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## Can you lose your cdl if your medical card expires

Review the recent transactions on your credit card account, including pending charges, to see if there are any unauthorized charges. You can do this through your online account. If you haven't set that up and you're reporting your lost credit card by phone, then you can ask the representative to read you the most recent charges.Keep an eye out for both large and small purchases. Thieves often use a stolen credit card for a small charge first to see if it works. Assuming it does, they move on to bigger fraud.If you see a fraudulent transaction you didn't make, dispute it. This is something else that credit card companies typically let you do either online or over the phone. When you dispute a credit card charge, the card issuer freezes it during its investigation. You won't need to pay it off while it's frozen. If the card issuer confirms that it's a fraudulent charge, then it will be taken off your bill entirely.When you get your replacement card in the mail, you may need to activate it. If so, activation instructions will come with the replacement card.After that, all that's left is updating your payment information for any recurring bills you paid with the lost credit card, such as streaming services, the gym, and so on. The old card number obviously isn't valid anymore. Your new credit card will have its own card number, expiration date, and security code. You'll need to change your saved payment information to your replacement card so that your bill payments go through.Your previous billing statements can help you figure out where you need to update your payment information. Don't forget about recurring bills that you don't pay every single month. For example, if you pay insurance premiums every six months or Amazon Prime once per year, you may not see those if you only review billing statements for the last month.It can be a hassle to lose your credit card, but it's not a big problem. You just need to report the loss and wait for a replacement card in the mail.The possibility of a lost credit card is a good reason to consider getting at least two cards instead of only one. That way, you have another card you can use while you're waiting for the replacement to arrive.Still have questions?Here are some other questions we've answered: Nearly 71 percent of all the freight tonnage moved in the states is moved by trucks, according to the American Trucking Associations. If you have a commercial driver's license (CDL), you've already navigated the complex web of regulations to obtain your license. Depending on where and the type of truck you drive, you may have also been required to obtain a medical card through the Department of Transportation (DOT). If you were required to get a medical card, keep a close eye on the expiration date. If you don't complete your CDL medical card renewal on time, you'll lose your CDL privileges, which could cost you valuable income. DOT medical cards are typically valid for two years. The term DOT card refers to the medical certificate that some commercial drivers are required to obtain from the DOT. A CDL medical certification can only be given by a licensed medical examiner who appears on the Federal Motor Carrier Safety Administration National Registry. The registry includes medical practitioners such as: Doctors of medicine (MDs). Doctors of osteopathy (ODs). Physician assistants (PAs). Advance practice nurses (APNs). The examiner conducts a standardized exam and fills out the required form. If you pass the examination, you file the form with your state licensing agency. If you don't pass, you can take the steps recommended by the examiner, such as obtaining additional information or completing certain medical tests. In general, you need a DOT medical card if you're a commercial driver who drives from one state to another, which is referred to as interstate driving. If you only drive within your state and don't pass through another state at any point, you're considered an intrastate driver and you typically don't need a medical card. Your state's licensing agency will require you to certify which type of driving you do. Not all interstate drivers are required to get a medical card, though. Some of the exceptions include: Drivers who are government employees. Fire truck or rescue vehicle drivers. Those transporting school children between home and school. Those driving farm equipment. If you're uncertain whether you need a medical card or a medical card renewal, contact your state licensing agency. States also have their own medical requirements, so you may need a medical exam even if you're just driving within your state, but you won't typically need a DOT medical exam. Whether you're getting a CDL medical card renewal or your first one, you must undergo the DOT medical exam. Your first step is to schedule an exam at one of the DMV medical exam locations near you. When you arrive at your appointment, you should be prepared for a thorough medical exam. To start with, you'll need to complete the driver sections of the Medical Examination Report Form. The form asks whether you've ever had surgery and for you to provide details if you have. Next, the form asks whether you're taking any medications, including herbal remedies and over-the-counter medications. If you're taking any prescription or other medications, you must list them on the form. The next section asks you to check whether you've had several medical conditions. These conditions include: Mental health conditions. Head or brain injuries. Seizures or epilepsy. High blood pressure. Eye or ear problems. Once you answer the questions, you're also asked to disclose if you've had any other health conditions that weren't listed. If you answered "yes" to any of the questions, you must also provide details about your answer. The rest of the form is completed by your medical examiner. First, the examiner will review your health history. Then, the examiner will check your blood pressure, vision and hearing. The examiner will also complete a urinalysis. The urinalysis doesn't specifically check for drugs, but it does check for protein, blood and sugar, which could indicate an underlying medical condition if present. The examiner will also do a physical examination, checking your gait, skin, eyes, reflexes and more. If there are any abnormalities, the examiner is required to note those and indicate whether they'll interfere with driving a commercial vehicle. Once your examination is complete, your examiner will choose from one of several options for your results. If you pass, they'll check that you meet the standards for a two-year certificate or that you meet standards but need periodic monitoring. If you don't pass, the examiner may choose "does not meet standards." In some cases, the examiner may select "determination pending" or "incomplete examination." For all the options other than "meets standards for a two-year certificate," the examiner must explain why she's making that selection. If you're wondering at what weight do you need a CDL DOT card, the good news is that there's no weight requirement for needing a medical certification or for passing the examination. There are some medical conditions that may disqualify you from obtaining a medical certificate, though. These include: Hearing loss. Vision loss. Loss of a limb. Epilepsy. Those who have lost a limb may be able to take additional skills tests to obtain their medical certificate. If your hearing or vision can be corrected, you may also be able to pass your medical examination. Ultimately, the examiner makes his decision based on whether your medical condition will impact your ability to conduct safety checks, secure the load you're carrying and drive the vehicle safely. Although getting and renewing your CDL medical certification may seem involved, it still should be done on time. The exact consequences of letting your medical certification expire vary by state. Typically, your state will suspend your commercial driving privileges. Some states suspend your privileges immediately, while others give you a grace period to renew your certificate. In some states, if you wait too long to renew your medical certificate, you may have to go through the entire testing process for a CDL again. For example, in Indiana, if your medical certificate is expired for more than one year, you must retest. In Kansas, you must retest if it's expired for more than 90 days. Typically, states don't have an expired DOT medical card fine. If the certificate expires, though, you may have to retest or reinstate your license and there may be costs involved in that process. Once you pass your medical exam and file it with the state, you should keep the original copy with you for at least 10 days whenever you drive. After that, you're not required to carry your certificate, but you may want to do so just to be on the safe side. If you took a special skills assessment to obtain your certificate, you do need to keep that with you any time you drive.





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