

Maintenance Matters When It Comes to Both You and Your Truck

Choosing the right health insurance plan requires balancing cost, coverage, flexibility, and your personal health needs. Consumers who look beyond premiums and evaluate the full picture are more likely to choose the plan that provides both protection and peace of mind.

By Keith Whann

WHILE KEEPING THE TRUCK ON THE ROAD IS OF PARAMOUNT importance, keeping the trucker in the vehicle is critical as well. Last month (*Waste Advantage*, December 2025), we discussed how a comprehensive aftermarket warranty can be an important component of commercial truck ownership by, to name a few things,

providing financial protection against high repair costs, minimizing downtime, extending coverage beyond the manufacturer's warranty, enhancing budgeting and cash flow management, and providing peace of mind.

Health Maintenance Tips Forming the Foundation Of a Trucker's Wellness Program

Just as a preventative maintenance program and comprehensive aftermarket warranty are keys to the health of your truck, a proactive wellness program and health insurance are the keys to keeping you in your truck. Life on the road is demanding—long hours, irregular schedules, limited food options, and little time for exercise. Small, consistent habits, however, can make a huge difference:

- *Protect Your Back and Joints:* Stretch for three to five minutes every time you stop; use proper seat adjustments to reduce fatigue; consider a gel cushion or ergonomic support; and lift carefully, bend at the knees.
- *Stay Hydrated:* Aim for six to eight cups of water per day; keep a refillable water jug in the cab; and reduce sugary sodas and energy drinks.
- *Healthier Eating on the Road:* Choose grilled instead of fried options; opt for smaller portions; keep healthy snacks on hand, like nuts, jerky, fruit, and protein bars; and use a cooler or 12-volt fridge for healthier food.
- *Move More:* Walk or exercise briefly during stops; use resistance bands; and aim for 15 to 20 minutes of movement per day.
- *Prioritize Sleep:* Use blackout curtains or a sleep mask; avoid caffeine six hours before bed; keep a consistent sleep routine when possible; and maintain a cool cab environment.

INSURANCE



Health insurance is to the driver what a warranty is to the truck.

- **Protect Your Mental Health:** Stay connected with friends/family; listen to audiobooks, podcasts or music; take breaks outside the cab; and practice deep breathing or mindfulness.
- **Manage Chronic Conditions:** Use a daily pill container; set medication reminders; monitor conditions as directed; and keep essential medical documents in the truck.
- **Reduce Smoking and Energy Drink Use:** Try nicotine gum or patches; and replace energy drinks with healthier alternatives.
- **Maintain Hygiene and Cab Cleanliness:** Wipe down surfaces weekly; keep sanitizer and wipes available; wash bedding weekly; and air out the cab when parked.
- **Schedule Regular Medical Check-Ups:** Visit your doctor at least once a year; keep digital copies of medical records; and address minor symptoms early.

Things to Consider When Evaluating Health Insurance, Medicare Advantage, and Medicare Supplement Plans

Choosing the right health coverage is one of the most important financial and personal decisions an individual can make. Whether you are evaluating traditional health insurance before age 65 or comparing Medicare Advantage and Medicare Supplement (Medigap) plans once you become eligible for Medicare, it is crucial to understand how each type of coverage works—and what matters most when reviewing your options. Following are the key factors every consumer should consider:

1. Understanding Your Personal Health Needs

- Before comparing plans, start with a self-assessment:
 - ✓ How often do you use healthcare?
 - ✓ What medications do you take?
 - ✓ Who are your preferred doctors and hospitals?
 - ✓ Have you considered your current needs to give you a baseline for evaluating costs, networks, and benefits.

2. Total Cost of Coverage—Not Just the Premium

- Many consumers look only at the monthly premium, but a true comparison must include:
 - ✓ Deductibles
 - ✓ Copayments and coinsurance
 - ✓ Maximum out-of-pocket (MOOP) limits
 - ✓ Prescription drug costs
 - ✓ Out-of-network charges
 - ✓ An extra benefits or savings program

3. Provider and Hospital Networks

- Network access plays a central role in satisfaction and cost:
 - ✓ Health Insurance (Under 65) Networks may be HMOs or PPOs.

- ✓ Medicare Advantage (Part C) Plans almost always use network works.
- ✓ Medicare Supplement (Medigap): No network restrictions with any Medicare provider.

4. Prescription Drug Coverage

- Drug coverage differs between plan types. Compare formularies, tiers, pharmacy networks, and restrictions.

5. Extra Benefits, Convenience, and Wellness Programs

- Non-medical benefits may include telehealth, dental/vision/hearing, gym memberships, transportation, or OTC allowances.

6. Predictability vs. Flexibility

- Medigap offers predictability and flexibility nationwide. Medicare Advantage offers low premiums and managed care. Under-65 plans vary based on employer or marketplace options.



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7. Enrollment Rules, Underwriting, and Switching Options

- Health Insurance: Open Enrollment or qualifying events.
- Medigap: The best time is when first enrolling in Part B; switching may require underwriting
- Medicare Advantage: The Annual Election Period is October 15th to December 7th and the Open Enrollment Period is January 1 to March 31st annually.
- Things to Evaluate During the Annual Election Period:
 - ✓ Have your medications changed?
 - ✓ If your medications have changed, how will they be treated on my Medicare Advantage Plan?
 - ✓ Medicare Advantage Plans have different formularies coverage, and you may be better off switching to a different plan.
 - ✓ Make sure your doctors or providers are in network.
 - ✓ The giveback that insurance companies give toward your Medicare Part B premiums should not be the reason to purchase the plan. If an insurance company is giving you money back toward your Medicare Part B premiums, it means you are more than likely being charged more in deductibles and copays.
 - ✓ Consider purchasing a hospital indemnity plan to help with the out-of-pocket expenses that all Medicare Advantage Plans have.
 - ✓ If you need to make changes to your Medicare Advantage Plan after the annual election period, you can do this in the Open Enrollment Period from January 1st to March 31st. You are allowed a one-time change to another plan.
- What you should know about Medicare Advantage Plans (buyer beware):
 - ✓ Zero premium means more cost out of your pocket
 - ✓ Maximum out of pocket cost vary among insurance companies
 - ✓ Formulary drug coverages are different for each insurance company
 - ✓ Most plans require you to stay in a network
 - ✓ You must get preauthorization

8. Travel and Out-of-State Coverage

- Medigap offers the most nationwide freedom. Medicare Advantage and traditional under-65 insurance plans vary widely in out-of-area coverage.

9. Plan Ratings and Customer Service

- Compare insurance company star ratings, customer reviews, and plan stability.

10. Long-Term Value and Stability

- Look for consistency in premiums, networks, and coverage offerings.



A good wellness program is critical to driver health. Images courtesy of The Whann Group.

Final Thoughts

Choosing the right health insurance plan, whether traditional health insurance, Medicare Advantage, or a Medicare Supplement, requires balancing cost, coverage, flexibility, and your personal health needs. Mobile Apps can help with access to coverage and information, making it easier to keep both you and your truck healthy and on the road. Consumers who look beyond premiums and evaluate the full picture are more likely to choose the plan that provides both protection and peace of mind. | **WA**

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