

MEDICAL INSURANCE

Schneider National offers three consumer-driven health plans through UnitedHealthcare™. All options offer coverage for you and your eligible dependents with identical medical treatment and care. Select the coverage that is best for you and your family. Contributions are deducted on a weekly, pre-tax basis to save you money. If you need more information than the summaries provide please visit www.myuhc.com/groups/schn.

MEDICAL HRA HIGH WITH PRESCRIPTION

| | Associate | Associate/Spouse | Associate/Child(ren) | Associate/Family | Tobacco User |
|---|-----------|------------------|----------------------|------------------|--------------|
| Weekly Pre-tax Premium | \$29.48 | \$90.64 | \$73.71 | \$97.21 | \$17.31 |
| HRA w/Incentive* | \$750 | \$1,500 | \$1,500 | \$1,500 | |
| Member Responsibility w/Incentive | \$1,100 | \$2,200 | \$2,200 | \$2,200 | |
| Out-of-Pocket Maximum - Network - w/Incentive | \$2,750 | \$5,500 | \$5,500 | \$5,500 | |

MEDICAL HRA LOW WITH PRESCRIPTION

| | Associate | Associate/Spouse | Associate/Child(ren) | Associate/Family | Tobacco User |
|---|-----------|------------------|----------------------|------------------|--------------|
| Weekly Pre-tax Premium | \$17.31 | \$52.83 | \$41.25 | \$59.12 | \$17.31 |
| HRA w/Incentive* | \$250 | \$500 | \$500 | \$500 | |
| Member Responsibility w/Incentive | \$2,050 | \$4,100 | \$4,100 | \$4,100 | |
| Out-of-Pocket Maximum - Network - w/Incentive | \$4,600 | \$9,200 | \$9,200 | \$9,200 | |

MEDICAL HRA HIGH WITH SEPARATE PRESCRIPTION

| | Associate | Associate/Spouse | Associate/Child(ren) | Associate/Family | Tobacco User |
|---|-----------|------------------|----------------------|------------------|--------------|
| Weekly Pre-tax Premium | \$55.37 | \$124.38 | \$110.75 | \$135.03 | \$17.31 |
| HRA w/Incentive* | \$750 | \$1,500 | \$1,500 | \$1,500 | |
| Member Responsibility w/Incentive | \$1,100 | \$2,200 | \$2,200 | \$2,200 | |
| Out-of-Pocket Maximum - Network - w/Incentive | \$2,750 | \$5,500 | \$5,500 | \$5,500 | |

You pay a coinsurance of 20% for generic drugs and 30% for brand name drugs. Your prescription drug coverage has a separate out-of-pocket maximum of \$1,000 per member per year. After this maximum has been met, prescription drug expenses are covered at 100% for the rest of the plan year for that member.

* Wellness Program: If you are covered under the Schneider Medical Plan, you have the opportunity to earn an incentive toward your Health Reimbursement Account (HRA). You and your spouse (if covered under the plan) will need to complete a confidential biometric screening and a Health Assessment to receive the \$250 incentive.

- Health Reimbursement Account (HRA) is the amount Schneider National provides for your payment of covered expenses. This is used first.
- Member Responsibility is the amount you must pay on covered expenses after you use up your HRA.
- Out-of-pocket maximum is the amount you pay before coverage pays 100% of covered expenses for the remainder of the calendar year. This amount includes your Member Responsibility.
- 100% Routine Preventive Coverage is provided (including sleep apnea) at network providers.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date-of-hire.
- If your spouse is employed full-time outside of Schneider and medical or dental coverage is offered, no coverage is available under the Schneider plan.

DENTAL INSURANCE

| Dental Plan Contribution | Weekly Tax Premium | | Deductible | Insurance Covers | Maximum Plan Payment |
|----------------------------------|--------------------|---|------------------------|------------------|----------------------------|
| Associate | \$2.60 | Preventative | None | 100% | \$1,200 annual per person |
| Associate and Child(ren) | \$6.67 | | | | |
| Associate and Spouse | \$7.02 | | | | |
| Associate, Spouse and Child(ren) | \$7.40 | | | | |
| | | Basic - fillings, extractions | \$50 annual per person | 80% | |
| | | Major - crowns, dentures | | 50% | |
| | | Orthodontia (dependent children up to age 19) | None | 50% | \$1,500 lifetime per child |

- Our provider is Delta Dental Plan of Wisconsin
- Contributions are deducted on a weekly, pre-tax basis to save you money.
- Coverage for inexperienced drivers will begin the first of the month following six months of employment. For experienced drivers, coverage begins 60 days from your date-of-hire.
- If your spouse is employed full-time outside of Schneider and medical or dental coverage is offered, no coverage is available under the Schneider plan.

2011 DRIVER BENEFIT SUMMARY

Voluntary Accident Insurance

- Compliments your current health coverages in the event of an accident; available through AFLAC.
- Coverage for inexperienced drivers will begin the first of the month following three months of service. For experienced drivers, coverage begins 60 days from date of hire.

Voluntary Disability Insurance

- Purchase disability coverage; available through AFLAC. Offers various elimination periods and length of coverage.
- Coverage for inexperienced drivers will begin the first of the month following three months of service. For experienced drivers, coverage begins 60 days from date of hire.

Voluntary Critical Illness Insurance

- Provides a lump sum benefit upon the diagnosis of each covered illness.
- Coverage for inexperienced drivers will begin the first of the month following three months of service. For experienced drivers, coverage begins 60 days from date of hire.

Employee Assistance Program – Our provider is United Behavioral Health.

- You, your eligible dependents and household members are entitled to receive up to five confidential counseling sessions per situation, per calendar year, at no cost.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Vision Insurance – Our Provider is EyeMed Vision Care

- Exam Plus
- Provided to you at no cost.
 - Annual eye exam with a \$10.00 co-pay at participating providers.
 - Discounts on lenses, frames and lens options.
 - Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Materials Plus

- For reduced group rates, purchase frames, lenses or contacts based on a schedule.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Healthcare Spending Account

- Put aside up to \$5,000 per year in a pre-tax account for non-reimbursed medical, dental, and vision expenses.
- Participation in the medical, dental, or vision plans is not required.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Dependent Care Spending Account

- Put aside up to \$5,000 per year in a pre-tax account for qualified dependent care expenses.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Life Insurance

- Basic Life and AD&D – Provided to you at no cost.
- \$20,000 Basic Life and \$20,000 Accidental Death and Dismemberment coverage.
 - Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Optional Life Insurance

- You may purchase optional life insurance at \$15,000, \$30,000 or \$45,000 increments for yourself and/or spouse and \$5,000 for each dependent child. Rates are based on amount of coverage, age and tobacco use.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Travel Accident Insurance – Provided to you at no cost.

- \$20,000 of additional coverage while traveling on company business.
- Coverage for inexperienced drivers will begin the first of the month following three months of employment. For experienced drivers, coverage begins 60 days from your date of hire.

Retirement

401(k) Savings Plan – Our provider is Wells Fargo.

- Contribute one to 50 percent of your paycheck on a pre-tax basis.
- Fourteen investment funds and a self-directed brokerage account available.
- Fully-vested after three years.
- Contributions eligible date of hire.
- When you contribute 1-4% of your pay, the company will match \$.50 on each dollar. On the 5th and 6th percent, the Company matches dollar for dollar. Max Company annual match is \$2,500. Match eligible after 3 months of employment.

Vacation

- One week of vacation after one year of employment; two weeks of vacation after two years of employment; three weeks of vacation after seven years of employment; four weeks of vacation after fifteen years of employment.

Funeral Leave

- Up to three days of paid funeral leave for the death of an immediate family member.
- Coverage will be effective on date of hire.

Jury Duty

- Receive paid time off for jury duty.
- Coverage will be effective on date of hire.

Military Leave

- Time off for required military training and service.
- Coverage will be effective on date of hire.

Adoption Assistance

- \$4,000 one-time reimbursement for a non-related child age birth through sixteen years.
- Program effective on date of hire.

Financial Services Program

- Free basic financial services assistance through Ameriprise or AXA advisors.
- Program effective on date of hire.

Group Legal Plan

- Purchase either legal coverage that provides you with telephone or face-to-face consultation without the worry of excess legal costs or the CDL protection plan which provides legal consultation and representation for a CDL license such as moving or non-moving DOT violations and major accidents.
- Coverage for inexperienced drivers will begin the first of the month following three months of service. For experienced drivers, coverage begins 60 days from date of hire.

Home and Auto Insurance

- Purchase coverage below market rates through MetPay.
- Program effective on date of hire.

MetLife Preferred Savings Program

- MetLife Bank offers an array of savings products such as money market accounts, high-yield savings accounts and certificates of deposit (CDs) at rates that are better than the national average.
- Program effective on date of hire.

Preferred Mortgage Financing Program

- Competitive interest rates and special discounts on closing fees through Wells Fargo.
- Program available on date of hire.

Real Estate Referral

- Save money when you buy or sell a house or land through SimpleMove®.
- Program effective on date of hire.

Credit Union

- No fee checking, payroll savings, loans by phone and generous credit terms through Schneider Community Credit Union.
- Coverage will be effective on date of hire.

Service Awards

- You will have five to eight gifts to choose from at every service milestone date.

Passenger Program

- Friends over the age of 18 or immediate family members over the age of 10 may participate.

Discount Program

- Access discounts and special offers through SmartSavings Discount Marketplace.
- Program available on date of hire.