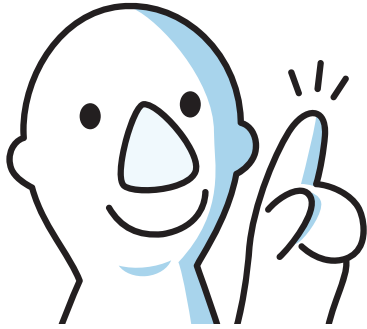


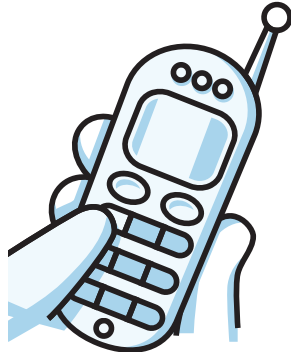


IdleAire has partnered with industry leading Insurance Providers to create Insurance Benefit Packages specifically designed for Professional Drivers and their families.

# Get Insurance Now!



**It's Easy!**  
Need Affordable Insurance?



**Call 866-524-5604  
And Sign Up Today**



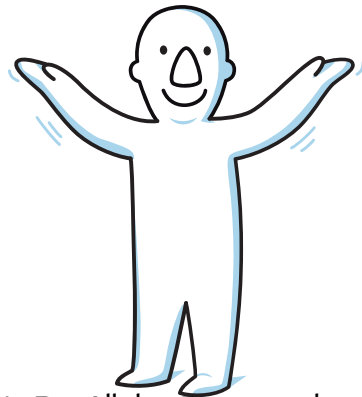
**No Qualifying**  
Specially Designed for  
Professional Drivers



Medical, Life, Disability,  
Dental and Vision  
**A-Rated Carriers**



**Family Plans Available**



We Do All the Paperwork  
**No Hassles!**

**Call Today!**

# 866-524-5604

# No Qualifying / Guaranteed / Affordable Medical, Life, Disability, Dental and Vision 866-524-5604

ALL Benefits are Guarantee Issue or Conditional Guarantee Issue for all class of drivers/employees.  
We handle all customer service, claims and enrollments for new and existing drivers/employees.

## AIG PPO NETWORK LIMITED MEDICAL PLAN

- **Out Patient Benefits**
  - Physician Office Visit/Emergency Room
  - Benefit
  - Wellness Benefit
- **Hospital In Patient Benefits**
  - Admission Benefit
  - Daily Confinement Benefit
  - Intensive Care Benefit
- **Accident Benefits**
- **Surgery Benefits**
- **Group Term Life with AD&D**
- **Critical Illness Included**
- **Prescription Plan Included**
- **Packages from \$103 per month for a single and \$233 per month for family**

## T-SAVER® PLUS UNIVERSAL LIFE INSURANCE POLICY

- 2 non-medical questions to get coverage
- Starts at \$4 per week
- Conditional guarantee issue is up to \$150,000 not to exceed \$18/week of premium
- Spouse issue is up to \$6/week not to exceed \$25,000
- Eligible dependent children issue is up to \$25,000 or \$10,000 term rider
- Cash Value Accumulation – The policy builds with a guaranteed interest rate of 4.0% (current interest rate is 4.5%)
- Living Benefit – Allows you to “tap into” your life insurance in the event of a future terminal illness diagnosis, and still provides a benefit for your beneficiary.
- AD&D Option (Accidental Death and Dismemberment Option)

## PITA SERIOUS DISABILITY INSURANCE

- Coverage up to 80% of annual income
- First day coverage for qualifying sickness and injuries
- No exclusions for pre-existing conditions

## GREAT DENTAL & INSURANCE PLANS

- Nationwide Network
- Family Plan Available
- No waiting period

## SIGHTSELECT® – VISION CARE INSURANCE

- Nationwide Network (10,000 providers including Wal-Mart)
- Family Plan Available
- No waiting period
- \$10 co-pay for examination & \$25 co-pay for materials
- Laser Eye-Surgery Benefit
- Contact Lens Coverage

Insurance products are fully underwritten and insured through an Insurance Company. Policies will be mailed directly to each participant. No self-insured plans are offered.

T-Saver® Plus is underwritten by Transamerica Occidental Life Insurance Company (Home Office: Cedar Rapids, IA) and is administered by Vision Financial Corporation (Home Office: Keene, NH). Customer Service: (800) 706-8502. Generic policy form series 1G50-11-198 and 1-231-11-198. Other Limitations and Exclusions apply. Please refer to your contract for complete details.

Spectera Inc. administers Vision Benefits underwritten by the following entities: United Healthcare Insurance Company; United Healthcare Insurance Company of New York; Unimerica Insurance Company, Inc. Administrative Office: Spectera, Inc., Baltimore, MD. SightSelect® Vision Plan Policy Form series UHIC VisPol. Certificate UHIC

Serious Disability Products and services are offered by Assurant Employee Benefits are underwritten by Fortis Benefits Insurance Company. Plan limitations and exclusions apply. Assurant Employee Benefits 2323 Grand Boulevard, Kansas City, MO 64108.

Dental Products and services are offered by Assurant Employee Benefits are underwritten by Fortis Benefits Insurance Company. Plan limitations and exclusions apply. Assurant Employee Benefits 2323 Grand Boulevard, Kansas City, MO 64108

Enrollment First, Inc. and PITA, Professional Independent Truckers Association, P.O. Box 11687 Knoxville, TN 37939

### Limitations and Exclusions

**HOSPITAL INDEMNITY INSURANCE**  
Applicable to policy form series AG8500-MP  
Pregnancy will not be covered if conception was before the effective date of the insured's certificate. Pregnancy will be covered as any other sickness when date of conception is after the insured's effective date of coverage. We will not pay benefits for pregnancy (except as stated in the previous provision). We will not pay benefits for loss contributed to, caused by, or resulting from: 1. War - participating in war or any act of war, declared or not, or participating in the armed forces of or contracting with any country or international authority. We will return the prorated premium for any period not covered by this certificate when you are in such service. 2. Suicide - committing or attempting to commit suicide, while sane or insane. 3. Self-Inflicted Injuries - injuring or attempting to injure yourself intentionally. 4. Traveling - traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, Virgin Islands, Bermuda, and Jamaica. 5. Intoxication - being legally intoxicated, or being under the influence of any narcotic, unless such is taken under the direction of a physician. 6. Illegal Acts - participating or attempting to participate in an illegal activity, or working at an illegal job.  
**TERM LIFE WITH ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**  
Applicable to policy form series AG-20000, upon receipt

of written proof, satisfactory to us, of an Insured's death, we will pay the amount of insurance shown on the Schedule of Benefits page for the Insured in accordance with the BENEFICIARY AND PAYMENT OF BENEFITS and the FACILITY OF PAYMENT provisions below. Spouse will receive 50% of amount of insurance shown on the Schedule of Benefits. Children will receive 25% of amount of insurance shown on the Schedule of Benefits. Limitations and exclusions may vary from state to state.  
**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT EXCLUSIONS:** No benefits will be paid for any loss that results from or is caused directly, indirectly, wholly, or partly by any of the following: 1. Suicide or intentionally self-inflicted injury. 2. Insurrection, war, or an act of war. 3. A physical or mental sickness or treatment of that sickness. 4. Voluntary intake of poison, drugs, gas, or fumes, unless taken as prescribed by a doctor. 5. Committing a crime or an attempt to do so. 6. Being intoxicated or under the influence of any drug, unless taken as prescribed by a doctor. 7. Being in active military duty in the service of any country. 8. Flight in any type of aircraft, unless the insured is traveling as a fare-paying passenger, or on a pass, and if: - The aircraft is licensed to carry passengers. - The carrier is licensed to fly such aircraft. - The aircraft is flown by a licensed pilot.  
**CRITICAL ILLNESS INSURANCE**  
This plan contains a 30-day "waiting period." Waiting period means the first 30 days after an insured's effective date during which no benefits are payable. If an insured is first diagnosed during the waiting period, benefits for treat-

ment of that critical illness or procedure will apply only to loss commencing two years after the effective date of the Certificate; or at the member's option. The member may elect to void the certificate from the beginning and receive a full refund of premium. The applicable benefit amount will be paid if; the date of the diagnosis is after the waiting period; the date of the diagnosis occurs while coverage is in force; and the cause of the illness is not excluded by name of specific description. Benefits will not be paid for loss due to: 1. Intentionally self-inflicted injury or action; 2. Suicide or attempted suicide while sane or insane. 3. Illegal activities or participation in an illegal activity occupation; 4. War, whether declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state belligerence; 5. Substance Abuse; or 6. Pre-existing Conditions.  
**Critical Illness Pre-existing Condition Limitation –** means a sickness or physical condition, which, within the 12-month period prior to the effective date resulted in the insured receiving medical advice or treatment? We will not pay benefits for any condition or illness starting within 12 months of the effective date, which is caused by, contributed to, or resulted from a pre-existing condition. A claim for benefits for loss starting after more than 12 months from the effective date will not be reduced or denied on the ground that it is caused by a pre-existing condition. A condition will no longer be considered pre-existing at the end of 12 consecutive months starting and ending after the effective date. Limitations and exclusions may vary from state to state. Please check with your representative.