

Werner 2026 Medical Plan Options

	\$1,500 individual \$3,000 family (all other tiers) Deductible (PPO)		\$2,500 individual \$5,000 family (all other tiers) (HDHP)		\$3,400 individual \$6,800 family (all other tiers) (HDHP)	
HEALTH SAVINGS ACCOUNT						
HSA Eligible	No		Yes		Yes	
HSA Employer Funding	N/A		\$300/year for individual ¹ \$600/year for family (all other tiers) ¹		\$500/year for individual ¹ \$1,000/year for family (all other tiers) ¹	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE						
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
OUT-OF-POCKET MAXIMUM						
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						
Plan Coinsurance	80%	60%	80%	60%	70%	50%
Preventive Care	\$0 copay ²	60%	100%	60%	100%	50%
Primary Care Visit	\$40 copay ²	60%	80%	60%	70%	50%
Specialist Visit	\$50 copay ²	60%	80%	60%	70%	50%
Telemedicine/Virtual Health	\$0 copay ²	N/A	80% ²	N/A	70% ²	N/A
Inpatient Hospital	80%	60%	80%	60%	70%	50%
Outpatient Hospital	80%	60%	80%	60%	70%	50%
Urgent Care	\$40 copay ²	60%	80%	60%	70%	50%
Emergency Room	\$250 copay, then deductible and coinsurance	\$250 copay, then deductible and coinsurance	80%	80%	70%	70%
RETAIL PRESCRIPTIONS (30-DAY SUPPLY)						
Tier 1	\$10 copay ²	Not covered	80% ³	Not covered	70% ³	Not covered
Tier 2	70% (min \$25, max \$50)	Not covered	80% ³	Not covered	70% ³	Not covered
Tier 3	55% (min \$40, max \$80)	Not covered	80% ³	Not covered	70% ³	Not covered
MAIL-ORDER PRESCRIPTIONS (90-DAY SUPPLY)						
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUR-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Tier 1	\$25 copay ²	Not covered	80% ³	Not covered	70% ³	Not covered
Tier 2	\$70% (min \$62.50, max \$125)	Not covered	80% ³	Not covered	70% ³	Not covered
Tier 3	55% (min \$100, max \$200)	Not covered	80% ³	Not covered	70% ³	Not covered

¹ HSA Employer funding is per pay period. Annual amounts listed assume HSA is open and associate has been in that plan all 12 months.

² deductible does not apply

³ deductible waived for some medications