Employer Name:	Werner Enterprises, Inc.		
Employer State of Situs:	Nebraska		
Name of Issuer:	Highmark BCBS		
Plan Marketing Name:	\$1250 Employee/\$2500 Family Deductible PPO Plan		
Plan Year:	2024		

## Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

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20	Employer Plan					
Item	EHB Benefit	EHB Category	Benchmark Page # Reference	Covered Benefit?		
1	Accidental Injury Dental	Ambulatory	Pgs. 10 & 17	Yes		
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes		
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes		
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes		
5	Hospice	Ambulatory	Pg. 28	Yes		
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	No		
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Pg. 21	Yes		
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15 - 16	Yes		
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes		
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes		
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes		
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	No		
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes		

14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes	
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	No	
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes	
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes	
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes	
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes	
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes	
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes	
22	Intranasal opioid reversal agent associated with opioid	MH/SUD	Pg. 32	Yes	
23	prescriptions Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8 -9, 21	Yes	
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Pg. 21	Yes	
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes	
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes - via Well360 virtual health powered by AmWell	
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	Yes	
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No	
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No	
30	Maternity Service	Pregnancy, Maternity, and	Pgs. 8 & 22	Yes	
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes	
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes	
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes	
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes	
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes	
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes	
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes	
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes	
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes	
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes	
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services	Pgs. 12 - 13	Yes	
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22, & 35	Yes -rehabilitative services. No - habilitative services	

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.						
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