

# WERNER<sup>®</sup>

# EMPLOYEE BENEFITS PLAN 2026

## EMPLOYEE HEALTH MONTHLY PREMIUMS

Health Insurance Monthly Premium by Coverage Tier <sup>1</sup>				
Deductible Option	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
PPO - \$1,500 / \$3,000	\$195	\$681	\$603	\$775
HDHP - \$2,500 / \$5,000	\$151	\$425	\$382	\$552
HDHP - \$3,400 / \$6,800	\$129	\$330	\$296	\$462
Additional (Discount)/Premium to Health Insurance Monthly Premium by Coverage Tier				
Wheels to Wellness Discount <sup>2</sup>	(\$20)	(\$20)	(\$20)	(\$20)
Tobacco Premium <sup>2</sup>	\$ 25	\$ 35	\$ 25	\$ 35

### Note (1)

**Premium Rates** – The above premiums are deducted pre-tax, which results in tax savings for you. For drivers and non-driver associates paid weekly, the above monthly amounts are split into four weekly deductions. For non-driver associates and Werner shag drivers, these premiums are divided into two bi-weekly deductions.

### Note (2)

**Wellness Discount** – Both driver and non-driver associates who enrolled in the Werner's Wheels to Wellness program and completed all required program tasks in 2025 will receive a \$20 monthly discount off the above listed health premiums. For more information about the Wheels to Wellness Program, contact Ali John, Senior Manager of Culture, Wellness and Community, at [wellness@werner.com](mailto:wellness@werner.com).

### Note (3)

**Tobacco Premium** – The plan's medical coverage includes a premium differential for associates or their eligible spouse who (i) are enrolled in health coverage, (ii) are regular tobacco users and (iii) do not complete an approved tobacco cessation program by November 3, 2025. The stated tobacco premiums are in addition to the standard health rates and Wellness Discount, if applicable.

Go to [wernerbenefits.com](https://wernerbenefits.com) for further details.