



2025 EMPLOYEE BENEFITS SUMMARY

Full-time employees are eligible to participate in the following programs. This is a summary for benefits in effect from January 1, 2025 – December 31, 2025

How Do I Enroll?

Go to www.acmetruckbenefits.com

Visit the Website!

- Enroll in benefits
- Learn about the benefit changes for 2025
- View side-by-side benefit comparisons



TELADOC: Talk to a Doctor any time!

1-800-TELADOC (835-2362)

www.teladoc.com

AVAILABLE TO ALL FULL-TIME EMPLOYEES WHO ARE ENROLLED IN ACME MEDICAL!

Teladoc gives you access 24 hours, 7 days a week to a US board certified doctor through the convenience of phone, video, or mobile app visits. Register today at www.teladoc.com.

MEDICAL: UMR

800-826-9781 | www.umar.com

Group Number: 76-413149

With UMR, you get access to one of the largest networks in the United States. To ensure you're getting the most affordable care, verify your doctor is in-network. Go to www.umar.com. Click Find a provider and choose the **UNITED HEALTHCARE CHOICE PLUS NETWORK**.

BENEFITS SUMMARY	HDHP with HSA	PPO
Annual Deductible (Single / Family)	\$2,500 / \$5,000	\$5,000 / \$10,000
Coinsurance	30% after deductible	20% after deductible
Out of Pocket Maximum	\$6,650 / \$13,300	\$8,700 / \$17,400
Preventive Care	100% covered in-network	100% covered in-network
Physician / Specialist	30% after deductible	\$55 / \$80 Limit 6 visits per year
Urgent Care	30% after deductible	\$60 copay
Emergency Room	30% after deductible	\$500 Copay per visit then 20% coinsurance
Critical Illness	\$10,000 Benefit Included at no extra cost	Available for purchase
Hospital Indemnity	\$1,000 Benefit Included at no extra cost	Available to purchase
Health Savings Account	Eligible	Not Eligible
WEEKLY RATE	HDHP with HSA	PPO
Employee	\$33.30	\$8.39
Employee + Spouse	\$268.86	\$158.65
Employee + Child(ren)	\$194.04	\$108.10
Employee + Family	\$418.48	\$213.73

PRESCRIPTION: MedOne

888-884-6331 | www.medone-rx.com

Did you know that Walgreens and CVS are the most expensive pharmacies to go to? The Acme Truck Line Prescription Drug plan is designed to ensure you are getting the most affordable medications. Note: if the cost of the prescription is less than the copay, you will pay the lesser amount.

Visit www.medonehs.com or call 888-884-6331 to find a pharmacy convenient and cost-effective for you!

If you use Walgreens or CVS, you will pay:			If you use any other Pharmacy, you will PAY LESS:	
	HDHP	PPO	HDHP	PPO
Generic	\$20	\$60	\$10	\$30
Brand Name	\$80	\$120	\$40	\$60
Specialty	20% up to \$400		20% up to \$400	

Note: If enrolled in HDHP, the deductible must be met before copays apply!

DENTAL: Delta Dental

800-521-2651 | www.deltadental.com
Group Number: 05738

BENEFITS		Standard Plan		Enhanced Plan	
Annual Deductible (Single / Family)		\$50 / \$150		\$50 / \$150	
Calendar Year Benefit Maximum		\$1,500 per person/year		\$2,000 per person/year	
Preventive Care		100% Covered		100% Covered	
Basic Procedures		You pay 20% after deductible		You pay 20% after deductible	
Major Procedures		You pay 50% after deductible		You pay 50% after deductible	
Orthodontic Services (Up to Age 19)		No covered		You pay 50% after deductible	
Orthodontic Lifetime Maximum		Not covered		\$1,500	
WEEKLY RATES		Emp	Emp + Sp	Emp + Ch	Fam
Standard		\$7.51	\$13.51	\$16.55	\$24.57
Enhanced		\$7.82	\$14.08	\$17.25	\$25.59

ADDITIONAL: Mutual of Omaha

800-877-5176 | www.mutualofomaha.com
Group Number: 0BHPR

CRITICAL ILLNESS: Helps protect your finances from the expense of a serious health problem, such as a stroke or heart attack. This plan provides a lump-sum benefit directly to you at the first diagnosis of a covered condition.

HOSPITAL INDEMNITY: Provides a lump-sum benefit to use for expenses related to a hospital stay. Expenses covered include: hospital admission, hospital confinement, lodging, transportation and more.

ACCIDENT: Accident coverage will pay benefits to you for treatments and injuries sustained as the result of a covered accident. These benefits are paid directly to you.

VISION: UnitedHealthcare

800-638-3120 | www.uhc.com
Group Number: 00174371

BENEFITS		In-Network		
Eye Exam		\$10 copay 1 time / 12 months		
Lenses		\$25 copay 1 time / 12 months		
Frames		\$130 allowance 1 time / 24 months		
Contact Lens (instead of Glasses)		\$130 allowance 1 time / 12 months		
RATES	Emp	Emp + Sp	Emp + Ch	Fam
WEEKLY	\$1.49	\$2.82	\$3.31	\$4.66

LIFE & DISABILITY: Mutual of Omaha

800-877-5176 | www.mutualofomaha.com
Group Number: 0BHPR

LIFE AND AD&D: This provides financial protection for you and your family. If you are enrolled in the medical plan, you will receive \$15,000 in Basic Term Life and AD&D, at no additional cost to you. You can also purchase additional life insurance. **Choose between TERM LIFE insurance or WHOLE LIFE insurance.** Whole Life can accumulate cash value and is available to keep in place after you leave Acme at the same benefit and rate.

DISABILITY: Short-Term & Long-Term Disability are available to purchase. These benefits help to protect your income in the event you are unable to work due to a non-work-related injury or illness. Pre-existing condition exclusions do apply.

DRIVERS: Your Voluntary Long-Term Disability eligibility may be affected if you are not receiving consistent paychecks. Visit acmetruckbenefits.com to learn more.

HEALTH SAVINGS ACCOUNT (HSA)

866-234-8913 | www.optumbank.com

If you are enrolled in HDHP with HSA, you can open a bank account to help save for healthcare expenses! There are tax advantages, and the funds can also be used for retirement.

Visit www.hsastore.com for a full list of eligible expenses!

ADDITIONAL BENEFITS

Rates for the following benefits are based on several factors specific to you, your salary and your age. Go to www.acmetruckbenefits.com to find rate information for:

- Voluntary Critical Illness
- Voluntary Accident
- Term Life and AD&D Insurance
- Whole Life Insurance
- Short Term Disability
- Long Term Disability



QUESTIONS?
CONTACT TRUEADVOCATE
925-332-7325
benefitshelp@truenorthcompanies.com

In support with our partners at TrueNorth, we are happy to provide you with support for all of your benefit-related needs.