

WERNER[®]

BENEFITS 2024

OPEN ENROLLMENT

NOVEMBER 6TH - 27TH

It's time for our annual benefits open enrollment! This period is your annual opportunity to review current benefits and make changes to ensure they meet the needs of you and your family.

Who Should Enroll?

- If you don't want to make changes to your current elections, you don't have to do anything, but it is still a good idea to confirm your information.
- If you have a Health Savings Account or Flexible Spending Account, you'll need to re-enroll each year to continue participating.
- If you would like to take advantage of coverage you don't currently have, this is your chance to sign up.

What's Changing in 2024?

- There are **NO changes** to the plan designs for the PPO or \$2,000 High Deductible Health Medical Plan.
- The \$3,000 High Deductible Health Plan will be moving to a **\$3,200** High Deductible which is necessary for Federal minimum deductible requirements. The in-network and out-of-network **out-of-pocket maximums are also increasing**.
- There are **NO** changes to the dental or vision plan designs, deductibles or rates.
- There will be a **nominal** increase to all medical plans.

ELIGIBILITY **»»**

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



2024 Monthly Medical Rates

COVERAGE	\$1,250 PPO	\$2,000 HDHP	\$3,200 HDHP
Employee	\$173	\$134	\$101
Employee/Spouse	\$605	\$378	\$293
Employee/Child(ren)	\$537	\$340	\$264
Family	\$633	\$491	\$411

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

Be sure to update Workday with your current tobacco status!



2024 Monthly Dental Rates

(No Rate Change for 2024)

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



2024 Monthly Vision Rates

(No Rate Change for 2024)

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



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	\$1,250	\$3,750	\$2,000	\$4,000	\$3,200	\$6,400
Family	\$2,500	\$7,500	\$4,000	\$8,000	\$6,400	\$12,800
Calendar Year Out-of-Pocket Maximums (including deductible)						
Individual	\$3,250	\$6,500	\$3,650	\$7,300	\$6,000	\$12,000
Family	\$6,500	\$13,000	\$6,800	\$13,600	\$12,000	\$24,000
Medical Benefit Coverage						
Coinurance	80%	60%	80%	60%	70%	50%
Primary Care	\$40 copay	60%	80%	60%	70%	50%
Specialist	\$50 copay	60%	80%	60%	70%	50%
Emergency Rm	\$250 copay then deductible & coinsurance	\$250 copay then deductible & coinsurance	80%	80%	70%	70%



Spending Accounts

Use a spending account, such as a Health Savings Account or Flexible Spending Account, to maximize your savings.

Health Savings Account

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 and 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

➤ **\$3,200/\$6,400 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, 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:** \$4,150

➤ **Family** *(Filing Jointly)*: \$8,300

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

Flexible Spending Accounts (FSA)

» HEALTH CARE FSA

Contribute up to \$3,200 per year, pretax. Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses and over-the-counter medications prescribed by your doctor.

» DEPENDENT CARE FSA

Contribute up to \$5,000 per year, pretax, or \$2,500 if married and filing separate tax returns. The funds can only be used to pay for eligible dependent care expenses including daycare, after-school programs and elder care programs.



Werner offers many additional benefits such as life, disability and supplemental insurance.

Visit wernerbenefits.com to get more details on all of our benefit offerings.

**READY TO
ENROLL?**

Login to Workday and click on the “**Open Enrollment Change**” task and then click, “**Let’s Get Started.**” Or, contact our Benefits Hotline at **877.626.6419**.

