

**DAIMLER TRUCK**  
North America

**2025 eGuide**

# **BENEFITS FOR THE ROAD AHEAD**

UAW Active Union



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## Benefits Enrollment Website

You can **Single Sign-On** to your benefits through **Workday**! Just go to <http://dtna.info/adp>, and use your Workday credentials.

If you prefer, you can still use <https://mybenefits.adp.com> to obtain your benefits information.

To register for the ADP site, please use **DTNA.LLC-DTNA** then enter your name, Social Security number, and date of birth. Additional security verification will be required.

**Access on the go:** Stay better connected with your mobile device by searching “ADP Mobile” on Google Play, the Apple App Store, and Amazon.



## My Total Rewards Website

Stay current with live updates of your pay, health, wellness, retirement, and other benefits. You will receive a customized view of the contributions Daimler Truck North America (DTNA) makes to your professional, health, and financial success as recognition for the contributions you make to the company’s success. The **My Total Rewards** website also provides links and phone numbers for all your DTNA benefit providers.

You can access **My Total Rewards** two ways:

- Visit [www.DTNATotalRewards.com](http://www.DTNATotalRewards.com) and follow the login instructions
- Visit the My Wealth and Discounts page on the DTNA Workday website



If you have questions, email [dt nabenefits@daimlertruck.com](mailto:dt nabenefits@daimlertruck.com).

## Benefit Alerts

Sign up for benefit alerts via text message on your smartphone to receive tips and alerts about important benefits program deadlines and events.

You may incur charges from your wireless carrier for receiving messages.



To sign up for text message alerts, text **bene1** to **31996**.

To stop receiving text message alerts, text **STOP** to 31996.

For help, text **HELP** to **31996**.



## DTNA Benefits Hub

Access information about 2025 benefits online 24/7 year-round!

- Click the banner to watch a welcome video to learn how to navigate the Benefits Hub.
- Visit the Vendor Section to access information from our benefit providers and get answers to your questions by phone or email.
- Find all the documents you might need in the library of reference materials.

### Three ways to access the Benefits Hub:

1. Log in to Workday, click on the Benefits and Rewards app, select the Total Rewards link, then click on the Benefits Hub banner.
2. Log in to My Total Rewards site at [DTNATotalRewards.com](https://DTNATotalRewards.com) and click on the DTNA Benefits Hub link.
3. Snap the QR code on the right.



## Introduction

The Daimler Truck North America LLC Benefit Program offers you and your family benefit options to help maintain and improve your health as well as provide financial security. The program offers health care, life insurance, and disability benefits that are comprehensive, flexible, and competitive.

This eGuide provides you with an overview of your health and welfare benefits as a Union

employee. It is important that you review your benefit options so that you can make an informed decision about the coverage that is right for you. For more information, you may go online to <https://mybenefits.adp.com> or call the ADP Benefits Service Center at 800-605-6031 Monday through Friday 8:00 am to 6:00 pm ET.

In addition to the benefits described in this eGuide, you can choose to save pre-tax dollars

toward retirement in the 401(k) plan. For more information, visit the plan administrator’s website at <https://daimler.voya.com>.

None of the information contained herein is intended to be legal or tax advice. Employees should consult with their own tax advisor or attorney with regard to questions about their personal tax situation.

### 2025 Benefits At a Glance

Benefit	Options
<b>Medical</b>	• Blue Cross Blue Shield (BCBSM) PPO Plan
<b>Dental</b> (Included with Medical coverage)	• Moda Health
<b>Vision</b> (Included with Medical coverage)	• Vision Service Plan (VSP) for BCBS PPO and Blue and Green HSA plans
<b>NEW Lasik Reimbursement Benefit</b>	• Effective January 1, 2025 employees are eligible for a \$300 lifetime maximum reimbursement for Lasik surgery. Enrollment in the medical plan is not required.
<b>Flexible Spending Accounts</b>	• Health Care and Dependent Care Spending Accounts: pay for eligible expenses with pre-tax dollars
<b>Basic Life Insurance</b>	• Company-provided benefit: 2 times base pay plus \$10,000
<b>Optional Life Insurance</b> (Paid for by employee)	• You may purchase additional coverage for yourself as well as coverage for your spouse and dependent children
<b>Optional AD&amp;D</b> (Paid for by employee)	• You may purchase coverage by level for you and your dependents
<b>Business Travel and Accident Coverage</b>	• Company-provided benefit for accident coverage while traveling on Company business
<b>Short-Term Disability</b>	• Company-provided benefit: 70% of weekly base pay up to 182 calendar days
<b>Long-Term Disability</b>	• Company-provided benefit of 66 2/3% of eligible monthly pay after 182 days of disability
<b>Employee Assistance Program</b>	• Confidential, comprehensive, free resource for assistance with personal, financial, and family issues
<b>Doctor on Demand</b>	• Connect with a doctor 24/7 on a computer, smart phone, or tablet
<b>Premise Health Onsite Health Clinics</b>	• Local health care center for you and your covered dependents
<b>Castlight</b>	• Online medical services shopping tool, meQuilibrium stress management app, and company provided wellness program
<b>Virta Health</b>	• Virtual clinic to help members with a nutrition therapy plan
<b>Wellness Program, powered by Castlight</b>	• Company-provided wellness program
<b>Voluntary Benefits</b>	• You may purchase Home and Auto Insurance, Critical Illness Insurance, Pet Insurance, and the MetLaw Legal Plan
<b>NEW Infertility Services Reimbursement</b>	• Reimbursement up to \$2,000 for infertility services.
<b>Abenity Discount Program</b>	• Discounts from thousands of national companies



## Verifying Dependent Eligibility

Verifying dependent eligibility can save significant benefit dollars. With that goal in mind, DTNA has partnered with ADP to conduct an ongoing Dependent Eligibility Verification process for all new hires as well as any added dependents or changes at Open Enrollment. When you enroll or make additions, you will be asked to provide appropriate documentation (e.g., marriage license, birth certificate, current tax return) to substantiate a family member's eligibility for dependent coverage. Having ineligible dependents on coverage will result in disciplinary action up to, and including, termination.

You may submit dependent information electronically when you enroll on <https://mybenefits.adp.com>. If you do not submit the information when you enroll, you will be sent a letter requesting this information with instructions; if documentation is not provided, the dependent will be removed from coverage the effective day of the event. If you need assistance, please call the Benefits Service Center at 800-605-6031.



## Eligibility

### NEW HIRES AND NEWLY ELIGIBLE EMPLOYEES

You are eligible to participate in the DTNA Benefit Program on the first day of the month following 60 days of employment.

### DEPENDENTS

You can cover your legal spouse and dependent children (children by birth or adoption and stepchildren) up to age 26.\* Dependent children remain eligible for coverage until the end of the month in which they turn age 26.

**Note:** Insurance for a dependent child may be continued past the age limit if the child is incapable of self-sustaining employment because of a mental or physical handicap as defined by applicable law. Proof of such handicap must be provided to the Company prior to the date the child attains the age limit. You may be required to confirm this information at reasonable intervals after such date.

\* See [page 20](#) regarding eligibility for optional child life and spouse life insurance.

### QUALIFIED STATUS CHANGES

**Generally, you can only change your benefit elections during the Open Enrollment period unless you have a qualified status change. Qualified changes include:**

- Marriage, divorce, birth or adoption of a child, or change in child custody
- Death of your spouse or child
- Employment status change for you or your spouse that affects benefits coverage

**Note:** Making changes to covered dependents does not change or drop life insurance coverage.

**You must make changes online within 30 days of the qualifying event.** Benefit Election Changes are made at <https://mybenefits.adp.com>. Click on "Making Qualified Change in Status" and make the change. **If you miss the notification deadline**, you may contact the Benefits Service Center at 800-605-6031 and request an appeal. You will be notified by the Service Center when a decision is made.

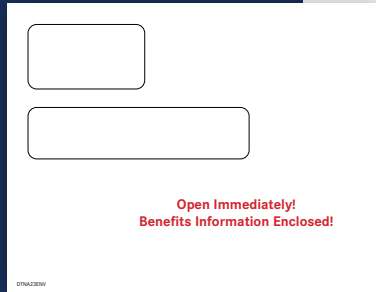
#### Benefits Tip

If you have a family change, you may want to change your beneficiary for life insurance at <https://mybenefits.adp.com> or by calling 800-605-6031.



## Enrollment Confirmations

When enrollment is complete you will be mailed a confirmation that provides your 2025 benefit elections, dependents and beneficiaries.



Follow these steps to make sure you are enrolled for the correct benefits:

- **Step 1:** Review your enrollment confirmation
- **Step 2:** On the first paycheck of 2024 check your deductions to make sure they match your enrollment confirmation

If you need to make changes, immediately contact the Benefits Service Center at 800-605-6031.

## Appeals Process

Contact the Benefits Service Center at 800-605-6031 to request an appeal if you need to make a change to your benefit elections or dependents.

## Enrollment

### HOW TO ENROLL

You have two ways to enroll:

- **Online Enrollment** 24 hours a day, 7 days a week at <https://mybenefits.adp.com>. Now you can single sign-on to your benefits through Workday.

When you register on the site using the registration code **DTNA.LLC-DTNA** your name, Social Security number, and date of birth, you will select a User ID and Password. Select “annual enrollment event” to start the enrollment process.

- **Telephone Enrollment** through the Benefits Service Center at 800-605-6031 Monday through Friday, 8:00 am – 6:00 pm ET.

If you enroll online, you can print your confirmation statement or request it be emailed to you when you have completed enrollment. If you enroll by telephone, a confirmation statement will be mailed to you. Remember to review your confirmation statement carefully.

**If you have questions about enrollment or need to make changes, call the Benefits Service Center at 800-605-6031.**





# Tools & Resources

Blue Cross Blue Shield PPO Plan  
866-322-4784  
[www.bcbsm.com](http://www.bcbsm.com)



# 2025 Medical Plan

## BLUE CROSS BLUE SHIELD (BCBS) PPO PLAN

Staying in good health is one of the most important goals we can have. The BCBS PPO Plan provides comprehensive services and prescription drug coverage to treat illness or injury as well as preventive benefits to help you stay healthy. And when you enroll in the medical plan, you also receive dental and vision coverage (see [pages 16 and 17](#)).

Covered services include medically necessary treatment from licensed providers such as doctors, hospitals, skilled nursing facilities, physical therapists, hospice care, private duty nursing, outpatient radiology facilities and laboratories, and ambulatory surgical facilities. If you enroll in the BCBS PPO Plan, you and each member of your family enrolled in the plan may choose to receive care from network or non-network providers. Your costs will be significantly less if you choose a network provider. Locate network providers online at [www.bcbsm.com](http://www.bcbsm.com), or call 866-322-4784.

The medical plan offers prescription drug benefits at Express Scripts (Medco) participating retail pharmacies as well as other pharmacies, and through the Express Scripts mail order program. To find Express Scripts retail pharmacies near you or learn more about the mail order program, visit the Express Scripts web site at [www.expressscripts.com](http://www.expressscripts.com).

Read more about the plan on the next pages.

### Benefits Tip

If you have coverage available through your spouse, compare the costs and benefits of both programs. In most cases, having coverage through two plans does not result in higher benefits.







## 2025 Pharmacy Benefits

### SAVE MONEY ON PRESCRIPTION DRUGS

Review your prescriptions with your provider. This may allow you to change to a lower-cost alternative:

- **Generic drugs** are proven by the FDA to be safe and effective. They have the same active ingredients, dosage, safety, strength, quality, and performance as their brand name counterparts. The copay for a generic drug is less than the copay for a brand name drug.
- **Brand Formulary drugs** are brand name drugs at a lower price.
- **Brand Non-Formulary drugs** are not on the list of approved drugs. These drugs may not have a proven record for safety, or their clinical value may not be as high as the drugs in Tier 1 and Tier 2. These drugs may also have the option of generic available. Depending on drug coverage, you may pay a higher copayment or even the entire cost of these drugs.
- **Mail service** is a convenient, cost-effective way to purchase long-term maintenance prescriptions. Using mail order will maximize your benefit dollars and your medication is delivered free to your home. **By using our Mail Order Incentive program for long-term maintenance prescriptions you get the best price on the medication. Find out more about mail service at [www.expressscripts.com](http://www.expressscripts.com).**
- **Accredo**, an Express Scripts specialty pharmacy, fulfills specialty medications for complex and chronic health conditions.

### Express Scripts

- 800-818-1030
  - [www.expressscripts.com](http://www.expressscripts.com)
  - Express Scripts Mobile App
    - Order refills, check on prescription status, or find a pharmacy.
- Download the free app available on Google Play, the Apple App Store, and Amazon.

### Terms to Help You Understand Your Medical Coverage

**Annual deductible:** Amount you pay each year toward covered services before the plan begins making payments.

**Coinsurance:** The percentage of a covered service you must pay for a specified service, such as for hospitalization.

**Copay:** The fixed dollar amount you must pay for a specified service, such as a visit to a network doctor's office.

**Out-of-Pocket Maximum:** The most you are required to pay in a calendar year before covered expenses are paid at 100%. Penalties and non-covered expenses do not count toward the out-of-pocket maximum.



Your Weekly Cost Share	
Coverage	
Employee Only	\$18.00
Employee Plus One	\$36.00
Employee Plus Family	\$54.00



## 2025 Medical Plan At a Glance

	BCBS PPO Plan	
GENERAL PROVISIONS	In-Network	Out-of-Network
Service Area	Call BCBS at 866-322-4784	No restrictions
Choice of Providers	Network providers	Any licensed provider
Annual Deductible	\$600/person; \$1,200 family <sup>3</sup>	\$1,200/person; \$2,400 family <sup>3</sup>
Out-of-Pocket Maximum <sup>2</sup>	\$1,600/person; \$3,200 family <sup>2,3</sup>	\$2,400/person; \$4,800 family <sup>2,3</sup>
Maximum Lifetime Benefit	None	
Pre-Admission Certification	Required	Required
PREVENTIVE CARE (Age, frequency and/or dose restrictions may apply.)		
Routine Physical	Covered at 100%	Not covered
Immunizations, Inoculations	Covered at 100%	Covered at 75% <sup>1</sup>
Routine Pap Smear (lab)	Covered at 100%	Covered at 75% <sup>1</sup>
Routine Mammogram	Covered at 100%	Covered at 75% <sup>1</sup>
Hearing Aid Benefit <sup>5</sup>	Covered at 80% up to \$1,900 every 36 months	
EMERGENCY/URGENT CARE		
Hospital Emergency Room • Emergency • Non-emergency	You pay \$125 copay <sup>4</sup> Covered at 80%	You pay \$125 copay <sup>4</sup> Covered at 70% <sup>1</sup>
Urgent Care (emergency)	You pay \$50 copay <sup>4</sup>	Covered at 70% <sup>1</sup> if non-emergent

<sup>1</sup> Subject to calendar year deductible. Benefits based on reasonable and customary charges or contracted amounts.

<sup>2</sup> Out-of-pocket expenses include coinsurance, deductibles and medical and prescription drug copays.

<sup>3</sup> Family annual deductible and out-of-pocket maximum can be divided among all family members but no one family member can contribute more than the individual amount.

<sup>4</sup> Waived if admitted.

<sup>5</sup> For the first hearing aid, your primary care doctor must complete a medical clearance form in order to be fitted for a hearing aid. Benefits include audiometric exam, hearing aid, hearing aid aquisition cost, dispensing fee and ear molds. Find additional information in the Summary Plan Description (SPD) available on the ADP website.





# 2025 Medical Plan At a Glance (continued)

	BCBS PPO Plan	
HOSPITAL INPATIENT	In-Network	Out-of-Network
Semiprivate Room	Covered at 80% <sup>1</sup>	Covered at 70% <sup>1</sup>
Doctor/Surgeon/Anesthesia	Covered at 80% <sup>1</sup>	Covered at 70% <sup>1</sup>
OUTPATIENT OR SURGERY FACILITY		
Physician Office Visits	You pay \$30 copay/visit for PCP	Covered at 70% <sup>1</sup>
Doctor on Demand (see page 11)	Covered at 100%	Covered at 100%
Facility Services	Covered at 80% <sup>1</sup>	Covered at 70% <sup>1</sup>
X-Ray/Lab at Hospital, Facility	Covered at 100%	Covered at 70% <sup>1</sup>
MATERNITY COVERAGE		
Delivery (doctor, hospital)	Covered at 80% <sup>1</sup>	Covered at 70% <sup>1</sup>
Prenatal Office Visits	Covered at 100%	Covered at 70% <sup>1</sup>
MENTAL HEALTH/SUBSTANCE ABUSE		
Mental Health <ul style="list-style-type: none"><li>Inpatient</li><li>Outpatient</li></ul>	Covered at 80% <sup>1,2</sup> You pay \$30 copay/visit	Covered at 70% <sup>1,2</sup> Covered at 70% <sup>1,2</sup>
Substance Abuse <ul style="list-style-type: none"><li>Inpatient</li><li>Outpatient</li></ul>	Covered at 80% <sup>1,2</sup> You pay \$30 copay/visit	Covered at 70% <sup>1,2</sup> Covered at 70% <sup>1,2</sup>
Doctor on Demand (see page 11)	Covered at 100%	

<sup>1</sup> Subject to calendar year deductible. Benefits based on reasonable and customary charges or contracted amounts.

<sup>2</sup> Out-of-pocket expenses do not apply to maximum; coinsurance never increases to 100%.



## 2025 Medical Plan At a Glance (continued)

	BCBS PPO Plan	
OTHER SERVICES	In-Network	Out-of-Network
Skilled Nursing Facility	Covered at 80%	Covered at 70% <sup>1</sup>
	75 days/cal year max	
Home Health Services	Covered at 100%	Covered at 70% <sup>1</sup>
	Unlimited visits in-network; out-of-network limited to 40 visits/cal yr	
Chiropractic Services	You pay \$30 copay/visit	Covered at 70%
	60 visits/cal year max combined with Other Therapies <sup>3</sup>	
Other Therapies (See Summary Plan Description for details)	You pay \$30 copay/visit	Covered at 70% <sup>1</sup>
	60 visits/cal year max combined with Chiropractic Services <sup>3</sup>	
PRESCRIPTION DRUGS		
Out-of-Pocket Maximum for Pharmacy (In Network)	Express Scripts Pharmacy \$4,800/person \$9,600/family	n/a n/a
Retail (30-day supply) • Generic • Brand Formulary • Brand Non-Formulary	Express Scripts Pharmacy You pay \$10 copay You pay \$35 copay You pay \$60 copay	You pay \$10 copay or 20% (whichever is greater) <sup>2</sup> You pay \$35 copay or 20% (whichever is greater) <sup>2</sup> You pay \$60 copay or 20% (whichever is greater) <sup>2</sup>
Mail Order (90-day supply)  • Generic • Brand Formulary • Brand Non-Formulary	Express Scripts Mail Service You pay \$20 copay You pay \$70 copay You pay \$120 copay	

<sup>1</sup> Subject to calendar year deductible. Benefits based on reasonable and customary charges or contracted amounts.

<sup>2</sup> Out-of-pocket expenses do not apply to maximum; coinsurance never increases to 100%.

<sup>3</sup> In and out-of-network visits accumulate separately. Limited to a combined maximum of 60 visits per calendar year. Once a combined maximum of 60 visits is reached an additional 15 combined maximum is allowed for Cardiac Rehabilitation, Outpatient Physical, Speech and Occupational Therapy visits.





## Doctor on Demand

Doctor on Demand is a virtual (FaceTime) doctor service that lets users visit with a board-certified physician or licensed psychologist from the comfort of home.

Some of the conditions treated are:

### Medical

- Cold & Flu
- Asthma & Allergies
- Bronchitis & Sinus Issues
- Rashes & Skin Issues
- Eye Issues
- Pediatric Issues
- UTI & Yeast Infections
- Pharmacy Prescriptions

### Behavioral

- Anxiety & Stress
- Depression
- Mood Swings
- Alcohol & Tobacco
- Trauma
- Grief
- Relationship Issues.

To get started, download the Doctor on Demand app to your smartphone or tablet from the App Store for iOS or the Google Play Store for Android. The average wait time is 3-5 minutes to connect with a board-certified Doctor on Demand provider.

Your cost for a visit will vary depending on your medical plan and the type of service being received. Doctor On Demand accepts all major credit cards. You may also pay using your HSA, FSA, or bank debit card, as long as it has a VISA or MasterCard logo.

## FOR MORE INFORMATION

To find more information, visit [www.doctorondemand.com/dtna](http://www.doctorondemand.com/dtna). You may also contact the Doctor on Demand Customer Support line at 800-997-6196 or send an email to [support@doctorondemand.com](mailto:support@doctorondemand.com).



## Costs for Medical Plan Members

### Medical visits:

BCBS PPO: no charge

### Behavioral visits:

BCBS PPO: no charge



## Onsite Primary Health Care Centers In Partnership With Premise Health

Premise Health has partnered with DTNA to provide you and your covered dependents with a local health and wellness center. The centers treat both acute and chronic conditions such as the common cold and the flu, high blood pressure, and diabetes. They also provide annual physicals, health coaching, lab work, and much more. Premise Health centers are considered network providers under all of the DTNA medical plans; their deductibles apply and you will pay the usual plan copays. Some of their services are shown below.

To find a location near you and to register and schedule appointments log in to: [www.mypremisehealth.com](https://www.mypremisehealth.com) or download the My Premise Health app to complete the self-sign-up process. Simply click the **Sign up now** button under **New User** to get started. You'll be asked to enter your full name, date of birth and last four digits of your Social Security number. You may call Premise Health at 877-685-5886.

### Medical and Health Services

- Primary, acute, and episodic care
- On-site pharmaceutical dispensary
- Immunizations
- Sports physicals, physical therapy

### Wellness

- Personalized wellness programs
- Weight, nutrition, and exercise counseling
- Stress, mental health, and addiction management
- Cardiovascular risk reduction
- Biometric screening assessment
- Tobacco cessation

### Need Medical Advice?

Assistance is always available:

Premise Health 24/7 Nurse Line: 877-423-1330







## Abenity Discount Program

Join the Employee Discount Program and start saving money!

### 1. Register Online

Visit <https://DTNA.abenity.com/perks/register> or visit Workday site to register and select your Username and Password. Be sure to enter the Registration Code **DTNA1**.

### 2. Log in to the Abenity site to start taking advantage of national discounts!

Log in at [www.perks.co/DTNA](http://www.perks.co/DTNA) or visit Workday using your Username and Password.

## Easy mobile access

Download the Abenity Android or iPhone app by searching “Abenity” in the appropriate app store. You must register at the website first, then you can access the app.



## Castlight Online Medical Services Shopping Tool

Shop smart for medical care! Those enrolled in the DTNA Blue Cross Blue Shield PPO can use the Castlight online resource at no charge, to:



- Know what is covered under your medical plan, from screenings to preventive care options
- Compare pricing, location, and quality information on doctors, hospital, and medical services
- Check your plan deductible status and past expenses
- Connect with other DTNA benefit programs
- View your healthcare ID cards with the app

Visit [www.mycastlight.com/dtna](http://www.mycastlight.com/dtna) to get started. You can download the mobile app at [www.mycastlight.com/mobile](http://www.mycastlight.com/mobile).

If you have questions, you can call a Castlight Guide at 866-960-0872.







# The Castlight App — Connect to All Your Benefit Resources!

With the Castlight app, you can connect to all of your DTNA benefits, making it quick and easy to find what you need.

Follow the steps under “Get Started Using the Castlight App!” in the right column on this page.

## meQuilibrium App



DTNA is pleased to offer you meQuilibrium — a stress management app designed to help you discover simple techniques to build your resilience and shift your response to stressful thoughts and situations. meQuilibrium is HIPAA compliant and all information is confidential.

You’ll get a personalized program created from over 20 years of research in positive psychology, resilience training, and integrative medicine spearheaded by psychologists.



# Wellness Program

POWERED BY CASTLIGHT



Our wellness platform is now through Castlight. This health app is designed to support your wellness journey. You choose from programs that target key health behaviors. Track your progress on the Castlight app and get rewarded! You can also engage in some friendly competition.

Employees and their spouse are eligible to participate in the program.

## Redeem Your Points For Sweepstakes

Earn points on the Castlight app by tracking healthy activities, watching instructional videos and participating in quarterly step challenges. Unused points earned and redeemed in 2024 will not roll over to 2025.

Every 10 points earned will qualify for sweepstakes entries.

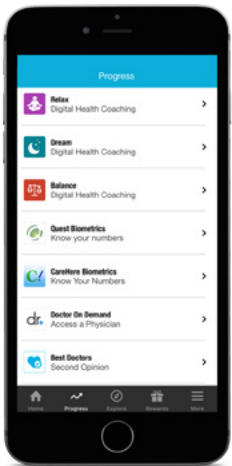
Spouses can redeem points for sweepstakes!

## Get Started Using the Castlight App!

- Download the Castlight app, available through the Apple App Store, or Google Play. Or you can visit the website [www.mycastlight.com](http://www.mycastlight.com).
- 1 Download the Castlight app [www.mycastlight.com/dtna](http://www.mycastlight.com/dtna)
- 2 Click on Register
- 3 Enter your email address, phone number, create a password.
- 4 Verify your name, birthday, zip code, and last 6 digits of SSN.
- Log in points for health activities on the Castlight app.

## If You Have Questions

About the Castlight app or website, visit the Help Center at [www.mycastlight.com](http://www.mycastlight.com).





## Dental

Dental coverage is an important part of your health care package. When you enroll in the BCBS PPO medical plan, you also receive the dental benefits.

If you receive care from a Moda Health network dentist, your out-of-pocket costs will be less. The plan allows you to use a PPO, Premier or Out-of-Network provider.

- Premier and PPO providers are considered in-network and allow you to maximize your dental benefits. You will not receive a secondary bill and the providers will process claims for you.



## Maximize Your Dental Benefits

### Use network providers

Network providers agree to charge contracted amounts, so you don't need to pay excess amounts that non-network providers may charge over the allowed amounts.

Ask for a pre-treatment estimate. You can avoid surprises and know your share of the costs.

### Get preventive care

These services are paid at 100%, and can prevent or fix dental issues before they are more costly.

- Out-of-Network dentists may require you to file your own claims. You may be subject to secondary billing in addition to your plan coinsurance.

The table below summarized benefits if you use a network dentist. For a list of network dentists, got to [www.modahealth.com](http://www.modahealth.com) or call 877-425-9808.

Dental Benefits Overview	
	Moda Health
<b>Deductible</b>	None
<b>Preventive Care</b> (oral exams, x-rays, prophylaxis treatments, fluoride treatments)	Covered at 100%
<b>Basic Care</b> (fillings, endodontic treatment, periodontic treatment, oral surgery)	Covered at 80%
<b>Major Care</b> (crowns, veneers & cast restorations, prosthodontics – bridges and dentures)	Covered at 80%
<b>Maximum Annual Benefit*</b>	\$2,000 per person
<b>Orthodontia</b>	80% up to \$2,400 lifetime max

Based on reasonable and customary charges or contracted amounts.

\* Does not apply to Pediatric (up to age 19) patients





## Tools & Resources

VSP  
800-877-7195  
[www.vsp.com](http://www.vsp.com)

## Vision

The DTNA Benefit Program includes vision coverage if you elect medical coverage.

The vision care plan is offered through Vision Service Plan (VSP), one of the nation’s largest providers of vision care coverage. The plan includes coverage for routine exams and eyewear through a large national network of VSP providers.

The following chart is a brief summary of the benefits available under the vision care plan if you use network providers. Limited out-of-network benefits are also available. For more information and to find VSP providers, go to [www.vsp.com](http://www.vsp.com) and use your 9-digit BCBS ID number (found on your medical ID card) to access the VSP system, or call 800-877-7195.

Vision Benefits Overview	
General Provisions	VSP In-Network
Exams	\$20 copay <sup>1</sup>
Lenses	Covered in Full
Frames	Up to \$150 per 24 months
Contact Lenses <sup>3</sup>	Up to \$260 per 12 months Covered in Full if medically necessary

Effective  
01/01/25

<sup>1</sup> Exams and lenses every 12 months.  
<sup>2</sup> Reimbursed up to predetermined amount based on lens type.  
<sup>3</sup> In lieu of eyeglasses

## Maximize Your Vision Benefits

### Use network providers

You must use network providers to receive maximum benefits under the plan. Contact VSP to find providers near you.

### Get your annual exam

Your need for vision correction can change each year – make sure you and your family can perform well at work and at school with up-to-date eyeglasses or contact lenses.

The annual eye exam can also identify eye health issues that you should address with your medical provider.

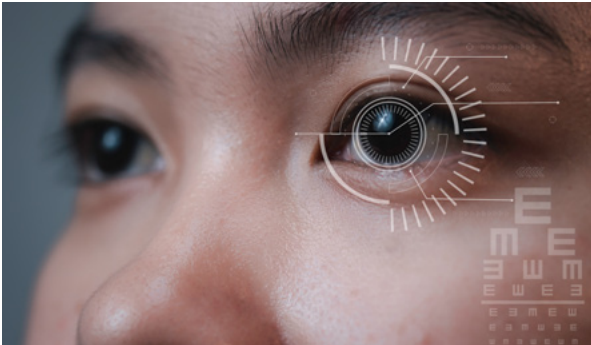


## Lasik Reimbursement Benefit

NEW for  
2025

Effective January 1, 2025, employees are eligible for a \$300 lifetime maximum reimbursement for Lasik surgery. Enrollment in the DTNA medical plan is not necessary.

Employees have 12 months from the date of service to file a reimbursement request. The reimbursement program does not impact current DTNA health care plans or coverage. For more information about the Lasik Reimbursement Program, email [dtnabenefits@daimlertruck.com](mailto:dtnabenefits@daimlertruck.com).



# FSA Administrator

**Zenith**  
833-876-4964 or 503-486-2112  
Website: [www.zenithflex.com](http://www.zenithflex.com)  
Mobile app: Zenith Flex (for Apple and Android)



## Use the Zenith website or mobile app to easily:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims, and payment (reimbursement) history
- Report a lost/stolen card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Enroll for direct deposit reimbursements
- Enroll in text notifications for account updates
- Download plan information, forms, and notifications

## To get started:

1. Go to the website or use the mobile app
2. Select **Card Number** from the dropdown menu and enter your FSA Card Number
3. Enter **Your ID**, which is your Social Security Number
4. Follow the online screen instructions



# Flexible Spending Accounts

The DTNA Benefit Program offers two separate flexible spending accounts: the Health Care Spending Account and the Dependent Care Spending Account. These accounts are available based on employee participation. The purpose of these accounts is to save you money for certain health and dependent care expenses by letting you pay for them with pre-tax dollars.

You may use one or both accounts. When you enroll, you decide how much money you will contribute to your accounts for the upcoming year:

- Minimum contribution is \$360, maximum is \$2,000 in the Health Care Spending Account
- Maximum of \$5,000 in the Dependent Care Spending Account (or up to \$2,500 if you are married and you and your spouse file separate income tax returns)

## HEALTH CARE SPENDING ACCOUNT

The Health Care Flexible Spending Account (HCFSA) gives you a tax break on many health care expenses that are not covered by other plans. By anticipating your expenses and arranging for deductions to be made from your paycheck, you can lower your tax bill.

When you incur an eligible expense during the year, you file a claim form for reimbursement. You must enclose a copy of the receipt showing the expense has been incurred. Your receipt must include the name and address of the person for whom the expense was incurred, date of service, description of services obtained or product purchased, and the amount charged.



## Eligible Health Care Expenses

The following is a partial list of eligible expenses that may be reimbursed from the HCFSA. You may use the HCFSA for yourself and your eligible dependents, as defined under IRS Section 152. To be eligible for reimbursement, the expense cannot be covered by other insurance. See IRS Publication 502 for more information. Some examples of eligible expenses:

- Medical plan deductibles, copays and coinsurance
- Laboratory fees
- Acupuncture
- Chiropractor fees
- Hearing aids
- Medical charges over the usual and customary limits
- Orthodontia expenses not covered by a dental plan
- Vision care, lenses, frames and contact lenses not covered by a vision plan
- Over-the-counter drugs (such as cold or allergy medications) if prescribed by a doctor





# Flexible Spending Accounts

## DEPENDENT CARE SPENDING ACCOUNT

You can use the Dependent Care Spending Account (DCSA) to be reimbursed for:

- Dependent care at nursery schools, day camps and licensed day care centers. The day care center must comply with state and local laws and receive a fee for its services. The portion of schooling expenses that is strictly care-related may be eligible; tuition expenses for education are not.
- Services from individuals who provide day care in your home, except when the provider is the parent of the child, your dependent or your child under age 19.

- Household services related to the care of an eligible dependent.
- FICA and other taxes you pay on behalf of the day care provider.
- Generally, any other expense that qualifies as dependent care under IRS regulations.

Before enrolling in the Dependent Care Spending Account, take a careful look at whether federal or state income tax benefits on your income tax returns will save you more money than the Dependent Care Spending Account.



### Benefits Tip

Because the IRS is allowing you to lower your taxes, certain restrictions apply. When you decide on your annual contribution to either or both accounts, be conservative in your estimate. Do not contribute more than you are certain you will use during the calendar year for eligible expenses.

**Any money that is left over after reimbursements are made for claims incurred during the year will be forfeited.** If you are a new hire, be sure to only contribute the amount(s) you are certain you will use as of your hire date through the end of the calendar year in which you were hired.



# Life and Accidental Death & Dismemberment (AD&D) Insurance

Life insurance helps protect your family from a sudden loss of income resulting from your death. AD&D insurance pays benefits for accidental death and certain serious bodily injuries. **IMPORTANT: All employees should review cost of coverage and verify level of benefit to make sure it matches your needs and budget.**

Type of Insurance		Coverage	Notes
<b>Basic Life Insurance</b> Company paid		2x Base Salary +\$10,000	You name a beneficiary. Coverage is reduced to 65% when you reach age 70 and reduces to 50% when you reach age 75.
<b>Optional Employee Life Insurance</b> You pay the full cost of coverage		1-3x Base Salary	Evidence of insurability may be required before coverage is approved. You name a beneficiary. Coverage is reduced to 65% when you reach age 70 and reduces to 50% when you reach age 75.
<b>Optional Dependent Life Insurance</b> You pay the full cost of coverage	<b>Spouse</b>	\$10,000 - \$100,000 <b>Note:</b> If your spouse is also a DTNA employee, you will not be allowed to carry them on spouse life coverage.	Evidence of insurability may apply before coverage is approved. Spouse coverage ends at age 80. You are the beneficiary for spouse life insurance.
	<b>Child</b>	\$10,000, \$15,000, \$20,000*	You are the beneficiary for child life insurance.
<b>Optional Accidental Death &amp; Dismemberment (AD&amp;D) Insurance for Employee and/or Family Members</b> You pay the full cost of coverage		Employee coverage: \$25,000 - \$500,000 Family coverage: 100% of employee coverage for spouse only, 20% for children only and 60% for spouse and children (spouse 50%, children 10%)	If death is the result of an accident the full amount of the AD&D benefit is paid. If the insured person is seriously injured in an accident, all or part of the AD&D benefit is paid depending on the nature of the injury. You name a beneficiary for employee coverage; you are the beneficiary for dependent coverage.

\*For 2025, those enrolled in \$2,000 and \$5,000 coverage will be moved to \$10,000 coverage if no action is taken.

- If you and your spouse both work for DTNA, only one of you can cover each child, and neither of you can cover the other under Optional Dependent Life Insurance.
- Life Insurance rates are based on age and salary and may change during the year.
- Updating your beneficiary information in ADP will not transfer over to Voya 401(k) or Health Equity (HSA).

## Will Preparation and Estate Planning Services

**Enrolled in MetLife Basic Life coverage.**

Digital Will and Estate Planning services are complimentary. To register visit: [www.metlife.com/estateplanning](http://www.metlife.com/estateplanning)

**Enrolled in MetLife Supplemental Life coverage.**

Will preparation and estate resolution services are complimentary. Services are provided through Hyatt Legal Plans and are fully paid when a Hyatt participating attorney is used.

Call Hyatt Legal Plans at 800-821-6400 and provide the DTNA name, **117550 group number**, and your Social Security number.

**NEW NO COST**





## Business Travel Accident Coverage

Business Travel Accident (BTA) insurance is an employer-paid coverage that includes an additional benefit for covered accidents resulting in death or serious injury for employees who are traveling on company business, both domestically and internationally. For additional information go to <https://mybenefits.adp.com> and select View Forms and Documents.



## Disability

As an eligible employee, you automatically receive Short-Term Disability (STD) and Long-Term Disability (LTD) coverage after 12 months of service. If you are ill or injured and unable to work due to a non-occupational illness or injury, STD and LTD benefits work together to ensure that your pay continues while you are disabled. You must file a claim by the fifteenth day of absence to receive benefits. To initiate a claim, please contact Sedgwick at 866-530-2280.

### SHORT-TERM DISABILITY

Pays 70% of your weekly base pay for up to 182 days after a seven day waiting period. Daimler Truck North America pays the full cost of this coverage. You are eligible for coverage after one year of service.

### LONG-TERM DISABILITY

Daimler Truck North America provides LTD coverage equal to 66 2/3% of your monthly base pay, with benefits beginning after 26 weeks of disability. See your union contract for details.

#### Benefits Tip

Report time away from work due to disability immediately to make sure benefits are paid in a timely manner. You must file a claim by the fifteenth day of absence. You can also call Sedgwick with questions about disability and medical leave claims. Call Sedgwick at 866-530-2280 with questions.



## Employee Assistance Program (EAP)

Balancing life's challenges is not always easy. Fortunately, there is a place to turn for help when you need it – the Employee Assistance Program through Cigna Healthcare. This confidential, comprehensive resource is available to all employees and anyone residing with them by calling 877-251-9695. You will also find resources and information on their website at [www.myCigna.com](http://www.myCigna.com). The EAP is designed to provide fast, convenient answers on a wide range of topics such as managing stress, substance abuse, finding child care, consumer resources, legal and financial issues, and emotional well-being.

### Examples of how the company-paid EAP can help with life's challenges:

- Counseling by phone or in person (up to 3 visits per issue at no cost to you)
- Up to 30 minute free consultation with an attorney and 25% discount on select fees
- Help finding child care, elder care and pet care
- Educational guidance information, from online degrees to financial aid
- Identity theft consultation with a fraud resolution specialist
- Answers to financial questions

## Tools & Resources

Employee Assistance Program  
Help when you need it, 24/7  
877-251-9695 or [www.myCigna.com](http://www.myCigna.com)  
Employer ID: **freightliner**



## Enroll in voluntary benefits

through Corestream at  
<https://mybenefits.adp.com>.

### Enrollment Customer Service

855-952-1200

email:

[enrollmentcustomercare@corestream.com](mailto:enrollmentcustomercare@corestream.com)

### Customer Service

855-990-4400

email: [customerservice@corestream.com](mailto:customerservice@corestream.com)



## Voluntary Benefits

To help meet your personal and family insurance needs, you may enroll in one or more voluntary plans. You pay the premiums for these plans with after-tax payroll contributions. The descriptions provided below are brief overviews only and do not include all coverage details, including limitations and exclusions; the insurance documents and policies govern the payment of benefits.

### METLIFE CRITICAL ILLNESS INSURANCE

The signs pointing to a critical illness are not always clear and may not be preventable, but Group Voluntary Critical Illness Insurance can help offer financial protection in the event you are diagnosed. This insurance pays benefits that can be used for non-medical expenses that health insurance might not cover. You select the benefit coverage amount that you want based on your individual need and your budget. If you have covered family members, coverage also provides cash benefits for them. If diagnosed with a covered critical illness — such as heart attack, cancer or stroke — you will receive a cash benefit based on the percentage payable for the condition.

### AUTO & HOME INSURANCE WITH AUTO QUOTING

With the Auto & Home Insurance program offered through your employer, you will enjoy special employee savings. Complete one online form and instantly compare real-time, side by side auto insurance quotes from leading national carriers. Apply for additional coverage for your home, condo, vacation

property, boats, recreational vehicles, and more. By bundling your insurance, you could save even more when you insure with the same carrier. Take advantage of convenient payment options, including automatic payroll deduction and through an escrow account for home insurance. Coverage can begin as early as the next day.

### ID WATCHDOG IDENTITY THEFT PROTECTION

Enroll in proactive credit and identity protection from ID Watchdog. Advanced identity monitoring scours billions of public records to search for signs of potential identity theft. If your identity is stolen, dedicated resolution advocates fully manage your case until it is resolved. You will also get up to \$1 million Identity Theft Insurance that helps pay certain out-of-pocket expenses. 24/7 customer care specialists are there when you need them.

### LEGAL SERVICES

The MetLaw plan provides you and your family legal advice and representation on a wide range of personal legal matters, including estate planning, traffic offenses, juvenile matters, and more. Access a nationwide network of 14,000 experienced plan attorneys and pay one low, monthly cost no matter how many times you use a plan attorney for covered services. (Program subject to annual enrollment terms.)

### NATIONWIDE PET HEALTH INSURANCE

Get up to 90% back on vet bills with the My Pet Protection® plan from Nationwide. This program is exclusively for employees and gives your pet superior protection at an unbeatable price. Visit any vet, anywhere! Members have access to a 24/7 vet helpline. Policies cover common illnesses, including ear infections, vomiting, and diarrhea, as well as serious/chronic illnesses, including cancer, diabetes, hereditary and congenital conditions, and more. Sign up multiple pets and receive a discount for even more savings. There are coverage options for avian and exotic pets too!





**NEW for  
2025**

## Infertility Services Reimbursement Program

A reimbursement program is offered to UAW employees for infertility expenses.

The following conditions apply to the program:

- The reimbursement benefit is a maximum of \$2,000 for infertility services.<sup>1</sup>
- You must be employed for a period of at least one year prior to using the program.
- You must be eligible for company health care benefits, although you do not need to be enrolled in a plan.
- You have 12 months from the date of service or expense to file a reimbursement request.
- The reimbursement program does not impact current DTNA health care plans or coverage.

For more information about the Infertility Services Reimbursement Program, email [dtnabenefits@daimlertruck.com](mailto:dtnabenefits@daimlertruck.com).

<sup>1</sup> In the event that both employee and spouse are employed by the company, only one reimbursement will be provided per DTNA Family..



## Paid Parental Leave

**New Beginning January 1, 2025.** DTNA's Paid Parental Leave (PPL) program provides two weeks of paid time off for parents to bond with their child during the critical first year after birth or adoption.

### PROGRAM DETAILS

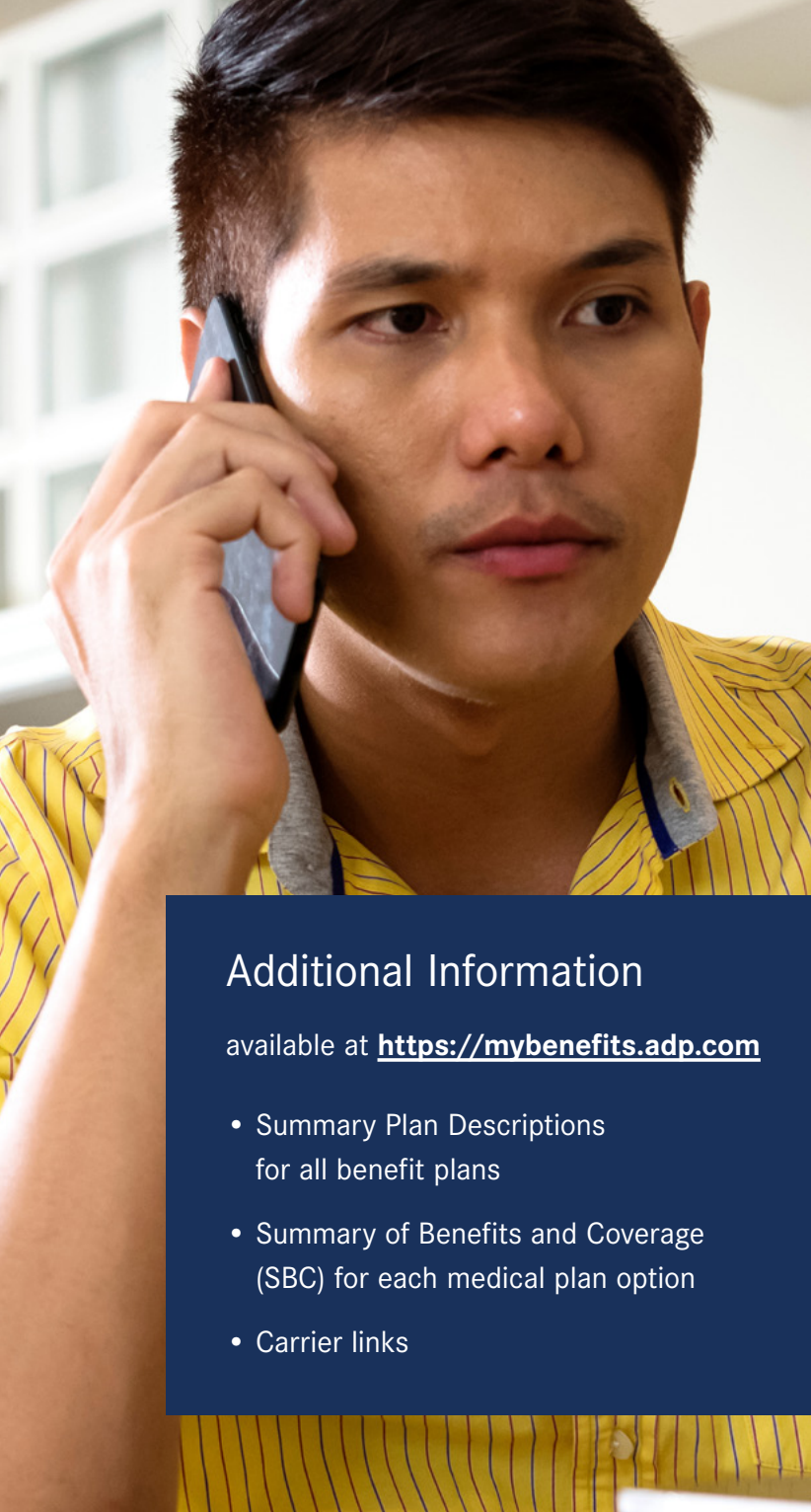
- Two weeks may be taken in one continuous period (10 workdays) within 12 months from the date of birth or adoption.
- PPL time cannot be taken prior to the child's birth or adoption. Pays 70% of your weekly base pay.
- You must file a claim and be approved to receive benefits. To initiate a claim, please contact Sedgwick at 866-530-2280.
- PPL will run concurrently with DTNA's FMLA Policy and any state or municipal paid leave program if the employee is eligible or becomes eligible.

### ELIGIBILITY

- Eligibility begins on your completion of one year of active employment on or prior to the child's birth or adoption.
- Must be taken within 12 months from the date of birth or adoption.
- If both parents are employed by DTNA, each parent is eligible for two weeks of paid time off for bonding.

Please contact your HR Business Partner/HR Representative for next steps.





### Additional Information

available at <https://mybenefits.adp.com>

- Summary Plan Descriptions for all benefit plans
- Summary of Benefits and Coverage (SBC) for each medical plan option
- Carrier links



## Need Some Help?

Benefit Contact Information		
Contact	Telephone Number	Website/eMail
Benefits Service Center	800-605-6031	<a href="https://mybenefits.adp.com">https://mybenefits.adp.com</a>
Blue Cross Blue Shield PPO Plan	866-322-4784	<a href="http://www.bcbsm.com">www.bcbsm.com</a>
Express Scripts Pharmacy	800-818-1030	<a href="http://www.expressscripts.com">www.expressscripts.com</a>
Moda Health	877-425-9808	<a href="http://www.modahealth.com">www.modahealth.com</a>
Vision Service Plan (VSP)	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Accredo	800-803-2523	<a href="http://www.accredo.com">www.accredo.com</a>
Zenith (Health Care FSA)	833-876-4964 or 503-486-2112	<a href="http://www.zenithflex.com">www.zenithflex.com</a>
401(k) Plan	855-401-5205	<a href="https://daimler.voyaplans.com">https://daimler.voyaplans.com</a>
Employee Assistance Program (EAP)	877-251-9695	<a href="http://www.myCigna.com">www.myCigna.com</a>
Sedgwick (Disability and FMLA)	866-530-2280	<a href="http://www.mysedgwick.com/Daimler">www.mysedgwick.com/Daimler</a>
Doctor on Demand	800-997-6196	<a href="http://www.doctorondemand.com/dtna">www.doctorondemand.com/dtna</a>
Premise Health Onsite Health Clinics	877-685-5886	<a href="http://www.mypremisehealth.com">www.mypremisehealth.com</a>
Virta Health	n/a	<a href="http://www.virtahealth.com">www.virtahealth.com</a>
Castlight Online Medical Services Shopping Tool	866-960-0872	<a href="http://www.mycastlight.com/dtna">www.mycastlight.com/dtna</a>
Wellness Program, powered by Castlight	n/a	<a href="http://www.mycastlight.com/dtna">www.mycastlight.com/dtna</a>
Abenity Discount Program	n/a	To register: <a href="https://dtna.abenity.com">https://dtna.abenity.com</a> (Use Registration code: <b>DTNA1</b> )
Voluntary Benefits, powered by Corestream	Customer service: 855-990-4400 Enrollment customer service: 855-952-1200	<a href="mailto:customerservice@corestream.com">customerservice@corestream.com</a> <a href="mailto:enrollmentcustomercare@corestream.com">enrollmentcustomercare@corestream.com</a>

### About This Communication

The official plan documents govern the terms and conditions of the plans and will control in the event of any discrepancy between this communication and the official plan documents. Daimler Truck North America LLC retains the rights to change, modify, suspend, interrupt, or terminate in whole or in part any of the published or unpublished employee benefit plans of Daimler Truck North America LLC that are not controlled by a collective bargaining agreement, without advance notice, at its sole discretion.