



**Werner Enterprises, Inc. Employee Benefits Plan
Tobacco Premium Differential Policy**

Werner Enterprises, Inc. has implemented this Tobacco Premium Differential Policy for Associates and their covered spouse who are enrolled in medical coverage under the Werner Enterprises, Inc. Employee Benefits Plan (the "Plan"). On an annual basis, each Associate enrolled in the Plan must certify their current Tobacco Use, as well as the Tobacco Use of their covered spouse (the "Tobacco Use Certification"). The Tobacco Use Certification will be used to determine if the tobacco premium differential will apply for the new Plan year. Regular Tobacco Users may avoid the tobacco premium differential by participating in an approved tobacco cessation program (as defined below). **For the 2026 plan year, the premium differential will be \$25 per month for single coverage and \$35 per month for other coverage options.**

Each November, during Open Enrollment, each Associate who elects coverage under the Plan must certify if they and/or their covered spouse are a Non-Tobacco User or if they are a Regular Tobacco User who has completed an approved tobacco cessation program by the end of the open enrollment period of the current calendar year. The online Tobacco Use Certification must be completed on Workday during Open Enrollment to avoid paying the tobacco premium differential during the following Plan year.

Definitions

Associate: All associates of Werner Enterprises, Inc. including driver and non-driver associates.

Tobacco Use: The use of any tobacco products including, but not limited to, cigarettes, pipes, cigars, chewing or smokeless tobacco and electronic cigarettes.

Non-Tobacco User: An associate or their covered spouse who has not regularly used tobacco products for at least six (6) months prior to the completion of the tobacco status certification.

Regular Tobacco User: An associate or their covered spouse who is currently using or has used tobacco more than once per month prior to the completion of the tobacco status certification.

Avoiding the Tobacco Premium Differential

Non-Tobacco Users: Associates may avoid the tobacco premium differential if they and their covered spouse are Non-Tobacco Users, and the Associate completes the online Tobacco Use Certification on Workday during Open Enrollment.

Regular Tobacco Users: Associates may avoid the tobacco premium differential if (i) the Associate and/or their spouse who is a Regular Tobacco User register for and complete an approved tobacco cessation program during open enrollment of the current calendar year, and (ii) the Associate completes the online Tobacco Use Certification on Workday during Open Enrollment.

Approved Tobacco Cessation Programs, which are more fully described in Exhibit A, include the following:

- A tobacco cessation class or support group sponsored by a local hospital*
- Use of Nicotine Replacement Therapy monitored by your physician
- Complete a telephonic or online course by calling 1.800.QuitNow
- Sharecare digital health coaching

*An Associate and their covered spouse will each be eligible for reimbursement one time per year for the reasonable cost of a completed tobacco cessation program.

An Associate and/or their covered spouse who completes an approved tobacco cessation program must return proof of tobacco cessation program completion and, if applicable, must send a payment receipt to the Benefits Department **by the end of the open enrollment period** of the current calendar year to avoid paying the tobacco premium differential effective January 1 of the following Plan year, and to be reimbursed for tobacco cessation program expenses. The contact information for the Benefits Department is:

Werner Enterprises, Inc.
Attn: Benefits Department
P.O. Box 45308
Omaha, NE 68145-0308
E-mail: benefits@werner.com
Phone: 877.856.7711 option 1 Fax: 402.894.3029

All Associates who elect coverage under the Plan during Open Enrollment must complete the Tobacco Use certification indicating if they and/or their covered spouse are Non-Tobacco Users or are Regular Tobacco Users who have completed a tobacco cessation program. If the requirements are met, the tobacco premium differential will not be applied for following Plan year. If the Tobacco Use certification is not completed by the deadline, the Associate will be subject to the tobacco premium differential, regardless of the tobacco status of either the Associate or their covered spouse. A Tobacco Use Certification will be required each November to avoid the application of the tobacco premium differential the following Plan year.

Alternative Standard

If it is unreasonably difficult due to a medical condition, or if it is medically inadvisable for an Associate and/or their covered spouse to achieve the standards under this Tobacco Premium Differential Policy, the Associate and/or their covered spouse should contact the Benefits Department to discuss other reasonable alternatives to avoid the tobacco premium differential.

Penalties for Falsification

An Associate who submits inaccurate or false information regarding their or their covered spouse's Tobacco Use may be subject to having the tobacco differential applied retroactively for the applicable Plan year. Consequences may also include disciplinary action, up to and including separation of employment.



**Tobacco Premium Differential Policy - Exhibit A
Approved Tobacco Cessation Programs**

In accordance with the Tobacco Premium Differential Policy (the "Policy"), Associates and/or their covered spouse who are considered Regular Tobacco Users (as defined in the Policy) may avoid the tobacco premium differential by (i) registering for and completing an approved tobacco cessation program by the end of the open enrollment period of the current calendar year, and (ii) completing the online Tobacco Use Certification in Workday during Open Enrollment. The following are the approved tobacco cessation programs:

1. A tobacco cessation class or support group sponsored by a local hospital:

- Contact your local hospital to find out their class schedules and cost. Most hospital programs last between 4 weeks and 8 weeks.
- An Associate and/or their covered spouse will each be eligible for reimbursement one time per year for the reasonable cost of a hospital tobacco cessation class they complete. A receipt is required for reimbursement.
- Hospital programs will provide you with a certificate of completion. Please send the certification to the Benefits Department along with your payment receipt for reimbursement.

2. Use of Nicotine Replacement Therapy monitored by your physician:

- Your physician can prescribe you over-the-counter therapy or prescription therapy.
- Have your physician submit a signed letter (to the address below) on their letterhead or prescription pad stating they are monitoring your tobacco cessation through Nicotine Replacement Therapy.

3. Complete a telephonic or online course at 1-800-QuitNow:

- You will need to ask for a certificate of completion once you've finished the course. Please send this document to the address listed below.

4. Sharecare:

- Digital health coaching at www.sharecare.com.

An Associate and/or their covered spouse who completes an approved tobacco cessation program must return proof of tobacco cessation program completion and, if applicable, must send a payment receipt to the Benefits Department by the end of the open enrollment period during **the current calendar year** to avoid paying the tobacco premium differential effective January 1 of the following Plan year, and to be reimbursed for reasonable tobacco cessation program expenses. The contact information for the Benefits Department is:

Werner Enterprises
Attn: Benefits Department
P.O. Box 45308
Omaha, NE 68145-0308
E-mail: benefits@werner.com
Phone: 877-856-7711 option 1 Fax: 402-894-3029

If it is unreasonably difficult due to a medical condition, or if it is medically inadvisable for an Associate and/or their covered spouse to achieve the standards under the Tobacco Premium Differential Policy, the Associate and/or their covered spouse should contact the Benefits Department to discuss other reasonable alternatives to avoid the tobacco premium differential.