

ROADSIDEREADER

NATIONAL ASSOCIATION OF INDEPENDENT TRUCKERS



ABOUT THE ACA ...

If you're self-employed and rely on individual market health insurance, recent changes are going to impact your cost and whether you'll be able to afford being covered in 2026. It's imperative that you make informed decisions and select a plan that makes sense to your own situation.

You'll want to factor in not just premium cost but also how deductible, HSA eligibility, subsidy risk, and plan network will affect your actual cost and access to care.

Truckers Healthcare can help you navigate changes to the Affordable Care Act and how it may affect your healthcare choices.

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Insurance Considerations

Before committing to any health insurance policy, dig into the details to ensure it's the right fit.

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Insurance: What You Should Ask & Know Before Committing



Before committing to any health insurance policy, dig into the details to ensure it's the right fit. Here are key questions and considerations:

Network Breadth & State Coverage

- Does the health insurance plan offer truly nationwide provider access (especially for injury/ER care in another state)?
- Are there any restrictions or higher costs for out-of-state use?

Telehealth Capabilities & Limits

- What are the limitations? Which conditions are covered? Is pharmacy included? Are there specialties?
- Is the virtual physician service available in all states? Are prescriptions included?

Premium vs. Out-of-Pocket Costs

- What are deductibles, co-pays, and coinsurance levels for the major medical plan?
- How much would you pay if you have a significant medical event?

Supplemental Coverages: How they integrate

- For accident/critical illness/disability: How do these integrate with your core health plan? Are benefits independent (i.e., cash payment) or do they only pay after other coverage?
- Are they guaranteed issue (no medical underwriting) or subject to health questions?

Enrollment & Eligibility

- As an independent operator, what documentation is required? What deadlines must you meet for open enrollment 2026?
- What happens if you stop trucking for a period, or change status?

Support & Claims Handling

- Is there a dedicated agent familiar with trucking industry quirks?
- Are claims handled efficiently for out-of-network states, telehealth and supplemental plans?

ACA Costs Set to Climb as Subsidies Expire, Premiums Rise



Rising costs and the end of financial assistance are expected to significantly affect Affordable Care Act (ACA) enrollees beginning in 2026.

Premiums for many ACA plans are projected to increase by an average of 18–20%, with some insurers proposing much higher rate hikes. At the same time, the enhanced subsidies introduced under the American Rescue Plan Act are set to expire on Dec. 31. If Congress does not renew them, many people who currently rely on these subsidies will face much higher monthly premiums and out-of-pocket costs.

With Open Enrollment underway, consumers are urged to compare plans now, evaluate expected cost changes for 2026, and schedule guidance or consultations to ensure they choose coverage that remains affordable and appropriate as the market shifts.

Schedule a consultation to review coverage options designed for life on the road. Speak with a Truckers Healthcare advisor to compare plans, understand benefits, and choose protection that supports your health and your business.



www.truckershealthcare.com

888.472.4114

Truckers Healthcare: Coverage That Keeps You Moving

When you spend long hours on the road, health insurance is more than just another expense. It's an important part of your safety net. Many independent owner-operators have struggled to find coverage that truly fits their mobile lifestyle. That's where Truckers Healthcare steps in.

Truckers Healthcare works with NAIT to offer guaranteed insurance coverage designed just for independent truckers.

"Coverage That Keeps You Moving" means focusing on agility, flexibility, and the right fit for long-haul drivers.

Truckers Healthcare offers several types of protection, both core and supplemental, to cover the many risks that owner-operators face.

Coverages

- They offer health insurance that covers hospitalization, doctor visits, preventive care, emergency services, and more.
- This solves a big problem for drivers: since you are often on the road, your provider network needs to work across state lines and be available wherever you stop.

In addition to standard major medical insurance, Truckers Healthcare also offers:

- Life Insurance helps protect you and your assets if something unexpected happens.
- Disability Insurance can replace lost income if illness or injury keeps you from driving.



- Critical Illness Coverage provides financial support if you experience a heart attack, stroke, or cancer.
- Accident Insurance covers you and your family if you have fractures, cuts, or need ER visits because of an accident.
- Dental and Vision Plans offer affordable plan options and a nationwide network.

Flagship Option: TotalCare

One of the most notable options is TotalCare, which costs \$30 per month for individuals or \$45 per month for families.

- You get 24/7 virtual access to primary care, urgent care, mental health care, and pharmacy services by phone or online video.
- This plan is made for quick treatment of common issues like flu, infections, or allergies, so you do not have to miss work while on the road.

For drivers, visiting a doctor in person can take up valuable time. With a low-cost virtual option, you can handle many health issues from your cab, saving both time and money.



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BUSINESS SOLUTIONS

- Emergency Breakdown/Roadside Assistance
- RTS Carrier Services Program
- Used Truck Purchase Program
- Computer Hardware and Software
- Form 2290 Truck Tax Assistance
- Heavy Duty Truck Parts
- ATBS Discounted Tax Services
- Mapping and Navigation App

INSURANCE COVERAGES

Comprehensive packages designed by IAT TransGuard for members and families

Available coverages Include:

- Occupational Accident and Non-Occupational Accident
- Workers' comp for employee drivers and casual labor
- Occupational Compensation for casual labor
- Non-Trucking Liability – when your truck is used for a private passenger vehicle
- Physical Damage, including Collision Comprehensive, Glass Breakage, Towing, Rental, and Personal Contents
- Passenger Accident

www.transguard.com

EXCLUSIVE BENEFITS / DISCOUNTS

- Hotel
- Flowers and Gift Baskets
- Car Rental
- Epic Vue



MORE INFO

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human trafficking



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Word Search

November Birthdays

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 Leonardo DiCaprio
 Martin Scorsese
 Matthew McConaughey
 Miley Cyrus
 Owen Wilson
 Ryan Gosling
 Scarlett Johansson
 Whoopi Goldberg
 Winston Churchill

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	1			9				
		6					2	
			9		6			1
	3			5	2	9		6

Sudoku

The goal is to fill a 9x9 grid with digits 1 through 9, ensuring each digit appears only once in each row, column, and 3x3 subgrid.

Meal Guide: Healthy Eating on the Road

Long hours behind the wheel can take a toll on even the most seasoned truck drivers. The good news: eating well on the road doesn't have to be complicated. With a little planning, drivers can enjoy nutritious meals from sunrise to sunset – and even indulge in a sweet treat without the guilt.

BREAKFAST: Power Up for the Day

Quick, nutritious breakfasts keep energy levels steady for long hours behind the wheel.

Muffins: Packed with nuts, fruits, chocolate chips, and oats

Energy Bars: Grab-and-go fuel

Fresh Fruit: Apples, bananas, berries

Breakfast Burritos: Reheat in the microwave

Egg Bake: Mix leftover vegetables, cheese, and meat with eggs; cook in a portable lunchbox cooker

Boiled Eggs: Simple, protein-packed, and mess-free

LUNCH: Quick, Balanced, and Satisfying

No need for drive-thru stops; these lunches are fast and nutritious.

Jar Salads: Layer vegetables for grab-and-go convenience

Sandwiches: Tomato, avocado, mozzarella, or classic protein options

Protein Packs: Mix meat, cheese, nuts, or boiled eggs

Salads with Grilled Chicken: Add low-fat dressing for flavor

Protein Bowls: Meat or tofu, quinoa or rice, and vegetables

Lettuce Wraps: Swap bread or tortillas for large lettuce leaves

DINNER: Hearty Meals Without the Guilt

End your day with a filling, nutritious meal – even on the road.

Slow Cooker Meals: Pork chops, BBQ chicken, beef stew, paired with vegetables or beans

Protein Quesadillas: Cheesy, satisfying, and easy

Stir-Fries: Use low-sodium soy sauce for a healthy twist

Chili & Soups: Meat-and-vegetable soups, prepped ahead or in-truck

Sushi Wraps: Packed with seafood, rice, and veggies

SNACKS: Stay Fueled Between Stops

Healthy snacks prevent cravings for fast food and keep you alert.

Trail Mix: Nuts and dried fruits

Dried Fruit & Popcorn: Sweet and crunchy alternatives

Cheese, Crackers & Meat: Balanced bites on the go

DESSERTS: Sweet Treats, Smarter Choices

Enjoy something sweet without overloading on calories.

Ice Cream: Keep portion sizes moderate

Fresh or Frozen Fruit: Strawberries, grapes, or berries