



2019 Benefits Enrollment Preview Open Enrollment 3/15- 4/30



Atlas is pleased to offer products and services with exclusive insurance programs carefully chosen for their quality and rates. Underwriting offers require little or no health information resulting in Guaranteed Issue or Modified Guaranteed Issue on all group products.

These benefits are available for 1099 operators and contractors through TruckerCare.

ACA Qualified Health Plans



HSP3/6/9 Benefit

HSP is an affordable, ACA qualified, innovative healthcare plan that provides preventive care, vaccinations and wellness services covered at 100%. As well as doctor visits and hospitalization coverage. Starting at only \$185 Month for Member Only coverage!

ACA Major Medical Plans

Look for more information prior to your open enrollment on new Major Medical options. Exchange plans will also be available if you have a Qualifying Life Event.

Health Insurance Programs

Limited Medical

Three plan options that provide up-front coverage for many everyday medical expenses (doctor visits, prescriptions and more) with no deductibles.

Accident Plan

This accident plan helps offset unexpected medical expenses that can result from a covered accident. Covers Fractures, Dislocations, Burns, and much more! Starting at less than \$9.00 a month!

Critical Illness

Prepare yourself financially for the added costs of battling a critical illness, the number one cause of bankruptcy in America. This plan provides a lump sum benefit payment up to \$50,000 when you or a loved one is initially diagnosed with a heart attack, stroke, paralysis, burns, end-stage renal failure, or invasive cancer. The first \$30,000 is guaranteed-issue.


Term-Life Insurance

Affordable term life insurance that makes sense during your working years and is available for a 10-year term. Coverage available from \$25,000 - \$250,000. The first \$100,000 of coverage is guaranteed-issue. Rates vary by age, coverage level selected and tobacco usage. No blood work or medical exams. We also have Permanent life insurance options as well (Whole Life).

Short-Term Disability & Long Term Disability (NEW)

Short-Term Disability Income Insurance provides financial protection in the event you are unable to work for a short period of time due to off the job injury or illness. A 45 year old could purchase a policy providing \$1800/month in coverage for \$56.52 a month. \$3,000 in Guaranteed Issue Long Term Disability is now available to Atlas contractors, call to learn more!

Dental & Vision

 Brighten your smile with an insured dental plan which includes preventive, basic and major services. Multiple plan options!, up to \$5,000 annual max per person. The vision plan is an easy-to-use copay plan covering exams, lenses, frames, contacts and more.