FirstFleet
A WERNER COMPANY

ACTION REQUIRED
Must Enroll for 2027

BENEFITS OPEN ENROLLMENT 2027

NOVEMBER 9 – 27

Werner is excited to expand its benefit offerings to FirstFleet associates for the 2027 plan year. Werner offers several benefits to provide health and financial security for you and your family, including medical, dental, vision and life insurance coverage. The open enrollment period is your annual opportunity to review current benefits and make changes to ensure they meet the needs of you and your family.

What's Changing for 2027?

Let's take a look at the differences for you and your family in the chart below:

Benefit	2026 Insurance Carrier	2027 Insurance Carrier	What's New for 2027?
Medical	Blue Cross Blue Shield of Tennessee	Highmark Blue Cross Blue Shield*	Three Deductible Options: one lower deductible, two high deductible plans (HDHP).
Prescription Drugs	Express Scripts	OptumRX	Copays, Deductible and Coinsurance.
Specialty Prescription Drugs	Express Scripts	VIVIO Health	Copays, Deductible and Coinsurance.
Flexible Spending Accounts (FSA)	HealthEquity	WEX*	Set aside pretax dollars for Medical or Dependent care expenses.
Health Savings Account (HSA)	HealthEquity	WEX*	With HDHP, contribute to an HSA and receive an additional Werner contribution.
Voluntary Supplemental Benefits	Critical Illness through VOYA or Legal through US Legal	Accident, Hospital Indemnity, Critical Illness through Sun Life or Legal through MetLife	New choices and new vendor.
Dental	Delta Dental of Tennessee	United Concordia*	Two Plan Coverage Options (Enhanced and Basic).
Vision	VSP Vision	Davis Vision by MetLife*	Two Plan Coverage Options (Enhanced and Standard).
Employer Paid Life		Sun Life	$25,000 benefit for all full-time employees. Must work 36 hours per week to be eligible.
Voluntary Term Life** (Employee, Spouse, Child)	OneAmerica	Sun Life	Guaranteed issue up to $200,000 for employee and up to $50,000 for spouse. Evidence of Insurability will be required for amounts in excess of guaranteed issue up to a max of lesser of $500,000 or 5x salary. Must work 36 hours per week to be eligible.
Short-term Disability**	OneAmerica	Sun Life	Benefit based on percentage of earnings up to $2,000 per week (40%, 50%, or 60%). Must work 36 hours per week to be eligible.
Long-term Disability**	OneAmerica	Sun Life	Company paid LTD benefit based on 50% of earnings up to $1,000 per month; Employee paid- 60% of salary up to max of $5,000 per month. Must work 36 hours per week to be eligible.

* New member ID cards will be issued for insurance carrier, and new debit cards for FSA and HSA. **Optional voluntary employee-paid benefit

Please refer to **wernerbenefits.com** or call the Enrollment Center **1.877.626.6419** for additional information on the benefits offered.

2027 Medical Rates*

Note: Premiums are deducted from your paycheck four times a month. If there is a fifth check in the month, no premiums are deducted.

COVERAGE / WEEKLY	$1,500 PPO	$3,500 HDHP	$4,500 HDHP
Employee	$ 55.00	$ 42.75	$ 33.75
Employee/Spouse	$ 192.50	$ 120.00	$ 75.25
Employee/Child(ren)	$ 170.25	$ 108.00	$ 67.75
Family	$ 219.00	$ 156.00	$ 105.00

COVERAGE / MONTHLY	$1,500 PPO	$3,500 HDHP	$4,500 HDHP
Employee	$ 220.00	$ 171.00	$ 135.00
Employee/Spouse	$ 770.00	$ 480.00	$ 301.00
Employee/Child(ren)	$ 681.00	$ 432.00	$ 271.00
Family	$ 876.00	$ 624.00	$ 420.00

*Rates shown are standard and do not consider wellness discounts or differential for tobacco users. Rates are shown as weekly and monthly for illustration purposes. Premiums will be deducted from your paycheck according to your pay schedule.

2027 Dental Rates

COVERAGE / WEEKLY	ENHANCED	BASIC
Employee	$ 4.82	$ 3.21
Employee/Spouse	$ 7.78	$ 4.82
Employee/Child(ren)	$ 7.24	$ 4.28
Family	$ 10.71	$ 6.71

COVERAGE / MONTHLY	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

2027 Vision Rates

COVERAGE / WEEKLY	ENHANCED	STANDARD
Employee	$ 1.87	$ 1.43
Employee/Spouse	$ 2.83	$ 2.16
Employee/Child(ren)	$ 2.25	$ 1.72
Family	$ 4.87	$ 3.72

COVERAGE / MONTHLY	ENHANCED	STANDARD
Employee	$ 7.49	$ 5.72
Employee/Spouse	$ 11.32	$ 8.63
Employee/Child(ren)	$ 9.00	$ 6.86
Family	$ 19.49	$ 14.86

ELIGIBILITY

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



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 – $1,500 PPO EMBEDDED		PLAN 2 –$3,500 HDHP EMBEDDED		PLAN 3 – $4,500 HDHP EMBEDDED	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
CALENDAR YEAR DEDUCTIBLE						
Individual	$ 1,500	$ 4,000	$ 3,500	$ 7,000	$ 4,500	$ 9,000
Family	$ 3,000	$ 8,000	$ 7,000	$14,000	$ 9,000	$18,000
CALENDAR YEAR OUT-OF-POCKET MAXIUMUMS *(including deductible)*						
Individual	$ 3,500	$ 7,000	$ 7,000	$14,000	$ 8,500	$17,000
Family	$ 7,000	$ 14,000	$14,000	$28,000	$17,000	$34,000
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%

Thinking About Changing Plans?

What You Need To Know About High Deductible Health Plans

High-deductible health plans have a lower monthly premium but have greater out-of-pocket costs up front if you need to use the coverage. A high-deductible health plan may be the right for you if:

- You're healthy and rarely get sick or injured.
- You can afford to pay your deductible upfront or within 30 days of receiving a bill for that amount if an unexpected medical expense comes up.
- You have the means to make contributions to a Health Savings Account (HSA) each pay period to cover your future medical expenses.
- You are healthy and are interested in using an HSA as a way to save or invest money.

As you consider your medical options, carefully consider your expected health care costs, premiums, deductibles and out of pocket maximums to ensure you make the best choice for you and your family.

Spending Accounts

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

Health Savings Account (HSA)

May be used in conjunction with the High Deductible Health Plans (HDHP).

If you choose a HDHP, you also have the opportunity to participate in an HSA. This account is funded by both you and Werner and 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 may be used for your qualified expenses and those of your spouse and dependents, even if they are not covered under the HDHP. And, if you contribute to the HSA and do not need those funds, unused money stays in your HSA and is carried over from year to year.

Werner will also contribute to your HSA

The annual Werner contribution will equal:

- **$3,500/$7,000 HDHP Plan:** $300 for individual | $600 for all other tiers
- **$4,500/$9,000 HDHP 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 –** $4,500
- **Family (filing jointly) –** $9,000

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

You may contribute funds on a pretax basis to cover eligible expenses such as medical copays, coinsurance, deductibles, eyeglasses and over-the-counter medications prescribed by your doctor.

DEPENDENT CARE FSA

Contribute up to $7,500 per year, pretax, or $3,750 if married and filing separate tax returns. Can only be used to pay for eligible dependent care expenses including day care, after-school programs and elder care programs.

Note: With an FSA, you must use the funds you set aside for eligible expenses within the plan year or the funds will be forfeited.

Sun Life

What to know about Life, Disability and Supplemental Benefits Moving to Sun Life.

Werner is excited to partner with Sun Life in 2027 for all life, disability, supplemental health benefits such as Accident, Critical Illness and Hospital Indemnity along with our Employee Assistance Program. Sun Life U.S. is a top 10 group life and disability provider. Having voluntary benefits and the life and disability benefits with one vendor allows more seamless claims processing and should be an improvement for associates who need to file claims under these benefit offerings.

IMPORTANT OPPORTUNITY - All associates have the opportunity to sign up for life or disability with guaranteed issue for Sun Life products. This means if you have historically been declined or missed the initial enrollment window, you have a new opportunity to elect up to the guaranteed issue without answering any medical questions. This enrollment opportunity doesn't happen every year so make sure to take advantage of this if you are in the market for life or disability insurance.

- The Guaranteed Issue for Employees is $200k.
- The Guaranteed Issue for Spouses is $50k.

Pet Insurance

Protect your furry family members with Spot Pet Insurance.

Get reimbursed for emergency visits, surgeries, lab fees, cancer care and more, with customizable plans discounted for Werner associates.

Enroll anytime (not through Workday) by scanning the QR code.

https://spotpet.link/werner | **800.905.1595**

Use priority code EB_WERNER.

(Or, if calling, EB Underscore Werner).

Employee Assistance Program (EAP)

This program will also be moving to Sun Life on January 1. This is a free benefit that is completely confidential. Werner associates and their family members can have up to five free counseling sessions per year with licensed mental health professionals.

Program Access (after Jan. 1, 2027)

877.595.5284

GuidanceResources.com

Company Web ID: EAPComplete

Download GuidanceNow App

Wernerbenefits.com

Scan to learn more about our **benefit offerings.**

Workday

Ready to enroll?

Just log in to Workday and click on the **benefits** task.

Or, contact our Benefits Enrollment Center for live support at **877.626.6419.**

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

WERNER®

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