Summary of HDHP Benefits

This program is a qualified high deductible plan as defined by the Internal Revenue Service. It is designed for use with a Health Savings Account (HSA). On the chart below, you'll see what your plan pays for specific services. You may be responsible for a facility fee, clinic charge or similar fee or charge (in addition to any professional fees) if your office visit or service is provided at a location that qualifies as a hospital department or a satellite building of a hospital.

Werner Enterprises, Inc. Employee Benefits Plan **$3,300 Deductible Plan w/ HSA**

Benefit	In Network	Out of Network
General Provisions		
Effective Date	January 1, 2025	
Benefit Period (1)	Calendar Year (January 1, 2025 – December 31, 2025)	
Deductible (per benefit period) Individual Family	 $3,300 $6,600	 $6,600 $13,200
Plan Pays – payment based on the plan allowance	70% after deductible	50% after deductible
Out-of-Pocket Limit (Includes coinsurance, copays, deductible and prescription drug cost sharing. Once met, plan pays 100% coinsurance for the rest of the benefit period) Individual Family	 $6,200 $12,400	 $12.400 $24,800
Total Maximum Out-of-Pocket (Includes deductible, coinsurance, copays, prescription drug cost sharing and other qualified medical expenses, Network only) (2) Once met, the plan pays 100% of covered services for the rest of the benefit period. Individual Family	 $6,000 $12,000	 $12.000 $24,000
Office/Clinic/Urgent Care Visits		
Retail Clinic Visits & Virtual Visits	70% after deductible	50% after deductible
Primary Care Provider (PCP) Office Visits & Virtual Visits	70% after deductible	50% after deductible
Specialist Office Visits & Virtual Visits	70% after deductible	50% after deductible
Virtual Visit Provider Originating Site Fee	70% after deductible	50% after deductible
Urgent Care Center Visits	70% after deductible	50% after deductible
Telemedicine Services (3)	70% after deductible	not covered
Preventive Care (4)		
Routine Adult Physical Exams	 100% (deductible does not apply)	 50% after deductible
Adult Immunizations	100% (deductible does not apply)	50% after deductible
Routine Gynecological Exams, including a Pap Test	100% (deductible does not apply)	50% after deductible
Mammograms, Annual Routine	100% (deductible does not apply)	50% after deductible
Diagnostic Services and Procedures	100% (deductible does not apply)	50% after deductible
Routine Pediatric Physical Exams	 100% (deductible does not apply)	 50% after deductible
Pediatric Immunizations	100% (deductible does not apply)	50% after deductible
Diagnostic Services and Procedures	100% (deductible does not apply)	50% after deductible
Emergency Services		
Emergency Room Services (5)	70% after in-network deductible	
Ambulance - Emergency and Non-Emergency (6)	70% after in-network deductible	
Hospital and Medical / Surgical Expenses (including maternity) (5)		
Hospital Inpatient	70% after deductible	50% after deductible
Hospital Outpatient	70% after deductible	50% after deductible
Maternity (non-preventive professional services) including dependent daughter	70% after deductible	50% after deductible
Medical Care (including inpatient visits and consultations)	70% after deductible	50% after deductible
Therapy and Rehabilitation Services		
Physical Medicine	70% after deductible	50% after deductible
Speech Therapy	70% after deductible	50% after deductible
Occupational Therapy	70% after deductible	50% after deductible
Respiratory Therapy	70% after deductible	50% after deductible

Benefit	In Network	Out of Network
Spinal Manipulations	70% after deductible	50% after deductible
	limit: 30 visits/benefit period aggregate with chiropractic services	
Other Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	70% after deductible	50% after deductible
Mental Health / Substance Abuse		
Inpatient Mental Health Services	70% after deductible	50% after deductible
Inpatient Detoxification / Rehabilitation	70% after deductible	50% after deductible
Outpatient Mental Health Services (includes virtual behavioral health visits)	70% after deductible	50% after deductible
Outpatient Substance Abuse Services	70% after deductible	50% after deductible
Other Services		
Acupuncture	70% after deductible	50% after deductible
	Limit : 12 Visits per benefit period	
Allergy Extracts and Injections	70% after deductible	50% after deductible
Assisted Fertilization Procedures	not covered	
Dental Services Related to Accidental Injury	70% after deductible	50% after deductible
TMJ	70% after deductible	50% after deductible
Diagnostic Services	copays, if any, do not apply to diagnostic services prescribed for the treatment of mental health or substance abuse	
Advanced Imaging (MRI, CAT, PET scan, etc.)	70% after deductible	50% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical, lab/pathology, allergy testing)	70% after deductible	50% after deductible
Mammograms, Medically Necessary	70% after deductible	50% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	70% after deductible	50% after deductible
Hearing Aids	70% after deductible	50% after deductible
	Limit : $1,000 per ear per benefit period	
Hearing Aid Exam	70% after deductible	50% after deductible
Wigs	70% after deductible	50% after deductible
	Limit : $300 per benefit period	
Home Health Care	70% after deductible	50% after deductible
	limit: 120 visits/benefit period aggregate with visiting nurse	
Hospice	70% after deductible	50% after deductible
Infertility Counseling, Testing and Treatment (7)	70% after deductible	50% after deductible
Private Duty Nursing	70% after deductible	50% after deductible
	limit: 60 visits/benefit period	
Skilled Nursing Facility Care	70% after deductible	50% after deductible
	limit: 120 days/benefit period	
Transplant Services	100% after deductible if performed in a BDC/BDC+(6) 70% after deductible if not BDC/BDC+ in-network	50% after deductible
Travel/Lodging (Transplant Services)	70% after deductible $10,000 Lifetime Maximum	50% after deductible $10,000 Lifetime Maximum
Precertification/Authorization Requirements (8)	Yes	Yes
Prescription Drug		
Highmark Prescription Drug Program (9) **Hard Mandatory Generic** (10) – a penalty applies if choosing a brand drug if a generic drug is available. **Pharmacy Network** - Defined by the National Plus Pharmacy Network - Prescriptions filled at a non-network pharmacy are not covered. **Formulary** - Your plan uses the National Select Formulary. **Specialty Medications** – Outpatient specialty drugs require pre-certification through VIVIO Health. More information about specialty drug coverage is available at www.myVIVIO.com/Werner or 1-800-470-4034.	**Retail Pharmacy (up to 90-day supply)** - Generic – 70% after deductible - Brand Formulary – 70% after deductible - Brand Non - Formulary – 70% after deductible **Mail Order Pharmacy (up to 90-day supply)** - Generic – 70% after deductible - Brand Formulary – 70% after deductible - Brand Non - Formulary – 70% after deductible	

This is not a contract. This benefits summary presents plan highlights only. Please refer to the policy/ plan documents, as limitations and exclusions apply. The policy/ plan documents control in the event of a conflict with this benefits summary.
(1) Your group's benefit period is based on a Calendar Year which runs from January 1 to December 31.
(2) The Network Total Maximum Out-of-Pocket (TMOOP) is mandated by the federal government. TMOOP must include deductible, coinsurance, copays, prescription drug cost share and any qualified medical expense. If you are enrolled in a "Family" plan, with your embedded deductible, only one eligible family member must satisfy his/her individual deductible before claims reimbursement begins. In addition, with your embedded out-of-pocket limit, once an individual family member's out-of-pocket limit is satisfied, additional claims reimbursement begins for that person. Finally, with your embedded TMOOP, once any eligible family member satisfies his/her individual TMOOP, claims will pay at 100% of the plan allowance for covered expenses, for the rest of the plan year. Claims for the remaining family members will pay at 100% once the family TMOOP amount is met.
(3) Telemedicine Services (acute care for minor illnesses available on-demand 24/7) must be performed by a Highmark Designated Telemedicine Provider. Additional services provided by a Designated Telemedicine Provider are paid according to the benefit category that they fall under (e.g. PCP is eligible under the PCP Office Visit benefit, Behavioral Health is eligible under the Outpatient Mental Health Services benefit).
(4) Services are limited to those listed on the Highmark Preventive Schedule with Enhancements (Women's Health Preventive Schedule may apply).
(5) Benefits for Emergency Care Services rendered by an Out-of-Network Provider will be paid at the Network services level. Benefits for Hospital Services or Medical Care Services rendered by an Out-of-Network Provider to a member requiring an inpatient admission or observation immediately following receipt of Emergency Care Services will be paid at the Network services level. The member will not be responsible for any amounts billed by the Out-of-Network Provider that are in excess of the plan allowance for such services.
6) Blue Distinction is a designation given by Blue Cross and Blue Shield (BCBS) companies to healthcare facilities (typically hospitals) that have demonstrated expertise in delivering quality healthcare. At the core of the Blue Distinction program are the Blue Distinction Centers for Specialty Care - facilities that are recognized for their distinguished care in the areas of bariatric surgery, cardiac care, complex and rare cancers, knee and hip replacement, spine surgery, and transplants.
For more information or to locate a Blue Distinction Center, please visit https://www.bcbs.com/about-uscapabilities-initiatives/quality-care-thats-right-you
(7) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy may or may not be covered depending on your group's prescription drug program.
(8) If you receive services from an out-of-area provider or an out-of-network provider, you must contact Highmark Utilization Management prior to a planned inpatient admission, prior to receiving certain outpatient services or within 48 hours of an emergency or unplanned inpatient admission to obtain any required precertification. If precertification is not obtained and it is later determined that all or part of the services received were not medically necessary or appropriate, you will be responsible for the payment of any costs not covered by your health plan.
(9) The Highmark formulary is an extensive list of Food and Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. The formulary was developed by Highmark Pharmacy Services and approved by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. All plan formularies include products in every major therapeutic category. Plan formularies vary by the number of different drugs they cover and in the cost-sharing requirements. Your program includes coverage for both formulary and non-formulary drugs at the copayment or coinsurance amounts listed above. Under the soft mandatory generic provision, when you purchase a brand drug that has a generic equivalent, you will be responsible for the brand-drug copayment plus the difference in cost between the brand and generic drugs, unless your doctor requests that the brand drug be dispensed.
(10) Under the hard mandatory generic provision, when you purchase a brand drug that has a generic equivalent, you will be responsible for the brand-drug copayment plus the difference in cost between the brand and generic drugs, regardless of your doctor requesting that the brand drug be dispensed.

HIGHMARK.

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Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。
请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المعاونة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike : Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注： 日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください（TTY: 711）。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.