January 2025- December 2025

2025 BENEFITS ENROLLMENT

YOUR BENEFITS, YOUR STORY
Benefits to fit your unique situation

5 WAYS TO SAVE
On healthcare expenses

3 TIPS
For an easy enrollment

GTG
GRASK TRUCK GROUP
Peterbilt

TRUE NORTH
Insurance and Financial Strategies

WHAT'S CHANGING IN 2025

- Grask Truck Group will be moving away from UMR and establishing a new partnership with Consociate Health
  - Medical, Dental and Vision will all move to Consociate Health
  - There will be no changes to the actual plan designs
  - Members will receive all new ID cards for 1.1.25
  - A Flexible Spending Account for both Healthcare and Dependent care will be available as of 1.1.25, also through Consociate Health

THINGS TO KNOW

5 WAYS TO SAVE

1. THINK ABOUT HOW YOU WILL USE YOUR BENEFITS.

- Do you have a chronic condition?
- Do you have surgery planned for this year?
- Are you adding any new dependents to your plan?

Consider these questions when choosing a plan.

2. MANAGE MEDICATION COSTS.

Ask your doctor to prescribe you generic medications. They can be just as effective and typically cheaper!

3. TRY MYCHART TELEMEDICINE OR URGENT CARE.

Telemedicine and urgent care can cost you much less than going to the ER and usually save you a lot of time.

4. STAY IN-NETWORK FOR CARE.

Think of it as an exclusive club. You may pay higher amounts if you go Out-of-Network.

5. PREVENTION IS KEY.

Prevention is key to catching disease or illness early on. Plus, preventive exams are often free or cost less than a normal doctor's visit.

The plan information outlined in this enrollment guide is intended to be a snapshot of the benefits and does not provide full plan details. For complete plan information and any policy restrictions, refer to your plan document. If any discrepancy exists between the summary displayed in this guide and the policy, the policy will govern.

3 TIPS FOR EASY ENROLLMENT

1. DON'T WAIT!

As a new hire this is your one chance to choose your benefits until our annual enrollment period. Your benefits will begin on the first of the month following 30 days.

After this enrollment period, the only way you'll be able to change your plans before the following enrollment period is if you have a **qualifying life event,** such as getting married or having a baby.

2. TO ENROLL OR NOT TO ENROLL?

This year you aren't required to enroll in and/or waive your benefits.

3. UP YOUR BENEFITS IQ

Have questions about your benefit options? Not sure what is right for you? Make sure to check out your benefits website at: www.mygtgbenefits.com and use the code benefits.

BENEFITS BASICS

WELCOME TO YOUR 2025 BENEFITS!

Grask Truck Group benefits add value beyond your paycheck. They can make health care more affordable, provide income during a disability, and help you achieve financial goals.

As an employee of Grask Truck Group, you have a total compensation package - a combination of pay and benefit programs that is among the best in our industry. This guide describes the key features of our health, life and additional program offerings. They are designed to give you choices about the types and levels of protection that you want. As your needs change, you can continue to design a benefits program that best fits your life. Each year, you have the opportunity to review your choices and make new decisions.

This guide provides a brief summary of your Grask Truck Group benefits. Please take the time to review your options and learn about the coverages that will best work for you and your family!

This information is a highlight of our benefit program. In the event of any discrepancy or omission, actual benefits will be determined by the applicable governing plan documents. Grask Truck Group reserves the right to change or end any benefit at any time to the extent allowed by the law.

ELIGIBILITY

As a full-time employee of Grask Truck Group, you are eligible for benefits if you work at least 30 hours per week. Your benefits are effective 1st of the month following 30 days of employment. Your dependents can also enroll for coverage, including:

- Your legal spouse.
- Your children up to age 26.

DEPENDENT ELIGIBLIITY

As part of the responsibility and management of our benefit plan, we have to ensure that all covered dependents meet the eligibility requirements. We are asking all employees to certify that their dependents meet the definition of an eligible dependent prior to adding them to our plans.

Benefit Basics Definition of an eligible dependent:

- A lawful spouse of an employee, including a common law spouse if recognized by your state
- Children of an employee up to age 26
- Children age 26 or older who are mentally or physically handicapped
- A legally adopted child, a step-child, or a child placed in your care by court order, all under 26 years of age.

Falsification of the eligibility will result in coverage for the dependent being rescinded and may result in medical claims being denied.

QUALIFYING LIFE EVENTS

Generally, you may only make or change your existing benefit elections during the open enrollment window. However, you may change your benefit elections during the year if you experience an event such as:

- Gain or loss of other coverage
- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for health coverages
- New entitlement to Medicare or Medicaid

Go to healthcare.gov for a full list of qualifying life events.

You must **notify Human Resources within 30 days** of a qualifying life event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next open enrollment window to make changes.



Medical Insurance Overview

MEDICAL COVERAGE

Medical coverage will now be provided by Consociate Health. You will have access to an extensive national network of doctors and hospitals. You will also have access to www.consociate.veriben.net which will provide valuable tools such as electronic explanation of benefits, cost comparison tools, participating provider information and much more.



PLAN BENEFITS

Our plan features:

An extensive national network of doctors, hospitals and other providers to help ensure you can get cost-effective, in-network care when you need it, wherever you are.

An annual out-of-pocket maximum limits the amount you pay for covered services in any year. If your share of costs reaches the maximum, then the plan will pay 100% of covered expenses for the rest of the year.

PRESCRIPTION DRUGS

Prescription drug benefits are included with your medical coverage through MedOne. Their formulary can be accessed on their website at:

https://medone-rx.com.

Going through MedOne and their mail order program for your maintenance medications not only saves you money but saves the health plan money. **Maintenance medications are available to be filled through either MedOne's mail order service or the new CanaRx program.**

Medical Plan

Consociate Health | 800 798 2422

www.consociatehealth.com

HOW TO FIND A NETWORK PROVIDER.

1. Visit the site below
2. Enter your zip code and select the type of provider

Provider Search: www.aetna.com/asa

IN-NETWORK BENEFITS	PLAN 1
Deductible	$2,000 Single $4,000 Family
Coinsurance	You pay 40%, plan pays 60%
Out of Pocket Maximum	$4,550 Single $7,480 Family
Office Visit Copay	$0 Captive Health Telemedicine $0 PCP $50 Non-PCP $0 Urgent Care
Preventive Office Copay	Covered at 100%
Emergency Room Copay	$500 copay
Inpatient Hospital / Outpatient Surgery	You pay 40% after deductible, plan pays 60%
Prescription Drug	
Deductible	$100 Single / $200 Family (waived for Tier 1)
Drug Tiers	$8/$35/$50
Specialty Drugs	Specialty Drugs are managed through the RxAlly Program with MedOne

WEEKLY RATES	NON-WELLNESS RATE	WELLNESS RATE
EMPLOYEE ONLY	$71.07	$64.61
EMPLOYEE & SPOUSE	$171.20	$155.64
EMPLOYEE & CHILD(REN)	$158.46	$144.05
EMPLOYEE & FAMILY	$255.17	$231.97



We are here to help

Members can call our live Customer Service operators

Monday - Friday • 8am-5pm CST

1-800-798-2422

Receive assistance with:

- Plan elections
- Coverage inquiries
- Claim questions
- COBRA administration
- Navigating your healthcare options

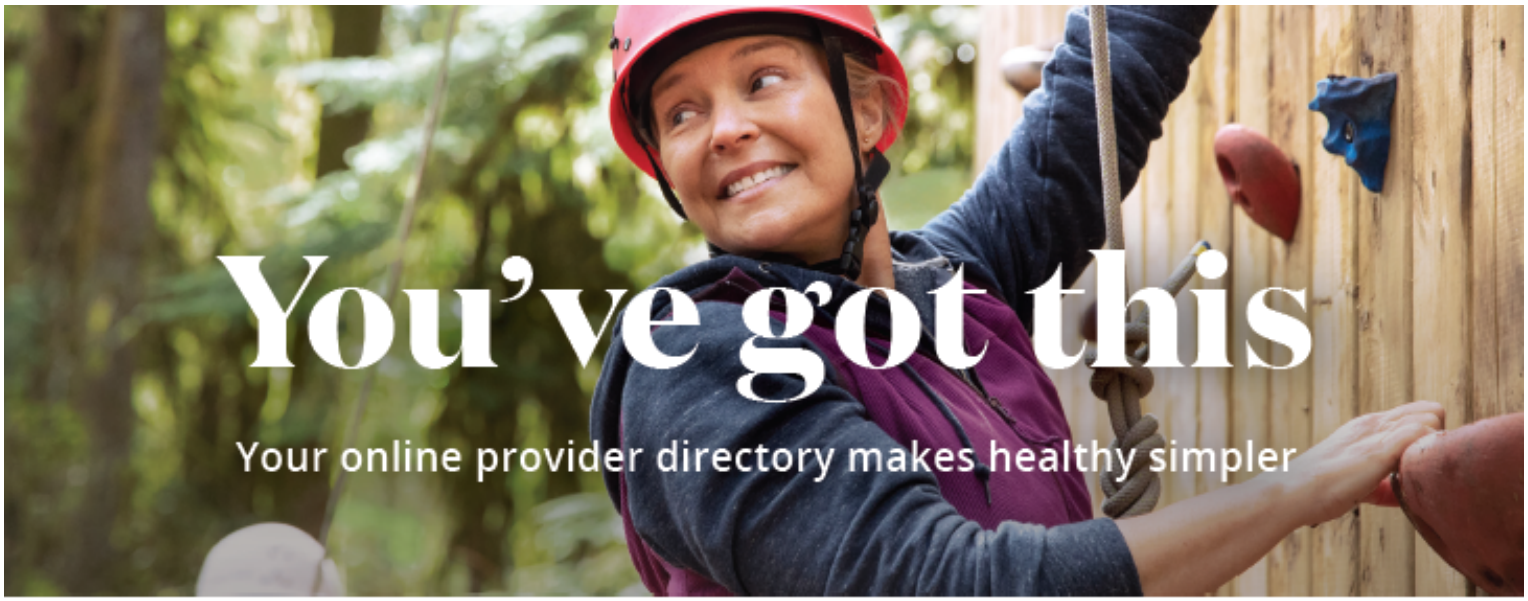
To access your online portal, VIVO: visit **consociatehealth.com** and click on **Members.** There you can:

- View recent claim information
- Request an ID card
- View out-of-pocket/deductible expenses
- Access forms
- Access personalized healthcare resources through your My Health Center

Don't hesitate to get in touch. We are here for you! Additional tools and resources are available to members online by visiting:

consociatehealth.com

CONSOCIATE
HEALTH



You've got this

Your online provider directory makes healthy simpler

Finding a doctor or other health care professional is an important part of staying healthy. Our online directory helps make it simpler. It offers you up-to-date information about providers — and it's available online, anytime.

Provider details

To visit our online directory, simply go to **aetna.com/asa**. Begin searching for a doctor using your location — ZIP, city, county or state. You can use either the general or category search to see provider details that typically include:

- Board certification
- Hospital affiliation
- Medical school/year of graduation
- Gender
- Website address (if available)
- Specialties
- Languages spoken

You can also see additional provider information that can include: participation information*, other office locations, whether they're accepting new patients, maps, driving directions and more.

Additional features

You'll be able to find specialty care, too. Like a list of transplant facilities or pediatric congenital heart surgery facilities that are part of our Institutes of Excellence™ network.

Narrowing your search

Want to refine your search even further? Multiple options are available. You can easily:

- Filter by provider characteristics — such as:
  - Specialty
  - Languages spoken
  - Gender
  - Board certification
  - Hospital affiliation
  - Accepting new patients
  - Performance — such as Aexcel** providers or Institutes of Excellence and Institutes of Quality® facilities
- Expand or reduce the geographic radius of your results
- Sort by best matched or distance
- View a map to see the locations of results and get driving directions
- Print results

If you wish to view additional information about providers, detail pages are available (on selected providers).

Aetna Signature Administrators®

aetna.com/asa

CONSOCIATE HEALTH℠

Register for Your Portal Account!

Consociate Health gives you 24/7 access to your benefits from your computer or mobile device. To access your information, follow these steps to register for your online account.

1. Go to **https://consociate.veriben.net/.** Click "Create a New Account" and select the "Members" option.



2. On the registration form, fill out your personal details as they would appear on your ID card. The email address you use will also be your portal username.

3. Next, set your security questions, time zone, and location settings.



4. Agree to the web confidentiality agreement for our portal.

5. You'll see a confirmation page and get a confirmation email with a link. Click the link and you'll be taken to the portal to complete your registration. (If you have trouble finding this email, check your Junk folder).



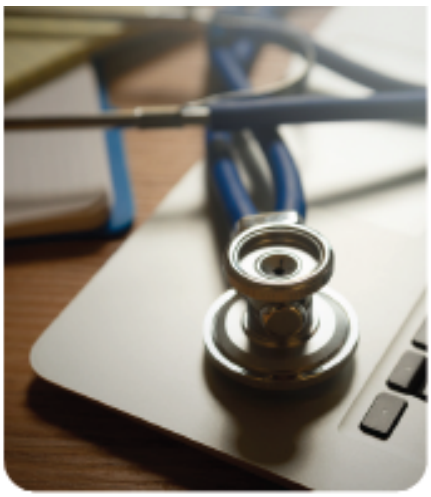
6. Verify your username & answer your security questions.

7. Then, create your password using the password guidelines. Your registration is complete!



After you've registered, go to **https://consociate.veriben.net/** to log in and access your benefit plan details.





CAPTIVE HEALTH
TELEMEDICINE VIA MYCHART

DISCOVER COMPASSIONATE CARE YOU DESERVE

Instant Access

24/7 access from anywhere in the United States, breaking geographical barriers.

Connection with Providers

Consistent connection with healthcare providers and access to past medical records.

No Co-Pay

Quicker access to acute or urgent medical needs with no co-pay and decrease travel expenses.

Confidentiality

Provider higher level of privacy and designed for you and your family.

Prioritize Your Health, Starting Today

Make an appointment with an *EXISTING MYCHART ACCOUNT*

Make an appointment with a NEW MYCHART ACCOUNT

Our mission is to make your life easier and healthier, whether addressing a sudden concern or managing your well-being.

Captive Health is passionately committed to delivering the ultimate telemedicine experience enhanced by your care provider seeing current medications, allergies, and past medical history. After your visit, your primary care provider can be informed of pertinent outcomes and follow-up needs to better coordinate care

Captive Health

2025 WELLNESS PROGRAM

JANUARY 1- DECEMBER 31, 2025

GTG GRASK TRUCK GROUP Peterbilt

Grask Peterbilt 2025 Wellness Program

This year, we're thrilled to offer a **new** benefit for employees and their spouses on our healthcare plan. Take control of your health with our advanced **biometric screening** and personalized wellness coaching. Don't miss this chance to invest in your future while earning at **10%** discount on your 2025 annual health insurance premium.

Wellness Program Requirements | Earn Discount Upon Completion

- ☐ **Spousal Participation:** Spouses on the Grask health insurance plan, must complete all wellness program requirements in order for the employee to receive the health insurance discount.
- ☐ **Annual Health Risk Assessment**: Log in to your wellness account to complete your health risk assessment.
- ☐ **Annual Nicotine Affidavit**: Log in to your wellness account to complete your nicotine affidavit.
- ☐ **Annual Physical:** Submit proof of your 2025 annual physical to Annual Physical Submission
  - Proof needs to show your name, date of visit, visit type: annual physical/exam.
- ☐ **Annual Biometric Screening**: You can complete your biometric screening a few ways:
  - Onsite biometric screenings are available in January 2025 and can be scheduled through your wellness portal starting December 9th, 2024.
  - Complete at your Annual Physical: Print the Annual Physical Biometric Screening Form and have your doctor fill it out completely. Submit your form with lab results attached to Grask Biometric Screening.
  - Visit Mercy Medical Plaza in Cedar Rapids: Email salbers@captivehealth.org to schedule.
  - Visit any LabCorp location. Click HERE for step-by-step instructions.
- ☐ **Health Guidance Tailored to Your Biometric Outcomes:** Select the option below that matches your results. This will connect you with education and wellness coaching to support you in being your best self.

Biometric Results	Health Guidance Option
Option 1: All five biometric factors are within optimal ranges. You have completed this requirement.	• Waist: Female ≤35" Male • ≤40" Blood pressure: • <140/90 HDL: Female >50 • Male> 40 • Triglycerides: <150 Glucose: <100
Option 2: One biometric factor is outside of optimal range.	• Complete educational video online quiz located in your wellness account
Option 3: Two or more biometric factors are outside of optimal range.	• Complete five wellness coaching sessions biweekly for 10 weeks Sign up through your wellness portal or by emailing Wellness Coach Suzi salbers@captivehealth.org

All participation in services is confidential and all personal health information is protected under HIPAA regulations.

Please direct all questions to Wellness Coach Suzi: (319) 449-0480 or salbers@captivehealth.org

Captive Health

REDUCING RISK - IMPROVING HEALTH

Wellness Program Support Services

Provide support to employees and spouses on the healthcare plan to have well-being centered around being a happy, healthy, and informed healthcare consumer.

Support Services	Partnered with Captive Health
Care Managment Program	The care management program is an ongoing yearly program that addresses gaps in healthcare while supporting management of chronic diseases. Our experienced nurse care manager is an advocate for client-centered care, listens to concerns, supports better health outcomes, and while offering health education. Care management eligibility is based off health concerns or chronic diseases that may lead to other health concerns.
	Please direct questions to Care Manager Kim Barns kbarns@captivehealth.org
Wellness Coaching	Wellness coaching is a supportive partnership that helps individuals achieve their health and wellness goals. A wellness coach works with you to identify your goals, create personalized plans, and provide motivation and accountability along the way. Wellness coaching offers guidance and encouragement to help you make lasting lifestyle changes. Please direct questions to Wellness Coach Suzi Albers salbers@captivehealth.org
Tobacco Cessation Program	Participate in a five-week tobacco/vaping cessation program that assists you in creating a personalized plan to help you quit. Participation is at NO cost to you. Please direction questions to MercyCare BHS dwaldron@mercycare.org

All participation in services is confidential and all personal health information is protected under HIPAA regulations.

Please direct all questions to Wellness Coach Suzi

(319) 449-0480 or salbers@captivehealth.org

Captive Health

REDUCING RISK - IMPROVING HEALTH

MEMBER PORTAL

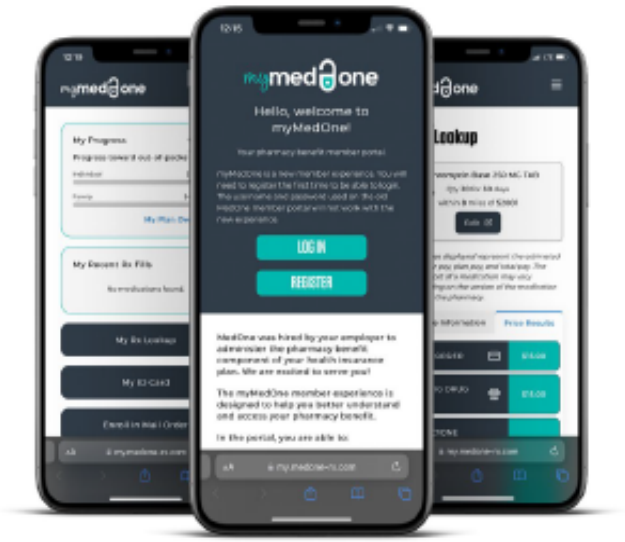
Welcome to myMedOne!

The myMedOne Member Portal, found online at **my.medone-rx.com,** is designed to provide you everything you need to know about your prescription benefit plan in a clean, responsive self-serve portal.

Register for the Member Portal

There are two ways to navigate to the myMedOne Member Portal. Either visit our website at **www.medone-rx.com** and select **MEMBER PORTAL** in the navigation bar along the top of the page or visit **my.medone-rx.com** directly.

- To register, click **LOG IN.** A registration pop-up will appear.
- Enter your cardholder ID (found on your insurance card), first name, last name, and date of birth.
- Create your portal login by entering a preferred email, username, and password.
- Click **CREATE MY ACCOUNT.**
- A verification email will be sent to the email address you supplied. Please click the link provided to verify your email.
- Return to the portal to log in and begin accessing your pharmacy benefit information.



Visit myMedOne
SCAN HERE

Add myMedOne to Your Phone's Home Screen

It is in our future plans to develop an app for direct download to your phone. In the meantime, we offer a convenient workaround to add and view your prescription benefit via a quick link on your phone's home screen. Follow these simple steps below to add myMedOne to your home screen:

Apple iPhone

- In Safari, visit **my.medone-rx.com** or scan the QR code above.
- Tap the **SHARE** option on the menu bar.
- Scroll down and choose **ADD TO HOME SCREEN.**

Android Phone

- In Google Chrome, visit **my.medone-rx.com** or scan the QR code above.
- Tap the menu icon located in the upper right corner.
- Scroll down and choose **ADD TO HOME SCREEN,** then tap **ADD.**

© MedOne Pharmacy Benefit Solutions, 2024.

$0 COPAY Prescription Option

CANARX administers the voluntary $0 copay international mail-order prescription option. For program information (including searchable medication listing) and to enroll online or to download an enrollment form, visit **canarx.com** and use **WebID: GTG**.

Program Features

- $0 copay *(no cost to members)*
- voluntary mail-order program
- enroll anytime
- hundreds of brand-name maintenance medications offered *(no generics)*
- medications must be tried locally before ordering through this program *(no 'new to you' medications)*
- prescriptions are dispensed and shipped from licensed and regulated pharmacies located in Canada, the United Kingdom and Australia
- delivered direct to member's home at no charge
- 4 weeks delivery time
- convenient refill service

Enrollment Process

Step One | CHECK FOR MEDICATION

Check to see if your medication is offered. Full listing can be found on the website or call CANARX at **1-866-893-6337**.

Step Two | ENROLL

Enroll online or complete an enrollment form (separate form required for each member ordering). Submit the printed enrollment form and copy of photo ID via secure upload at **canarxdocs.com**, or send by mail or fax.

Step Three | SUBMIT PRESCRIPTION

Request a prescription for a 3-month supply, with 3 refills. Mail **original** prescription to CANARX or have your physician's office fax it **directly** to CANARX at **1-866-715-6337** (prescriptions are ONLY accepted by fax when sent from the physician's office).

For assistance or more information
call CANARX (toll free) **at 1-866-893-6337**

Mailing Address:

CANARX
PO Box 3009
Windsor, ON N8N 2M3
Canada

canarx.com
WebID: GTG

FREE BRAND NAME MEDICATIONS



Call 1-866-893-6337 and ask the CANARX representative if your medication is offered at no charge!

GTG
GRASK TRUCK GROUP
Peterbilt

CANARX

CANARX is a voluntary international mail order prescription program that is available to eligible members and their dependents of Grask Truck Group.

www.canarx.com **WebID: GTG**

Brand name medications, in the original factory-sealed manufacturers packaging, are delivered direct to your door from certified pharmacies in Canada, the United Kingdom and Australia.

FSAs: Healthcare on Sale

IF YOU COULD BUY HEALTH CARE SERVICES DURING A 30% OFF SALE, WOULD YOU?

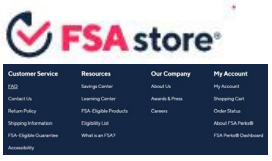
There are programs available that save you money on health-related expenses, no strings attached.

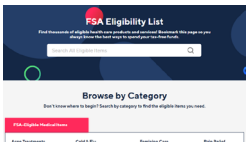
	Benefit Amount
Medical Reimbursement Account	Allows you to pay for unreimbursed medical, dental or vision expenses with tax-free dollars.
	Out of pocket health care expenses include: deductible, co-pays and co-insurance.
	Doctor prescribed prescription drugs and insulin are eligible.
	The plan will adopt a grace period. Members will have until 3.15.2026 to incur claims towards the 2025 plan year contribution.
Dependent Care Reimbursement Account	Allows you to pay for dependent care expenses with tax free dollars.
	Care during working hours for children under age 13.
	Care during working hours for disabled spouse, child or parent living with you.
Plan year	Runs from January 1, 2025 through December 31, 2025
Medical Reimbursement Account Election	Maximum $3,300
Dependent Care Reimbursement Account Election	Maximum $5,000

START WITH THE RIGHT TOOLS:

FSAstore.com provides lists of eligible purchases using your account, as well as help to understand, manage and USE this great benefit!

Getting Started





FSAstore.com/FSA-Eligibility-List.aspx

Visit www.consociatefsa.com for more information on your flex account!

The Pre-Tax Portal



Managing your Pre-tax benefits is easier than ever.

Your Pre-Tax Portal lets you access your FSA, HRA and HSA claims information securely, easily, and online. That means important benefit information is available at the click of a mouse!

REGISTRATION IS EASY!



consociatefsa.com

AVAILABLE ON ALL YOUR DEVICES

Features of your Pre-Tax Portal

Secure, 24/7 access to your accounts:

- Up-to-the-minute plan balances
- View plan, claims, and payment detail
- File claims, submit receipts online
- View upcoming reimbursements
- See eligible expense list
- Order new or report lost/stolen debit cards
- Sign up for direct deposit

Your Pre-Tax Portal even has a mobile app

- Access account balances on iOS and Android devices
- Submit claims and receipts using your device's camera
- Receive text message alerts on account balances and more
- Download our app today by searching for ***Consociate Flexmobile***

Download on the App Store | GET IT ON Google Play

Problems registering?
www.consociatefsa.com
flex@consociate.com
1.866.855.8970

CONSOCIATE HEALTH

Dental Plan

Consociate Health | 800 798 2422
www.consociatehealth.com



MEDICAL INSURANCE DOESN'T COVER PREVENTIVE DENTAL.

That's why we offer you the option to enroll in a separate dental plan. Please see the details of your plan below and review the full plan summary or Certificate of Coverage for details.

Members may utilize any dentist you choose. The plan will pay out at 90% of the Usual, Customary & Reasonable Rates within that provider's geographical area.

SERVICES	BENEFIT
Preventive Services	Covered at 100%
Deductible	$50 Single / $150 Family
Basic Services	You pay 20% coinsurance (after deductible), plan pays 80%
Major Services	You pay 50% coinsurance (after deductible), plan pays 50%
Annual Maximum	$1,500 per person per year
Orthodontia For dependent children up to age 19	Not Covered

PER PAY PERIOD COST (WEEKLY)	
EMPLOYEE ONLY	$3.97
EMPLOYEE & SPOUSE	$12.00
EMPLOYEE & CHILD(REN)	$12.00
EMPLOYEE & FAMILY	$12.00

Vision Plan

Consociate Health | 800 798 2422
www.consociatehealth.com



MEDICAL INSURANCE DOESN'T COVER THE COST OF GLASSES OR CONTACTS.

That's why we offer you the option to enroll in a separate vision plan. Please see the details of your plan below and review the full plan summary or Certificate of Coverage for details.

Members may utilize any vision provider you choose. The plan will pay out at 90% of the Usual, Customary & Reasonable Rates within that provider's geographical area.

SERVICES	BENEFIT
Exam 1 every 12 months	$10
Contacts 1 every 12 months	**Please note:** Contact lenses are in place of lenses and frame. • $10 for elective contact lens exam • $0 copay, $130 allowance for conventional/disposable lenses • Medically Necessary contacts: Covered in Full
Frames 1 every 24 months	• $130 allowance and 20% off the amount over your allowance
Lenses 1 every 12 months	Single, Bifocal, Trifocal, Lenticular: $25 copay Standard Progressive Lenses: $90 copay Premium Progressive Lenses: $110 - $135 copay

PER PAY PERIOD COST (WEEKLY)	
EMPLOYEE ONLY	$1.58
EMPLOYEE & SPOUSE	$3.00
EMPLOYEE & CHILD(REN)	$3.16
EMPLOYEE & FAMILY	$4.65

To learn more, please review the full benefit summary.

Voluntary Life & Disability



Voluntary Life Insurance

Full-time eligible employees do have the ability to purchase Voluntary Life coverage and Accidental Death & Dismemberment. Please contact Human Resources for more details about coverage options and cost.

Voluntary Short & Long-Term Disability

If you are unable to work, disability insurance can help you replace your income. Short Term and Long-Term Disability benefits are available for purchase by all full-time eligible employees. Please contact HR for additional information regarding cost and coverage.





CAPTIVE HEALTH
EMPLOYEE ASSISTANCE PROGRAM

WE PROVIDE EXPECTATIONAL ACCESS AND EXPERIENCE

Prioritize Your Mental Health, Starting Today

Make an appointment
Call (319) 398-6575
or
Schedule Online

Unlimited Sessions

Unlimited counseling sessions per family with access to counselor within two business days.

Communication Options

In person, video, and phone session options with experienced, licensed mental health counselor, and social workers.

Referral and Follow-up

Referral and follow up services available such as prescriber, legal, and financial assistance support.

Positive Impact

Aid employees and their family members in addressing challenges impacting their personal lives and/or work performance.

From everyday tasks to significant life transitions, our support covers it all. Your well-being is our priority.

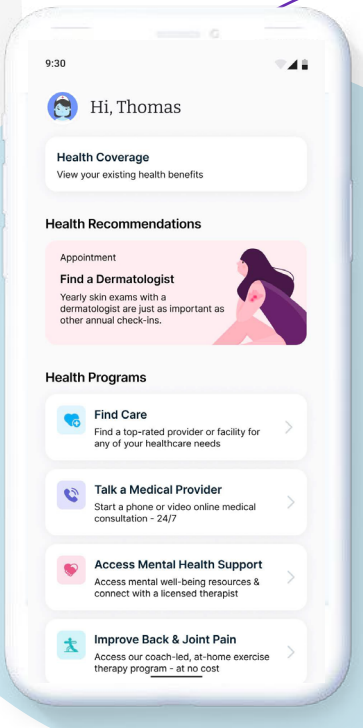
We're here to tackle any issue, whether it's managing stress, nurturing relationships, maintaining work-life balance, or addressing mental health concerns. From everyday challenges to significant life transitions, our support covers it all

Captive Health

HealthJoy Makes it Easier to be Healthy and Well.

HealthJoy

HealthJoy is the virtual access point for all your healthcare navigation and employee benefits needs. We're provided free by your employer to help understand and make the most of your benefits. We connect you and your family with the right benefits at the right moment in your care journey, saving you time, money, and frustration.



Help For Your Healthcare Journey.

With 24/7 access to our dedicated healthcare concierge team, visits, and care navigation tools, you never have to walk alone. HealthJoy helps you locate in-network doctors, find extra savings on your prescriptions, and navigate your benefits. Our mobile app and dedicated member support team are always on hand to help make it easier to stay healthy and well.

- BENEFITS WALLET
- HEALTHCARE CONCIERGE
- RX SAVINGS REVIEW
- APPOINTMENT BOOKING
- PROVIDER RECOMMENDATIONS
- HSA / FSA SUPPORT



"It saved me the time I would have spent Googling results, calling specialists, and searching for an appointment. Instead, I just put in the request, and HealthJoy did the work. The app is like my little assistant!"

Veronica, AZ

Chat with us today by logging into the HealthJoy app or call (877) 500-3212

Download on the App Store

GET IT ON Google Play

SCAN ME

YOUR ENROLLMENT BLUEPRINT

Remember, your annual enrollment period is from **November 18th-November 29th**

.

Here are some last-minute reminders:



STEP 01

VISIT YOUR BENEFITS PORTAL

Website: www.mygtgpbbenefits.com
Login: Benefits



STEP 02

ATTEND ENROLLMENT MEETINGS

Please see flyer for location days & times!



STEP 03

EVALUATE YOUR OPTIONS

- **Review available benefit options for the year.**
- **Use carrier resources and tools to make decisions.**



STEP 04

ENROLL IN YOUR BENEFITS

- **Adds/Terms/Changes must complete an applicable carrier form and return to HR by 11/29/24**

To learn more, please review the full benefit summary.

Need Help?

Contact these Enrollment VIPs for Assistance!

Medical
Consociate Health
800-798-2422
www.consociatehealth.com

Pharmacy Benefit Manager
MedOne
888-884-MED1
https://medone-rx.com/

Telemedicine
Captive Health
mychart.captivehealth.com

Dental
Consociate Health
800-798-2422
www.consociatehealth.com

Vision
Consociate Health
800-798-2422
www.consociatehealth.com

Flexible Spending Account
Consociate Health
866-855-8970
www.consociatefsa.com

Grask Truck Group Benefit Portal
https://mygtgbenefits.com

Password: benefits

Human Resources
Judy Oberholser
HR & Talent Manager
Ph: 319-777-0743
joberholser@gtgpb.com

This publication has been prepared by TrueNorth Companies, L.C. and is intended for informational purposes only. This publication does not constitute any type of representation or warranty, and does not constitute, and should not be relied upon as, legal or medical advice. This publication is not a contract and does not amend, modify or change any insurance policy you may have with an insurance carrier. © 2021 TrueNorth Companies, L.C. All rights reserved.