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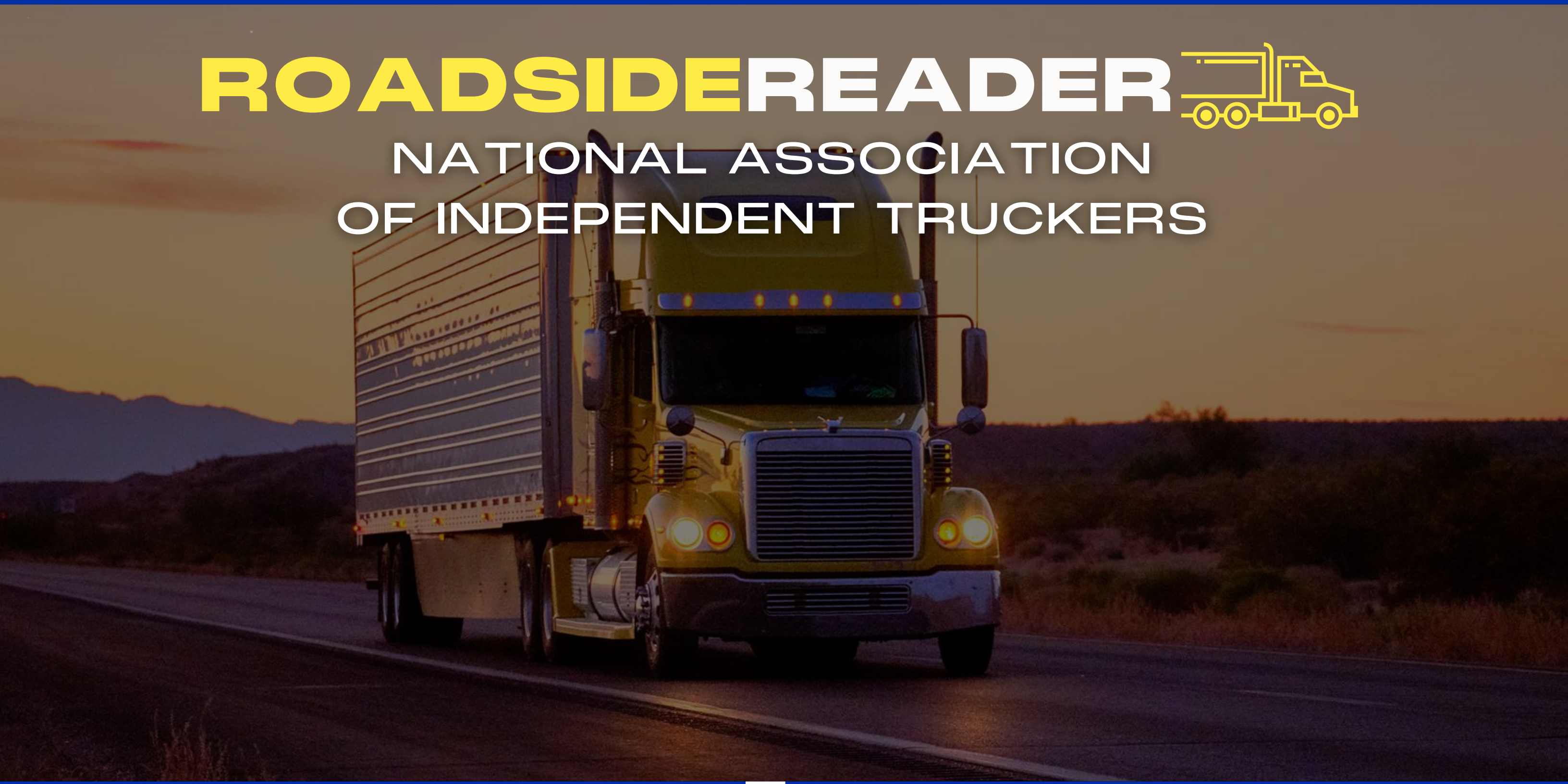
SEPTEMBER 2025

ROADSIDE READER

NATIONAL ASSOCIATION OF INDEPENDENT TRUCKERS



THREE THINGS ...

Here are three key things truckers have to be aware of:

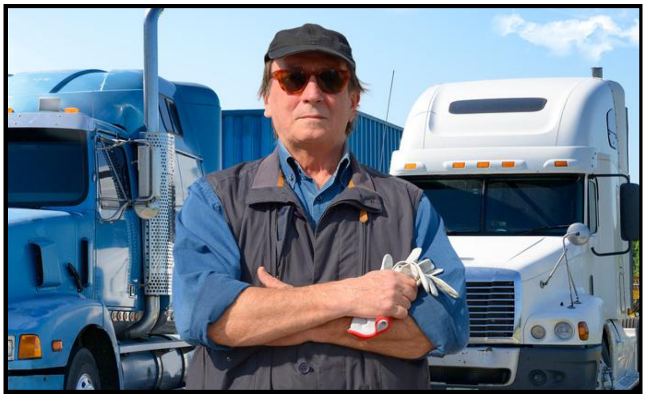
1. Commercial trucks require a much longer distance to stop, especially when fully loaded or in poor weather conditions. Truckers must maintain a significant following distance to account for this

2. Large trucks have several "no-zones," or blind spots, where a passenger vehicle can disappear from a trucker's view. Truckers must constantly check their mirrors.

3. Long hours on the road can lead to driver fatigue, which significantly impairs a trucker's reaction time, judgment, and awareness. Manage your rest and pull over when tired.

5 Things to Improve Your Independent Owner-Operator Business

Independent owner-operators have the freedom to run their own business, but they also bear full responsibility for its success. To improve their trucking business and increase profitability, here are five key strategies they can implement:



1. Master Financial Management and Cost Control

Running a profitable business starts with knowing your numbers. Independent owner-operators should meticulously track all their expenses, both fixed and variable, to determine their actual cost per mile.

• Fixed Costs: These include expenses that remain constant regardless of miles driven, such as truck payments, insurance premiums, and permits.

• Variable Costs: These fluctuate with the number of miles driven and include major expenses such as fuel, maintenance, and tolls.

By having a clear understanding of their cost-per-mile, owner-operators can set profitable rates, negotiate effectively, and identify areas where unnecessary spending can be cut.

Using financial software or hiring a professional accountant can help streamline this process and ensure you're prepared for tax season.

2. Optimize Operations to Increase Efficiency

Time and fuel are two of an owner-operator's most valuable resources. Maximizing efficiency can directly lead to higher profits.

• Reduce Deadhead Miles: Driving without a load (deadhead miles) is a significant drain on profitability. Utilize load boards and freight brokers to find backhaul opportunities and ensure your truck is consistently generating income.

• Improve Fuel Efficiency: Fuel is often the single most significant expense. Implement fuel-saving strategies such as maintaining a consistent speed, avoiding excessive idling, and keeping your truck and tires well-maintained. Investing in aerodynamic devices or a newer, more fuel-efficient truck can also lead to long-term savings.

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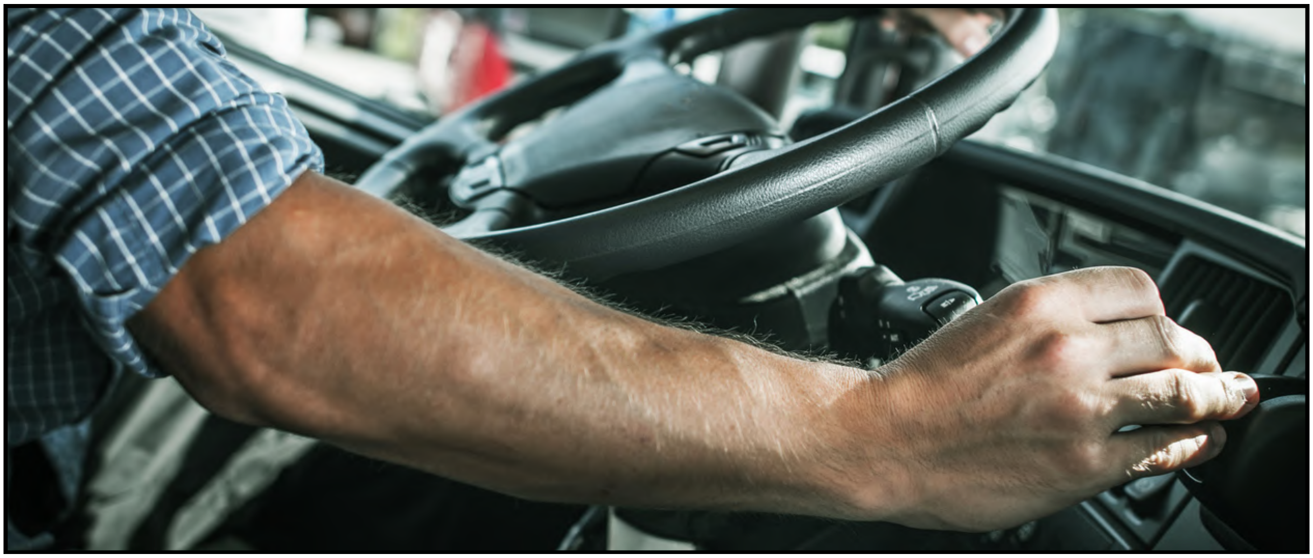
5 Things to Improve Your Independent Owner-Operator Business



Plan Your Routes: Use GPS and route-planning tools to avoid traffic, construction, and unnecessary detours. This saves time and fuel, and helps you meet delivery deadlines.

3. Build a Strong Network and Reputation

Success in the trucking industry is built on trust and relationships. By actively networking, you can secure more consistent and higher-paying work.

• Build Relationships with Shippers and Brokers: Developing a reputation for reliability, professionalism, and on-time deliveries can lead to repeat business and direct contracts, often at better rates than the spot market.

• Specialize in Niche Markets: Consider obtaining additional CDL endorsements to haul specialized loads such as refrigerated freight, hazardous materials (Hazmat), or oversized loads. These niches often come with less competition and a higher rate of pay.

• Diversify Your Client Base: Relying on a single customer can be a risky strategy. Work with multiple brokers and shippers to ensure a steady stream of work and avoid vulnerability to a single client's changing needs.

4. Invest in Your Business and Yourself

Strategic investments can yield substantial long-term benefits.

• Invest in Technology: Use modern tools like electronic logging devices (ELDs), maintenance tracking software, and fuel management systems to

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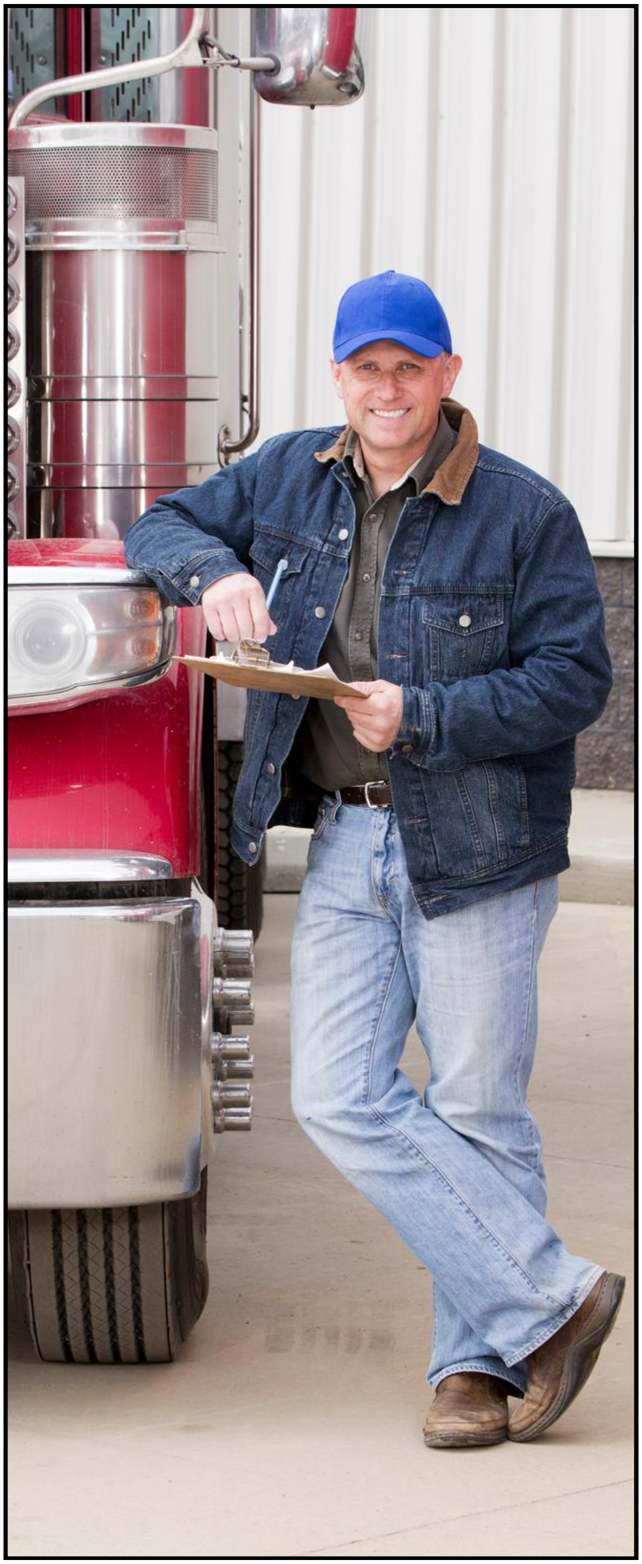
5 Things to Improve Your Independent Owner-Operator Business



improve efficiency and stay compliant with regulations.

• Prioritize Maintenance: Your truck is your livelihood. Following a routine maintenance schedule is far less expensive than dealing with a significant, unexpected breakdown that takes you off the road.

• Focus on Health and Wellness: Your most important asset is yourself. Taking care of your physical and mental health is crucial to avoid burnout and stay sharp on the road. This includes eating a healthy diet, exercising regularly, and getting enough rest.

5. Strategically Plan for Growth

Having a clear vision for your business's future is vital.

• Create a Business Plan: A formal business plan helps you set clear objectives, track your progress, and secure financing if needed. It should include your financial goals, marketing strategies, and plans for potential fleet expansion.

• Build an Emergency Fund: The trucking industry can be unpredictable. Having a savings fund of at least three to six months of operating costs can provide a safety net for unexpected repairs, slow months, or other financial emergencies.

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Big Changes Coming to Your ACA Health Insurance in 2026

If you're one of the millions of Americans with an Affordable Care Act (ACA) health plan, it's time to pay close attention. Significant changes are on the horizon for 2026, and they could significantly impact your healthcare costs and coverage. The time to prepare is now, before the next Open Enrollment period begins in November.

What's Changing?

Two primary factors are driving these changes: rising premiums and the expiration of enhanced subsidies.

• **ACA Premiums Are Rising:** Many ACA plans are set to increase by an average of 18–20% in 2026, with some insurers proposing hikes as high as 59%. This is the most significant rate change since 2018. The increases are being driven by a variety of factors, including higher healthcare and labor costs, as well as the anticipated end of premium subsidies.

• **Enhanced Subsidies Are Expiring:** The enhanced financial assistance provided by the American Rescue Plan Act of 2021 is set to expire on December 31, 2025. Unless Congress acts to extend these benefits, millions of people who currently receive tax credits will see their monthly premiums skyrocket. For some, this could mean an increase of over 75% in their out-of-pocket costs. This change is also expected to cause many healthy individuals to drop their ACA coverage, which could lead to a risk pool with sicker individuals and even further premium hikes.

Continued on Page 7

Big Changes Coming to Your ACA Health Insurance in 2026

Explore Your Options Now!

With the enhanced subsidies ending and premiums on the rise, your current ACA plan may no longer be the most affordable or suitable option. It's crucial to understand that you have alternatives. NAIT's partner, Truckers Healthcare, can help you explore these options.

• **Short-Term Medical Plans:** These plans provide temporary coverage, often at a lower premium, and can be a suitable option for healthy individuals who need to bridge a gap in their coverage. However, they are not required to comply with ACA guidelines, so they often don't cover essential health benefits or pre-existing conditions.

• **Health Sharing Ministries:** These are not insurance, but rather a community of people who share medical costs based on religious or ethical beliefs. They typically have lower monthly contributions than traditional insurance. Still, they also have their own set of rules and limitations on what they will cover, and payment is not guaranteed.

• **High-Deductible Plans with HSAs:** A high-deductible health plan (HDHP) has a lower monthly premium but a higher deductible. It can be paired with a Health Savings Account (HSA), which allows you to set aside pre-tax dollars to cover qualified medical expenses. This can be an excellent option for those who are relatively healthy and want a way to save for future healthcare costs.

• **NEW – Individually Owned Major Medical Plans with Nationwide PPO Network:** These plans offer a different approach to traditional health insurance, providing a nationwide PPO network that may offer more flexibility and a better fit for your needs and budget.

Don't wait until Open Enrollment begins in November to figure out your next steps. The time to review your options and prepare for 2026 is now. Schedule a free consultation to find out which plan is right for you.

Contact Truckers Healthcare: (800) 344-5281 or Marc@TheTruckerBenefits.com

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NAIT National Association of Independent Truckers

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20 Extinct Car Companies

AMC (1954-1988)
Checker (1922-2010)
Crosley (1939-1952)
Daewoo (1937-2002)
DeSoto (1928-1961)
Duesenberg (1900-1937)
Geo (1989-1997)
Hudson (1909-1954)
Kaiser (1947-1955)
Mercury (1938-2011)
Oldsmobile (1897-2004)
Packard (1899-1958)
Plymouth (1928-2001)
Pontiac (1926-2010)
Saab (1945-2012)
Saturn (1985-2010)
Studebaker (1852-1967)
Suzuki (1909-2013)
Trabant (1957-1991)
Tucker (1948-1949)

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D	K	Y	Q	R	G	P	L	Y	M	O	U	T	H	A	C	T	C	M	G
E	U	N	E	J	F	D	N	D	M	Z	E	P	H	B	I	V	H	C	D
S	V	A	I	L	J	O	C	X	B	F	G	T	W	M	G	N	E	R	A
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T	A	V	P	J	O	D	M	K	A	I	S	E	R	V	I	B	K	D	W
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S	S	A	A	B	M	K	D	N	S	U	Z	U	K	I	W	E	A	F	R
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	2			8				
			6				2	
9		1		4			5	
7						2		
6		2		7				
	4	8		9		1	7	

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.

NATIONAL TRUCK DRIVER APPRECIATION WEEK

Not just one week a year ...
Remember to thank a trucker every day!