

WELLNESS PROGRAMS

STANDARD AND WELLNESS PLANS ONLY

At Knight Transportation, our Wellness Programs encourage employees and their families to strive to achieve a healthier lifestyle by providing education, encouragement, and financial incentives. Our Standard and Wellness medical plans are tied to our Wellness Program. Both of these medical plans utilize a **HealthEquity Health Reimbursement Account (HRA)** upon completion of a biometric screening through **US Wellness** (it takes approximately 30 days to receive results - see page 8).

HOW IT WORKS

BENEFITS PLAN YEAR: JANUARY 1, 2026 - DECEMBER 31, 2026

PREVENTIVE CARE: KNIGHT TRANSPORTATION PAYS 100% ALL YEAR LONG



01 HEALTH REIMBURSEMENT ACCOUNT (HRA)
KNIGHT PAYS
 Each year Knight deposits money into your HRA account for completion of the biometric screening. Screenings completed on or after 8/1/25 apply. You spend these dollars first - before you need to pay any expenses yourself.

02 DEDUCTIBLE
YOU PAY
 If you spend all the money in your HRA, you will then pay the full cost of your health expenses until you meet the deductible.

03 COINSURANCE
YOU & KNIGHT SHARE
 If you meet your deductible, you and Knight share the cost of health expenses up to the out-of-pocket maximum.

04 FULL COVERAGE
KNIGHT PAYS
 Knight pays 100% of your costs if you reach your out-of-pocket maximum.

WAYS TO COVER OR OFFSET YOUR MEMBER DEDUCTIBLE GAP AND COINSURANCE:

1. USE ANY HEALTH REIMBURSEMENT ACCOUNT (HRA) ROLLOVER DOLLARS
2. USE HEALTH CARE FSA DOLLARS (SEE PAGE 14 FOR FSA INFO)

HRA - HEALTH REIMBURSEMENT ACCOUNT

Once the annual physical/biometric screening has been completed, on the first day of the month following proof of completion, you will receive the prorated funding amount below back to the month in which it was completed.

No HRA card will be sent to you, BCBSAZ will automatically track and deduct any qualified amounts.

HRA PRORATED SCHEDULE

| MONTH OF COMPLETION | EMPLOYEE | EMPLOYEE +1 | FAMILY |
|---------------------|----------|-------------|------------|
| JAN | \$500.00 | \$750.00 | \$1,000.00 |
| FEB | \$458.33 | \$687.50 | \$916.67 |
| MAR | \$416.67 | \$625.00 | \$833.33 |
| APR | \$375.00 | \$562.50 | \$750.00 |
| MAY | \$333.33 | \$500.00 | \$666.67 |
| JUN | \$291.67 | \$437.50 | \$583.33 |
| JUL | \$250.00 | \$375.00 | \$500.00 |
| AUG | \$208.33 | \$312.50 | \$416.67 |
| SEP | \$166.67 | \$250.00 | \$333.33 |
| OCT | \$125.00 | \$187.50 | \$250.00 |
| NOV | \$83.33 | \$125.00 | \$166.67 |
| DEC | \$41.67 | \$62.50 | \$83.33 |

WELLNESS FUNDS (HRA)

NOT ELIGIBLE FOR THE PROSANO PLAN

How do I earn my HRA Funds?

If you or your spouse (if applicable) have enrolled in the Knight Transportation medical plan, the program offers an opportunity to earn Health and Wellness Incentives to fund the Health Reimbursement Account (HRA) for participating in certain health activities listed below.

1. An **ANNUAL PHYSICAL WITH YOUR PCP** including a Biometric Screening and/or Age based Screenings- A biometric screening measures your current health status and will include lab testing, such as height, weight, glucose, and cholesterol.
2. A **BIOMETRIC SCREENING HELD AT SELECT SERVICE CENTERS** (see page 9 for schedule of screening times and dates) or;
3. You can schedule a Biometric Screening at a participating **LABCORP PATIENT SERVICE CENTER**.

HOW TO USE YOUR HRA:

HealthEquity automatically withdraws funds from your account to pay your medical provider the portion you owe for the service. You can track your balance on my.healthequity.com and you or your provider can check your balance by calling HealthEquity customer service at **866.960.8026**.



HealthEquity