



# BENEFITS 2025

OPEN ENROLLMENT

NOVEMBER 4-22

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.

## Who Should Enroll?

- 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.
- If you have a Health Savings 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.

## What's Changing in 2025?

- Pet Insurance, through Spot, is a new offering this year.
- For the second year in a row, there are **NO** changes to the dental or vision plan designs, deductibles or rates.
- There are **NO** changes to any of our current carriers.
- There are **NO** changes to the plan designs for the medical PPO or \$2,000 High Deductible Health plan.
- The \$3,200 High Deductible Health Plan will be moving to a **\$3,300** deductible in order to meet Federal minimum deductible requirements. The in-network and out-of-network **out-of-pocket maximums are also increasing.**
- Drivers who have been with Werner® for 12 months or longer, as of January 1, 2025, will **now be eligible** for Medical Flexible Spending Accounts and Dependent Care Spending Accounts.
- The new Medical Rates for 2025 are outlined below:



### 2025 Monthly Medical Rates

COVERAGE	\$1,250 PPO	\$2,000 HDHP	\$3,300 HDHP
Employee	\$ 182	\$ 141	\$ 101
Employee/Spouse	\$ 636	\$ 397	\$ 308
Employee/Child(ren)	\$ 564	\$ 357	\$ 277
Family	\$ 686	\$ 516	\$ 432

\*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!*



### 2025 Monthly Dental Rates

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



### 2025 Monthly Vision Rates

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

## ELIGIBILITY

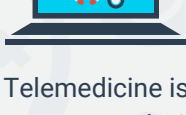
» You are eligible for medical, dental and vision benefits if you are **full-time**.



## 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
<b>CALENDAR YEAR DEDUCTIBLE</b>						
Individual	\$ 1,250	\$ 3,750	\$ 2,000	\$ 4,000	\$ 3,300	\$ 6,600
Family	\$ 2,500	\$ 7,500	\$ 4,000	\$ 8,000	\$ 6,600	\$13,200
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUMS (including deductible)</b>						
Individual	\$ 3,250	\$ 6,500	\$ 3,650	\$ 7,300	\$ 6,200	\$12,400
Family	\$ 6,500	\$13,000	\$ 6,800	\$13,600	\$12,400	\$24,800
<b>MEDICAL BENEFIT COVERAGE</b>						
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 Room	\$250 copay then deductible & coinsurance	\$250 copay then deductible & coinsurance	80%	80%	70%	70%



## Telemedicine

Telemedicine is a great way to seek treatment for non-emergency medical events. During COVID telemedicine was covered 100% for in-network service on all plans as part of a federal mandate that will be ending this year. Beginning January 1, 2025, we can no longer offer the service at 100% covered for those in a high deductible plan. Therefore, telemedicine services will apply towards the deductible of any High Deductible plans.



## Spending Accounts

Use a Health Savings Account or Flexible Spending Account to maximize your savings.

### Health Savings Account [HSA]

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 as well as 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

» **\$3,300/\$6,600 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:** \$4,300

» **Family (Filing Jointly):** \$8,550

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

### Flexible Spending Accounts [FSA] *New to Drivers This Year*

Flexible Spending Accounts allow you to set aside pre-tax money to pay for certain qualified health care or dependent care expenses. It is a great way to help cover out-of-pocket expenses such as prescription drugs, copays or deductibles. You will even receive a debit card to use when making qualified purchases.

#### » HEALTH CARE FSA

Drivers who have been with Werner for 12 months or more as of January 1, 2025 can contribute up to \$1,000 per year, pretax for eligible medical expenses such as medical copays, coinsurance, deductibles, eyeglasses or over-the-counter medications. This plan can only be used with the PPO. 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 the funds in your health care FSA those funds are not able to be rolled over to another calendar year.**

#### » 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.

Let's take a closer look and compare Flexible Spending Accounts and Health Savings Accounts.

FSA VERSUS HSA		
	Health Care Flexible Spending Account (FSA)	Health Savings Account (HSA)
Available with PPO (\$1,250/\$2,500 plan)?	Yes	No
Available with High Deductible Health Plan (\$2,000/\$4,000 & \$3,300/\$6,600)?	No	Yes
Total Annual Maximum Contribution?	\$1,000	\$4,300/\$8,550
Unused Funds Carry Forward?	No	Yes
Goes with you if you leave the Company?	No	Yes
Can you change the contribution amount during the year?	No	Yes



## Pet Insurance

**Interested in insurance for your furry family members?**

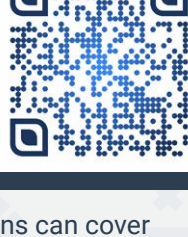
**Werner is now partnering with Spot Pet Insurance.**

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).

**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**).

Scan here to learn more and enroll today!

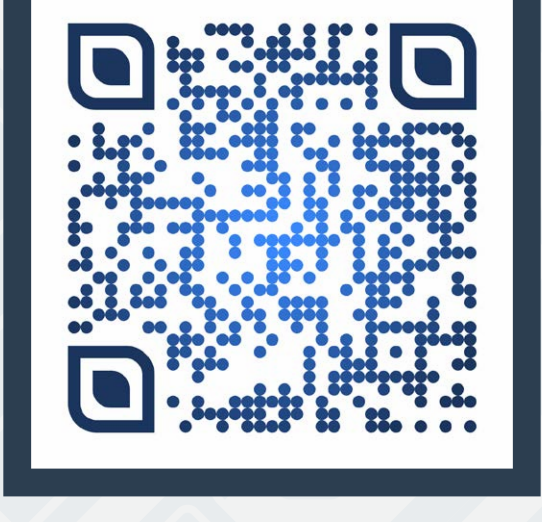


**Werner offers many additional benefits such as life, disability and supplemental insurance.**

Visit [wernerbenefits.com](https://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"** on the main page under **"Awaiting Your Action."** Or, contact our Benefits Hotline at **877.626.6419**.



Note: This Open Enrollment newsletter also serves as a Summary of Material Modifications and/or Summary of Material Reduction.