VERNER

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

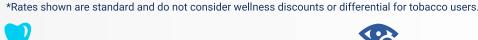
High Deductible Health Plans will have deductibles of \$2,500 and \$3,400. The in-network and out-of-network out-of-pocket maximums are also increasing. Since medical plan deductibles are changing, all associates who enroll in a medical plan will be mailed

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

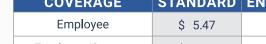
COVERAGE	\$1,500 PPO	\$2,500 HDHP	\$3,400 HDHP
Employee	\$ 195	\$ 151	\$ 129
Employee/Spouse	\$ 681	\$ 425	\$ 330
Employee/Child(ren)	\$ 603	\$ 382	\$ 296
Family	\$ 775	\$ 552	\$ 462

2026 Monthly Vision Rates



2026 Monthly Dental Rates

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



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





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

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

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 D	EDUCTIBLE						
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 O	UT-OF-POCK	ET MAXIUMU	MS (including	g 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%	



Well360. Beginning in 2026, if you use virtual care under Well360, no deductible applies and any charges go straight to coinsurance.

Highmark's Telemedicine

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





even if they are not covered by the HDHP. Werner will also contribute to your HSA. The annual Werner contribution will equal: **\$2,500/\$5,000 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 must 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,

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,

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 Employees ages 55 and older can make an additional annual "catch-up" contribution

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.

DEPENDENT CARE FSA

>> Family (Filing Jointly): \$8,750

Flexible Spending Accounts (FSA)

HEALTH CARE FSA Contribute up to \$3,400 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. If you don't use

of up to \$1,000

the funds in your health care FSA, those funds are not able to be rolled over to another calendar year.

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.

Contribute up to \$7,500 per year, pretax for individuals or married couples filing jointly, or \$3,750



Wernerbenefits.com ≥

Scan here to learn more and enroll today!



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).

Pet Insurance

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. Scan the QR code, use the link below or call to set it up at any time. https://spotpet.link/werner | 800.905.1595 | Use priority code EB_WERNER. (Or, if calling, EB Underscore Werner).

more details on all of our benefit offerings.

Scan to learn



Ready to Enroll?

🖊 Workday

Just login to Workday and click on the benefits tile.

Or, contact our Benefits Enrollment Center at 877.626.6419.