WERNER®

BENEFITS 2026
OPEN ENROLLMENT
NOVEMBER 3 - 21

It's time for open enrollment! This is your annual opportunity to review your current benefit elections and make any changes. It's important to review your choices to ensure they continue to meet the needs of you and your family.

What do I need to do?

If you have a Health Savings Account or Flexible Spending Account, you'll need to sign up every year.

If you would like to take advantage of coverage you don't currently have, this is your chance to sign up.

If you don't want to make changes to your current benefit elections, you don't have to do anything, but it is still a good idea to confirm your information.

What's Changing in 2026?

There are **NO** changes to any of our current carriers.

There are **NO** changes to the dental or vision plan designs, deductibles or rates.

Deductibles will be changing for each of the medical plans. The PPO will have a **$1,500** deductible and the High Deductible Health Plans will have deductibles of **$2,500** and **$3,400.** The in-network and out-of-network ***out-of-pocket maximums are also increasing.***

Since medical plan deductibles are changing, all associates who enroll in a medical plan will be mailed a new ID card from Highmark. Please keep a look out for this in the mail towards the end of the year.

2026 Monthly Medical Rates

COVERAGE	$1,500 PPO	$2,500 HDHP	$3,400 HDHP
Employee	$ 195	$ 151	$ 129
Employee/Spouse	$ 681	$ 425	$ 330
Employee/Child(ren)	$ 603	$ 382	$ 296
Family	$ 775	$ 552	$ 462

*Rates shown are standard and do not consider wellness discounts or differential for tobacco users.

2026 Monthly Dental Rates

COVERAGE	BASIC	ENHANCED
Employee	$12.84	$19.28
Employee/Spouse	$19.28	$31.12
Employee/Child(ren)	$17.12	$28.96
Family	$26.84	$42.84

2026 Monthly Vision Rates

COVERAGE	STANDARD	ENHANCED
Employee	$ 5.47	$ 7.17
Employee/Spouse	$ 8.26	$10.83
Employee/Child(ren)	$ 6.56	$ 8.61
Family	$14.22	$18.65

ELIGIBILITY » You are eligible for medical, dental and vision benefits if you work at least **30 hours per week.**

Medical Plan

You have a choice of three medical plan options. All pay 100% of the cost for preventive care and all include an annual deductible amount you must satisfy before the plan begins paying for a portion of your expenses (coinsurance):

	PLAN 1 - PPO		PLAN 2 - HDHP		PLAN 3 - HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
CALENDAR YEAR DEDUCTIBLE						
Individual	$ 1,500	$ 4,000	$ 2,500	$ 5,000	$ 3,400	$ 6,800
Family	$ 3,000	$ 8,000	$ 5,000	$10,000	$ 6,800	$13,600
CALENDAR YEAR OUT-OF-POCKET MAXIUMUMS *(including deductible)*						
Individual	$ 3,500	$ 7,000	$ 4,150	$ 8,300	$ 6,400	$12,800
Family	$ 7,000	$ 14,000	$ 8,300	$16,600	$12,800	$25,600
MEDICAL BENEFIT COVERAGE						
Coinsurance	80%	60%	80%	60%	70%	50%
Primary Care	$40 copay	60%	80%	60%	70%	50%
Specialist	$50 copay	60%	80%	60%	70%	50%
Emergency Room	$250 copay then deductible & coinsurance	$250 copay then deductible & coinsurance	80%	80%	70%	70%

Highmark's Telemedicine

If you enroll in medical coverage, you will have access to Highmark's virtual care program, Well360. Beginning in 2026, if you use virtual care under **Well360,** no deductible applies and any charges go straight to coinsurance.

Just scan this QR code to download the app or visit the website at **myhighmark.com** to get care today.

Spending Accounts

Use a Health Savings Account or Flexible Spending Account to maximize your savings.

Health Savings Account (HSA)

If you choose a High Deductible Health Plan (HDHP) you also have the opportunity to participate in a Health Savings Account (HSA). An HSA is an account funded by both you and Werner® that lets you set aside pretax money to pay for qualified out-of-pocket medical, dental and vision expenses — now or in the future. Once you're enrolled in the HSA you'll receive a debit card to help manage your HSA claims. Your HSA can be used for your expenses as well as those of your spouse and dependents, even if they are not covered by the HDHP.

Werner will also contribute to your HSA.
The annual Werner contribution will equal:

- **$2,000/$4,000 Plan:** $300 for individual | $600 for all other tiers
- **$3,400/$6,800 Plan:** $500 for individual | $1,000 for all other tiers

Don't miss out on the contribution by Werner. You <u>must</u> open an HSA account to receive funds from Werner. If you make this election, make sure to look for communications from our HSA vendor, WEX, and provide any necessary identifying information to open your HSA account.

Maximum Contributions

The total annual HSA contributions may not exceed the annual maximum amount established by the IRS. The annual contribution maximum is based on the coverage you elect.

- **Individual:** $4,400
- **Family** *(Filing Jointly)*: $8,750

Employees ages **55 and older** can make an additional annual "catch-up" contribution of up to **$1,000**

Flexible Spending Accounts (FSA)

Flexible Spending Accounts allow you to set aside pre-tax money to pay for certain qualified health care or dependent care expenses. You will even receive a debit card to use when making qualified purchases.

HEALTH CARE FSA
Drivers who have been employed 12 months or more can contribute up to $1,000 per year, pretax, for eligible medical expenses such as medical copays, coinsurance, deductibles, eyeglasses or over-the-counter medications. This plan cannot be used with a Health Savings Account. When deciding if you would like to set aside pretax dollars for this benefit, make sure to consider what you believe your expenses will be for the year. <u>If you don't use the funds in your health care FSA, those funds are not able to be rolled over to another calendar year.</u>

DEPENDENT CARE FSA
Contribute up to $7,500 per year, pretax for individuals or married couples filing jointly, or $3,750 if married and filing separate tax returns for the cost of dependent care. These funds can only be used to pay for eligible dependent care expenses including day care, after-school programs and elder care programs.

Pet Insurance

Scan here to learn more and enroll today!

Interested in insurance for your furry family members?
Werner partners with Spot Pet Insurance.

Pet insurance is a financial safety net for your furry family. It allows you to get reimbursed for accidents or illnesses so you don't have to worry about cost and can focus on care.

Spot plans can cover emergency visits, lab fees, behavioral problems, x-rays and tests, surgeries, cancer and more. You get to choose the coverage you want for your pet(s).

Werner associates can get pet insurance at any time and save money through a discount. Note: **Signing up for pet insurance is NOT done through Workday.** **Use the link below or call to set it up at any time.**

Save with your discount

spotpet.link/werner | When calling, use priority code: ***EB_Werner*** | **800.905.1595**

Wernerbenefits.com

Scan to learn more details on all of our **benefit offerings.**

Workday

Ready to Enroll?

Just login to Workday and click on the **benefits** tile.

Or, contact our Benefits Enrollment Center at **877.626.6419.**

Note: This Open Enrollment newsletter also serves as a Summary of Material Modifications and/or Summary of Material Reduction.