

2021 Employee Benefits

Oak Harbor Freight Lines

New Hire Enrollment – Part Time Employees



Agenda

- What is Enrollment
- Benefit Plan Overview
- Enrollment Process
- Resources

Enrollment

- Opportunity to make changes to your benefit elections and to review which dependents you will cover
- Elections made during this period will remain in effect until January 1, 2022, unless you experience an IRS-approved “life status change event”
- Approved events include:
 - Marriage or Divorce
 - Death
 - Birth or adoption of a dependent
 - Change in employment status
 - Change in dependent’s eligibility status
 - Loss of or significant change to your current coverage
 - Judgment, decree or court order

You have 30 days from the date of the event to notify Human Resources

Who is Eligible?

- Employee
 - Part-Time working a minimum of 20 hours per week
 - First of month following 60 days of employment
- Spouse
 - Legally married Spouse
- Child(ren)
 - Covered up to age 26
 - Voluntary Life/AD&D: to age 19 or 26 if full-time student

Insurance Carriers

Voluntary Life and Short Term
Disability

- Unum

Voluntary Accident, Critical Illness,
Hospital Insurance

- Unum

Employee Assistance Program (EAP)

- Wellspring Family Services

401 (k)

- Brighton Jones

Mid-Year Plan Changes

- You are only able to add or drop coverage during the plan year if you have an eligible life status change event such as:
 - Change in marital status
 - Change in number of dependents
 - Change in employment status
 - Change in eligibility status
- Any changes made must be consistent and correspond with the change in status.
- Documentation is required for any mid-year status changes.

If you are making a mid-year plan change you must notify HR within 30 days of the event.

Voluntary Term Life/AD&D – Benefit Highlights (UNUM)

Employee Pays 100%

Employee Benefit	<ul style="list-style-type: none">• Increments of \$10,000• Up to 5x your salary or \$500,000• \$150,000 Guarantee Issue*
Spouse/DP Benefit	<ul style="list-style-type: none">• Increments of \$5,000 up to• 100% of employee election, up to \$500,000• \$25,000 Guarantee Issue*
Child(ren) Benefit	<ul style="list-style-type: none">• Live birth to 6 months: \$1,000• Up to age 19, or age 26 if full time student: Increments of \$2,000• 100% of employee election, up to \$10,000• Full benefit amount Guarantee Issue*
AD&D Coverage	Doubles the life benefit in the case of an accidental death

* Medical underwriting is not required for elections up to the guarantee issue amount if you elect coverage during your new hire enrollment period.

Voluntary Short Term Disability – Benefit Highlights (UNUM)

Employee Pays 100%

Benefit Begins	After a 14-day elimination period for accident and/or illness
Percentage of Income Replacement	60% of your weekly earnings
Maximum Benefit	\$2,000 per week
Maximum Benefit Duration	Up to 24 weeks
Rates	Listed in the Unum summary. Rates are lower for employees in Washington as your plan benefits will be reduced by the new Washington State Paid Family and Medical leave program.

Voluntary Benefit Highlights – Unum

Unum offers three different voluntary benefit products, we refer to as the “Boutique Plans”. These products help if you were to become sick or injured, and had loss of wages, expensive medical bills, and out-of-pocket expenses.

Low Rates | Post-Tax | Portable

1. **Accident Plan** – Pays cash benefits in the event that you or a covered family member has an accident/injury on or off the job
2. **Critical Illness** – Pays cash benefits for the diagnosis and treatment of Cancer, Heart Attack, Stroke or other Major diseases
3. **Hospital/Sickness Plan** – Pays cash benefits for illness and injuries

Please refer to the flyers on your benefit website for additional information and rates

Employee Assistance Plan (EAP) – (Wellspring Family Services)

An EAP is short-term counseling and referral service for you and your family members at no additional cost.

- 100% CONFIDENTIAL
- 24 / 7 Toll-Free Hot Line
- 3 face-to-face or virtual visits per issue

Available Services

-
- Family & Personal relationships
 - Grief / Depression
 - Stress & Work Issues
 - Gambling Addiction
 - Compulsive Behavior
 - Parenting / School Issues
 - Child care referrals
 - Elder care referrals
 - Financial advice
 - Legal advice

Wellspring Family Services is available 24 hours a day at:

www.wellspringeap.org and 800-553-7798; Username: Oak Harbor Freight Lines

401(k) Program (Paradigm)

All employees are eligible to contribute to OHFL's 401k program

- Must be 21 years old to enroll
 - Choose between Traditional (Pre-Tax) or Roth (Post-Tax) elections
 - Make changes at any time during the year
 - Match starts after 3 months of employment
 - OHFL matches 50% of your contribution, up to a maximum of 10%
 - 100% Vested...You keep your money if you leave OHFL
- Example: If you contribute 10% of wages you will be matched 5%, providing a 15% contribution to your 401K account

Oak Harbor Freight Lines Resources

All elections are done through Dayforce at
www.dayforcehcm.com



Benefit information is also available on
OHFL Benefits Website
www.oakharborbenefits.com

For questions, call the Human Resources
Department at:
(800) 858-8815 or internally at extn. 20005.
They are also available via email at
benefits@oakh.com

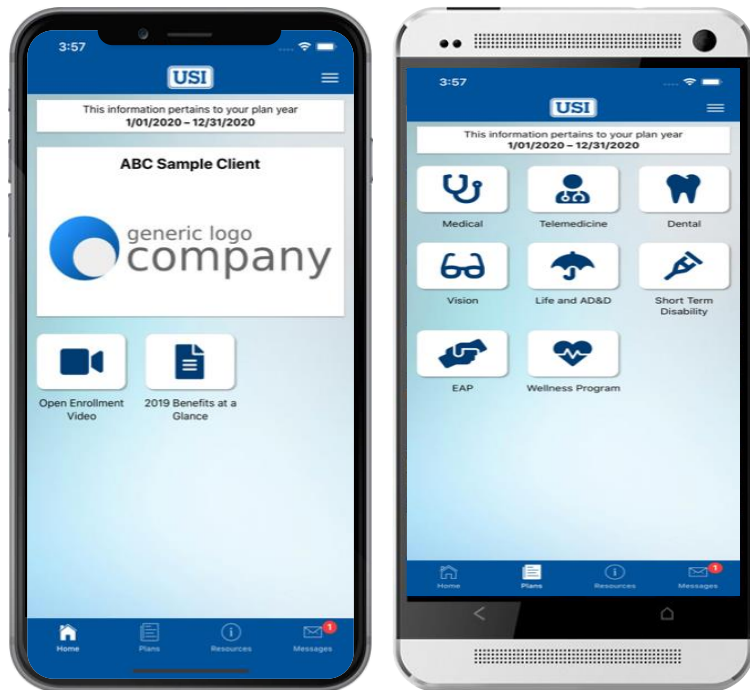
Mid-Year Plan Changes

- You are only able to add or drop coverage during the plan year if you have an eligible life status change event such as:
 - Change in marital status
 - Change in number of dependents
 - Change in employment status
 - Change in eligibility status
- Any changes made must be consistent and correspond with the change in status.
- Documentation is required for any mid-year status changes.

If you are making a mid-year plan change you must notify HR within 30 days of the event.

Benefits Mobile App

Access all your benefit policy details and contact information while on the go!



This FREE app will provide you with:

- Access to your benefits guide, contact information, policy number and details about each of your benefits plan, including supplemental benefits
- Benefit Resource Center (BRC) contact information
- Ability to store photos of your ID cards for various benefit plans
- Contact information for your HR team

Easy to Install!

From your App Store, search for: **USIeb**
When prompted, enter this code: **853861** to access OHFL's benefit details

Benefit Resource Center

- Do you have a claim that is not paying?
- Are you just not sure what is covered?
- Assistance in Spanish!



Contact the BRC for Help!

Monday – Friday, 6:00am – 6:00pm PT

p. (866) 468-7272

e. brcwest@usi.com

Thank You!!

Thank you for your participation