Space Maintainers, Sealants, and Fluoride for children	
Radiographs - FMX	60% No Waiting Period		Full Mouth or Panoramic X-Rays	
Basic	60% No Waiting Period		Palliative (emergency) Treatment for Dental Pain, Simple Extractions, X-rays (intraoral periapical, extraoral, vertical bitewings and sialography)	
Basic Restorative	60% No Waiting Period		Amalgams and Resin-Based Composites	
Major	40% 12 Month Waiting Period		Inlay, Onlay, Crown, Fixed Partial Denture (bridge), Dentures	
Endodontics	40% 12 Month Waiting Period		Root Canal (anterior, bicuspid, and molar) Therapeutic Pulpotomy	
Periodontics	40% 12 Month Waiting Period		Gingivectomy, Osseous Surgery, Periodontal Scaling and Root Planing	
Prosthodontic Repairs	40% 12 Month Waiting Period		Rebase, Reline, Repair Broken Clasp and Repair Cast Framework	
Oral Surgery	40% 12 Month Waiting Period		Removal of Impacted Tooth, Frenulectomy and Incision and Drainage of Abscess	
WEEKLY RATES:	Contractor	Contractor + Spouse	Contractor + Children	Family
	\$5.31	\$10.62	\$10.15	\$14.77

Consult policy for full benefit descriptions, limitations, exclusions, and provisions.



Vision Insurance

You and your family have the opportunity to enroll in vision insurance through UnitedHealthcare. This vision policy features affordable rates along with low co-pays and 100% coverage in the UHC vision network. Outside of the UHC network, you can also receive substantial benefits.



BENEFIT OVERVIEW	
Exam Copay	\$10 Copay
Materials Copay	\$25 Copay

BENEFITS	In- Network	Out-of-Network	Frequency
Vision Exam	Covered 100% after copay	\$40 Allowance	Every 12 Months
Single Lenses	Covered 100% after copay	\$40 Allowance	Every 12 Months
Bifocal Lenses	Covered 100% after copay	\$60 Allowance	Every 12 Months
Trifocal Lenses	Covered 100% after copay	\$80 Allowance	Every 12 Months
Frames*	Covered 100% after copay	\$45 Allowance	Every 24 Months
Contact Lenses - Elective	Covered 100% after copay	\$105 Allowance**	Every 12 Months
Contact Lenses - Medically Necessary***	Covered 100% after copay	\$210 Allowance	Every 12 Months
Lasik Surgery	Discounted rates available		

WEEKLY RATES:	Contractor	Contractor + Spouse	Contractor + Children	Family
	\$1.85	\$3.24	\$5.50	\$5.50

*\$130 frame allowance on in-network frames

**Your \$105 contact lens allowance is applied to the fitting/evaluation fees as well as the purchase of contact lenses

***Necessary contact lenses are determined at the providers discretion for one or more of the following conditions: Following post cataract surgery without intraocular lens implant, to correct extreme vision problems that cannot be corrected with glasses; with certain conditions of anisometropics; with certain conditions of keratoconus. If your provider considers contacts necessary you should ask your provider to contact UHC Vision confirming reimbursement.

The following services and materials are excluded from coverage under the policy; Post cataract lenses; non-prescription items; medical or surgical treatment for eye disease that requires the service of a physician; services or materials that the patient, without cost, obtains from any governmental organization or program; services or materials that are not specifically covered by the policy; replacement or repair of lenses and/or frames that have been lost or broken; cosmetic extras, except as stated in the policy.



Disability Benefits

A paycheck is seldom a luxury – it’s a necessity that most of us rely on to provide our basic needs. A sudden accident or illness can lead to a financially devastating loss of income. That’s why we offer a group disability insurance plan, available through the convenience of payroll deduction. The policy’s monthly benefit can be used in many ways:

- Mortgage/ Rent
- Credit Card Payments
- Car Payments
- Utilities
- Groceries
- Daily Living Expenses



American Public Life

Sickness and Off-the-Job Accident Disability Insurance

Program Description				
Benefit Levels	60% of monthly earnings up to \$6,000 per month			
Benefit Period	6 Months			
Waiting Period	14 days accident (off the job)/ 14 days sickness			
Evidence of Insurability	Conditional Guarantee Issue up to \$3,000 per month			
Tax-Free Benefit	No Taxes Due on Benefits			
Waiver of Premium Benefit	Premiums are covered after 90 consecutive days of total disability			
Accidental Death Benefit	Pays \$25,000 if you die as the direct result of an injury and death occurs within 90 days after the date of the Injury.			
Pre-Existing Condition	If a total disability is due to a pre-existing condition, there will be no disability benefits payable for that condition until the insured has been covered continuously for 12 months. A pre-existing condition is a sickness or injury that an insured has had treatment, incurred expense, took medication, or received diagnosis or advise from a physician during the prior 12 month period.			
WEEKLY RATES				
MONTHLY BENEFIT	Age 18-39	Age 40-49	Age 50-59	Age 60+
\$1,200	\$10.69	\$11.63	\$13.40	\$16.89
\$1,500	\$13.36	\$14.54	\$16.75	\$21.12
\$2,000	\$17.82	\$19.38	\$22.34	\$28.15
\$2,500	\$22.27	\$24.23	\$27.92	\$35.19
\$3,000	\$26.72	\$29.08	\$33.51	\$42.23



Universal Life Insurance Benefits

TransEliteSM Universal Life (UL) allows you to feel good about the well-being of your family, knowing your life insurance death benefit will help them thrive financially in the event of your death. Help safeguard their futures with benefits that can assist with final expenses and their dependent care, living expenses or college tuition.



TransEliteSM Universal Life Insurance with Living Benefits

Program Description	
Benefit Levels	Conditional Guarantee issue up to \$150,000 on driver, \$25,000 on spouse, and \$10,000 term or \$25,000 universal life on children. Up to \$500,000 available with underwriting.
Evidence of Insurability	Conditional Guarantee Issue
Chronic Condition Rider (Living Benefit Rider) with Extension of Benefits Rider and Paid-Up Insurance Benefit	<p>If certified chronically ill (<i>severe memory or reasoning problems or if you can't perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting, continence or moving from one activity to another</i>), you can choose to accelerate your death benefit (receive part of it while still living) in one of two ways. If you choose a monthly accelerated benefit, you will be paid 4% of your life insurance death benefit each month until 100% of your benefit has been used--up to 25 months. If you choose a lump-sum accelerated benefit, you will be paid a one-time amount of 20% of your death benefit.</p> <p>The Extension of Benefits Rider will continue to pay you the monthly benefit of 4% of your death benefit for up to an additional 25 months for a total potential benefit of 50 months. With this rider, if you still require chronic condition care after 25 months, you automatically receive a fully paid death benefit of 25% of your death benefit amount, to be paid to your chosen beneficiary.</p>
Accidental Death Rider	In the event of an accidental death this policy would match the policy amount up to \$100,000, in addition to the life insurance benefit
Cash Value Accumulation	This policy has a guaranteed interest rate of 3% with cash growing tax deferred
Coverage Continuation	In case of an involuntary layoff this policy can protect the life insurance policy for up to 6 months

WEEKLY RATES (for \$50,000 policy)

Age at Time of Purchase	Non-Tobacco	Tobacco	Estimated Cash Value at age 65 assuming 5.25% interest	
			Non-Tobacco	Tobacco
35	\$7.80	\$11.23	\$7,714	\$10,862
45	\$11.87	\$17.97	\$6,200	\$8,324
55	\$20.31	\$31.54	\$3,683	\$4,559

Additional Advantages:

- **Flexibility** – You decide how much life insurance you need – and subject to certain requirements and limitations, you can adjust the death benefit and premium payments to fit your changing needs.
- **Security** – You help protect your loved ones against possible financial hardship in the event of the insured's death.
- **Tax-Free death benefit** – Under current tax laws governing individual life insurance, life insurance proceeds are generally income tax free to the beneficiary.
- **Waiver of Premium** - While you receive chronic condition benefits under this rider, you don't have to make monthly premium payments.
- **Terminal Illness** – "Tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.

This is a brief summary of TransEliteSM Universal Life Insurance. This insurance may not be available in all jurisdictions. Limitations and exclusion apply. Refer to the policy, certificate and riders for complete details.



Term Life Insurance

Term Life Insurance can help you protect your family's financial security in the event of death. In addition to life insurance protection, this unique policy also provides benefits that can help you and your loved ones financially cope with a critical or terminal illness while the policy holder is living.

Critical Illness – If diagnosed with a specified critical illness, this policy will provide an early payout of 25% of the face amount up to \$100,000.

Terminal Illness – If diagnosed with a qualifying terminal illness, the Terminal Illness Benefit provides an accelerated death benefit payout of up to 50% of your life insurance benefit, to a maximum of \$100,000.

Plus, you get level premiums locked in for five years and optional coverage for your spouse and eligible dependent children.



TransSelectSM 20 Term Insurance with Critical Illness Rider

Program Description	
Benefit Levels	Conditional Guarantee issue up to \$150,000 on driver, \$25,000 on spouse, and \$10,000 on children
Evidence of Insurability	Conditional Guarantee Issue
Policy Length	20 Year Term Life Policy
Critical Illness Rider	When diagnosed and certified by a physician as having one of five specified critical care conditions, you can receive an early, lump sum payment of up to 25% of your life insurance benefit. The five covered critical illnesses are heart attack, stroke, specified cancers, end-stage renal failure and major organ transplant surgery*
Terminal Illness Rider	If the insured is diagnosed with a qualifying terminal illness, the Terminal Illness Benefit provides an accelerated death benefit** payout of up to 50% of the life insurance policy amount up to a maximum of \$100,000
Waiver of Premium Rider	Protects you, your spouse and dependent child's life insurance coverage from lapsing for up to six months if you are totally disabled***

WEEKLY RATES (for \$50,000 policy)

Age at Time of Purchase	Non-Tobacco	Tobacco
25	\$2.76	\$3.75
30	\$3.44	\$4.54
35	\$4.45	\$5.75
40	\$6.06	\$8.73
45	\$7.98	\$13.02
50	\$9.28	\$17.24
55	\$14.11	\$24.17
60	\$20.21	\$35.03

Spouse rates are based on spouse's age. Children cost \$0.29 per week per \$5,000 in benefit (regardless of number of children covered).

*The critical illness diagnosis must occur for the first time after a 30-day waiting period following the effective date of this critical illness coverage. If a spouse or eligible dependent child covered under this contract is diagnosed and certified as having one of the specified critical illnesses the contract owner, may receive an early payout of up to 25% of the life insurance death benefit. The balance of the coverage, if any, will be paid to the beneficiary upon the death of the insured.

**Accelerated Death Benefit for Terminal Illness not available in MA

***Waiver of Premium due to layoff or strike not available in CT, MA, MD, NJ, or TN

TransSelect 20 is a Group Term Life insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. Premiums are guaranteed level for 5 years, and then premiums may increase annually starting in year 6. Limitations and exclusions may apply. Refer to the policy, certificate, and riders for complete details.



Critical Illness Insurance

Even the best health insurance coverage may not provide for day-to-day living expenses if you are faced with a serious illness like the ones listed below. This plan can help budget-conscious families who may not be able to withstand the financial shock of unexpected illness by providing lump sum payments for the initial diagnosis of a covered critical illness. *Note: Depending on your state of residence you may have to have major medical insurance in order to apply for this plan - ask your UTBA representative for more information.*



CriticalAssistance® Advance: \$10,000 or \$20,000 Benefit (Guaranteed Issue Amount)

Covered Critical Illness	Percentage of Benefit
Heart Attack	100%
Stroke	100%
Life Threatening Cancer	100%
Major Organ Transplants	100%
End-Stage Renal Failure	100%
Blindness and/or Deafness	100%
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	100%
Benefits	
Subsequent & Different Diagnosis Benefit (only for above listed illnesses)	100%
Coronary Artery Bypass Surgery	25%
Carcinoma In Situ	25%
Prostate Cancer with TNM Classification of T1	25%
Angioplasty	5%
Skin Cancer	5%
Additional Riders	
Recurrent Critical Illness	50%
Critical Illness Screening	\$50
<i>Dependent benefit is 50% of the primary insured. Lifetime Maximum Benefit: Total Benefits are limited to 3 times the Elected Amount.</i>	

Weekly Rates

\$10,000						
Age	Individual		1 parent family		2 parent family	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
35	\$2.56	\$4.11	\$2.78	\$4.33	\$3.89	\$5.44
45	\$4.22	\$7.52	\$4.44	\$7.74	\$6.36	\$11.09
55	\$7.18	\$14.56	\$7.40	\$14.78	\$10.42	\$21.80
\$20,000						
Age	Individual		1 parent family		2 parent family	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
35	\$4.20	\$7.29	\$4.47	\$7.56	\$6.22	\$9.31
45	\$7.52	\$14.12	\$7.79	\$14.39	\$11.16	\$20.62
55	\$13.43	\$28.20	\$13.70	\$28.47	\$19.28	\$42.04



CDL Defender Coverage

U.S. Legal Services

Don't take chances...help protect your career for just \$1 a day!

This CDL Defender coverage provides covered drivers 100% paid legal representation for all moving, non-moving, DOT, and CSA violations.



U.S. Legal Services

Providing legal benefit plans.

Program Description	
Covered violations include, but not limited to:	<ul style="list-style-type: none"> • Speeding • Load Spill • Overweight • Overlength • HOS Violations • Hazmat • Lane Violations • Expired Medical Certificate • Parking Violations • Weight Receipt
Attorney's fees:	100% covered
Representation area:	All 50 states, Canada, Mexico
CSA/DataQ challenges:	Covered in full for covered driver
Cases that are reduced or dismissed:	90%
<i>US Legal Representation always retains local attorneys</i>	

Additional benefits for enrolled drivers:	
<ul style="list-style-type: none"> • Reduced attorney's fees for bankruptcies, divorce, child custody, IRS-tax issues, Criminal and civil law 	
<ul style="list-style-type: none"> • Identity Shield – ID theft protection 	
<ul style="list-style-type: none"> • Financial coaching-credit card debt, retirement accounts, and credit repair 	
<ul style="list-style-type: none"> • Drivers and spouses are covered in their personal vehicles 	
<ul style="list-style-type: none"> • Educational emails sent to drivers regarding trouble areas and changes to various laws 	
<ul style="list-style-type: none"> • Helps protect your commercial drivers license 	

Weekly Rate:	\$7.61
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For your convenience, the premiums will be collected via settlement deduction.