



Benefit Guide for the Full-Time Employees of Oak Harbor Freight Lines, Inc.



Effective: January 1, 2021 Through December 31, 2021

Introduction

Oak Harbor values our Employees and believes in offering competitive compensation packages that include wages and benefits. This Benefits Guide will outline the benefits we offer to you, as a Full Time Employee. Benefits may change during the length of your employment and you will be notified of any change as it is known. Frequently Asked Questions, medical benefit video's, and informational flyers can be accessed by yourself and family members at www.oakharborbenefits.com. If you have questions about any benefit outlined in this guide, please visit the site above, see your Manager or contact the Human Resources Department by emailing benefits@oakh.com

This guide is not a guarantee and the company holds the right to make changes to any benefit in part or in whole at any time deemed necessary for business purposes.

Time Off Benefits

Grandfathered Sick Pay

Some Employees have a Grandfathered Sick Bank. These are hours that were rolled over from an old benefit prior to 2020. These hours can be used for Sick leave, which includes call offs when ill, medical appointments, surgery, and caring for family members that are sick. Grandfathered sick banks are not paid out upon time of separation and must be used prior to the use of PTO, if sick. If you have this sick bank, you have until 12/31/22 to use it. After this date, the sick leave balance will move to zero.

Holiday Pay

The Company believes that you should have time away from work to spend with families. It is our goal to have all locations closed on our established holidays, however, decisions are made based on business needs and you may be required to report to work. In general, when a holiday falls on a Saturday, it will be observed on a Friday and if it falls on a Sunday, it will be observed on a Monday.

Full Time Employees that have completed their initial 90 days of Employment are eligible for 8 hours of holiday pay on the designated holidays. If you are on a 4-10 shift, you will receive 8 hours of holiday pay, if it falls on a non-scheduled day and 10 hours if the holiday is on a scheduled work day.

If required to work on a designated major holiday, you will receive holiday pay plus double time for hours worked. If required to work on a designated minor holiday*, you will receive holiday pay plus your regular hourly rate for hours worked. Linehaul Drivers required to work into and out of a major holiday will receive an additional six hours of pay at your regular hourly rate on top of all other line pay earned.

2021 Holiday Schedule

New Year's Day:	Friday, January 1st
Memorial Day:	Monday, May 31st
Independence Day:	Monday, July 5th
Labor Day:	Monday, September 6th
Thanksgiving:	Thursday, November 25th
Thanksgiving (Day After)*:	Friday, November 26th *Minor
Christmas Eve (Observed)*:	Thursday, December 23rd *Minor
Christmas Day (Observed):	Friday, December 24th

Military Leave Pay

Oak Harbor appreciates those that have volunteered to serve in our armed forces and thank you for your service.

If you have completed your initial 90 days of employment, you are eligible to receive military pay of up to 10 days per calendar year. You must notify your Manager as early as possible of your requirement to report for military duty. To receive the military pay, you must provide a copy of your orders to your Manager. Your Manager will notify payroll to ensure you are properly compensated.

Jury Duty Pay

Oak Harbor is supportive of all Employees who are selected for and serve on jury duty. If you have completed your initial 90 days of employment, you are eligible to be paid up to 10 days (8 hours per day or 10 hours on a 4-10 schedule) each calendar year. You must report for jury duty and turn in your court documents confirming this. You are not eligible for this benefit, unless you are called in, requiring you to miss your normal work shift. See your Manager or contact Payroll at payroll.dept@oakh.com with any questions.

Bereavement Leave and Pay

In the event of a death in the family, you shall be entitled to a maximum of 3 days off with pay to attend the funeral or other family gathering, subject to the following provisions:

- Designated relatives include: father, mother, husband, wife, brother, sister, son, daughter, brothers and sisters having one parent in common; and those relationships generally called 'step', providing persons in such relationships have lived or have been raised in the family home and have continued an active family relationship.
- To be eligible for bereavement leave, you must attend or make a bona fide effort to attend the funeral or similar gathering.
- Pay for compensable bereavement leave shall be for 8 hours at the straight-time hourly rate of pay, or for 10 hours at the straight-time hourly rate of pay for Employees who work 4 10-hour days per week.
- Bereavement leave is not compensable while you are on a leave of absence, vacation, bona fide layoff, or for days falling outside of your regular work week.

In the event of the death of a grandparent, grandchild, aunt, uncle, niece, nephew, parent-in-law, sibling-in-law of your own, you shall be granted 1 day of with pay to attend the funeral or other family fathering.

Paid Time Off (PTO)

All Full Time, Hourly Employees are eligible for our PTO benefit. This time can be used for both planned and unplanned absences. PTO meets all state and federal requirements for sick leave.

To request planned PTO, you will submit a request through Dayforce, our timekeeping and Employee HR System. If you have an unplanned absence, your Manager will enter PTO hours for the day(s) that you are absent. Hours will be entered that equal your normal schedule (8 hours or 10 hours). You are allowed to request up to 12 hours per shift. You are required to specify if you want more than the standard hours entered for any days off. PTO is paid out at your normal hourly rate and must be used in hourly increments.

PTO is not forced when out on FMLA or Medical Leave, you can use PTO during this time or opt out.

We use an accrual system for earning PTO hours, meaning that each pay period that you are employed, a set number of hours are accrued in your PTO bank. PTO begins to accrue at your time of hire, but you cannot use this time until you have completed your first 90-days of employment. PTO Bank balances can be viewed by logging into your Dayforce account, and it is also listed on each pay check stub. As you use those hours, the bank declines and as you earn hours the bank increases. The amount of your accrual is based on your years of service.

Donation of PTO: We allow Employee's the ability to donate a portion or all of their accrued PTO to another Employee. In order to receive a PTO donation, you must not have PTO to cover time that is needed to care for your own health condition, a family member with a serious health condition or a family emergency. If you wish to donate any accrued PTO to an Employee that meets any of these criteria; please contact your Terminal or Corporate Manager for approval. All Employees, donating or receiving, must have completed their 90-days probation period.

Pay Down: On your anniversary date (hire date), you will be paid out for any hours over the allowed carry over (or equal to one year's worth of accrual). For example, if you earn 160 hours of PTO per year, on your PTO anniversary you have 180 hours in your bank, you would receive a "pay down" of 20 hours on your next check. No employee shall forfeit any PTO because they have failed to take time away from work.

PTO Pay at Termination: If you have completed your 90-days probation, and separate employment, you shall be entitled to any accrued PTO upon termination of employment. All employees will be paid PTO pay according to local laws whenever applicable

Exempt Salaried Employees: Exempt salaried Employees are not eligible for and do not accrue PTO.

<u>Years of Service</u>	<u>Driver Accrual</u>	<u>Office, Dock Shop Accrual</u>
Year 1 (0-11 Months)	80 hours	72 hours
Year 2 (12 – 35 Months)	120 hours	112 hours
Year 4 (36 – 59 Months)	136 hours	128 hours
Year 6 (60 – 83 Months)	144 hours	136 hours
Year 8 (84 – 107 Months)	152 hours	144 hours
Year 10 (108 – 167 Months)	168 hours	160 hours
Year 15	224 hours	200 hours
*For a hire date prior to September 22, 1996		
After 20th year	264 hours	240 hours

PTO Yearly Hour Accrual Equivalents: Per year accrual = hours accrued per pay period

80 = 3.33	72 = 3
120 = 5	112 = 4.66
136 = 5.67	128 = 5.33
144 = 6.00	136 = 5.67
152 = 6.33	144 = 6.00
168 = 7	160 = 6.66
224 = 9.34	200 = 8.33
264 = 11	240 = 10

Profit Sharing – Bonus Program

Oak Harbor Freight Lines offers a bonus program to all eligible employees. We believe that sharing profits when the company performs well is a great way to incentive to you. When you do your part, the company is successful and wants to share those profits. The bonus amount is based on the Operating Ratio (OR) results for the reported quarter and are paid the following month, once results are available. Bonuses are considered earnings and will be subject to normal payroll taxes, 401k contributions and medical premium calculations. We will attempt to pay out bonuses separate from the normal payroll dates. Oak Harbor reserves the right to determine whether to pay quarterly bonuses based on other business factors.

Eligibility

Full Time Employees (Employees on the Annual Company Profit Sharing Plan are excluded). Must have concluded your 90-day probationary period prior to the start of the designated quarter. Must be employed when the payment is made. Must have worked (actual on duty time) during the designated quarter (no minimum hours). If Employee worked during designated quarter, but is on leave when payment is made, they are eligible.

- For Example: to be eligible for the 2nd quarter bonus (Apr – Jun), the employee must have completed their 90 days prior to April 1st.

Profit Sharing – Bonus Amounts

For the 1st and 4th quarters of the year, Profit Sharing will be triggered if the Company Operating Ratio is below 96%. Payouts as follows:

• 94.00%-95.99% OR = \$150.00	• 90.00%-91.99% OR = \$250.00
• 92.00%-93.99% OR = \$200.00	• 89.99% or better OR = \$300.00

For the 2nd and 3rd quarters of the year, Profit Sharing will be triggered if the Company Operating Ratio is below 94%. Payouts as follows:

• 92.00%-93.99% OR = \$200.00	• 88.00%-89.99% OR = \$300.00
• 90.00%-91.99% OR = \$250.00	• 87.99% or better OR = \$350.00

Cell Phone Stipend

All Drivers and any other Employee that is required to use their cell phone for work purposes is offered a monthly cell stipend. This stipend is paid on your 22nd paycheck each month. You may opt out of receiving this stipend by emailing payroll.dept@oakh.com or speaking to your Manager. The amount of the stipend may vary depending on your position and Oak Harbor reserves the right to cancel or change the stipend at any time.

Company Paid Life and AD&D Insurance – Unum – Employee Only

Oak Harbor Freight Lines provides Life and AD&D insurance to you at no cost. You must select a beneficiary and may update this information at any time through Dayforce.

Life Benefit Amount

Benefit Amount	\$15,000
Accidental Death Benefit	In the event of an accidental death, the benefit may double. Please see your booklet for further details.
Dismemberment	In the event of an accidental dismemberment, a benefit is provided up to a scheduled amount corresponding to the loss. Please see your booklet for further details.

401(k) Plan – Brighton Jones/Northwest Plan Services

Save for retirement through the Oak Harbor Freight Lines 401(k) Plan. Employees, age 18 or older are eligible to participate in the Company 401(k) plan. Employees can choose the Traditional (Pre-Tax) or the Roth (Post Tax) deduction. All deduction amounts must be in whole number percentages.

The maximum contribution for 2021 is \$19,500. Participants that are 50 years of age or older by the end of the calendar year may defer an additional \$6,500 as a catch-up contribution. These dollar limits may be changed periodically by IRS.

Matching Contributions

The Company match will kick in after you have been employed for 90 days. The employer match on the 401(k) contribution varies by your contribution, but has a max of 5%. For example:

- If you contribute 4% of your wages, you will be matched 2%, providing a 6% contribution to your 401(k) account.
- If you contribute 10% of your wages, you will be matched 5%, providing a 15% contribution to your 401(k) account.

Vesting

You are always 100% vested in contributions you make to the plan. All company matching contributions will adhere to the following vesting schedule based on Years of Service:

Less than 2 years	0%	*For example: if you left the company after two years, you would receive the full value of your Employee contributions, plus 20% of the value of your company matching account. *You must work 1,000 hours in a calendar year for that year to count towards vesting.
2 – 3 years	20%	
3 – 4 years	40%	
4 – 5 years	60%	
5 – 6 years	80%	
6 or more years	100%	

For questions or assistance with your 401(k) account, Please reach out to Brighton Jones with any questions by e-mail: AdvisorSupport@brightonjones.com, through phone appointment: <https://go.oncehub.com/AdvisorSupport> or call 206-258-5137. You can also register for and access your personal 401(k) account through Northwest Plan Services <https://www.yourplanaccess.net/nwps/> or call 800-700-0808.

Employee Assistance Program - Wellspring

All Employees and their household members may access our Employee Assistance Program (EAP) through Wellspring Family Service. Please be assured that the services provided to you through our EAP are completely confidential. The names of individuals who seek services through the EAP will not be shared with Oak Harbor Freight Lines.

When you need help with work, home, personal or family issues, the EAP is here at no charge to you. The purpose of an EAP is to talk with the individual to define their problem, suggest short-term problem-solving steps and refer to other community resources if necessary. You and your family members are provided with 3 in-person visits...per person...per year and per situation, with a counselor at no cost to you. The EAP can assist you with the following types of issues:

- Aging/Caregiving Issues & Referral
- Depression
- Parenting Support
- Marital and Family Conflicts
- Job Stress
- Anxiety
- Alcohol and Drug Abuse
- Grief and Loss

Wellspring Family Services is available 24 hours a day at: www.wellspringeap.org Username: Oak Harbor Freight Lines and 800-553-7798

Health and Welfare Benefits

Benefit Plans

In the following pages, you will learn more about the benefits Oak Harbor Freight Lines offers. You will also see how choosing the right combination of benefits can help protect you and your family's health and future.

Eligibility

Full-Time Employees are eligible for benefits the first of the month following 60 days of employment. You must work 80 hours per month to keep your benefits active. All applicable enrollment forms must be completed before your coverage begins. Children are eligible for Medical, Dental and Vision benefits up to age 26 regardless of dependent, student or marital status.

Legal Spouses are also eligible for benefits.

Documentation will be required to enroll dependents examples include; Marriage Certificate or Birth Certificates.

When Can you Enroll?

You can sign up for Benefits at any of the following times:

- After completing initial eligibility period
- During the annual open enrollment period
- You must notify Human Resources within 30 days of your life event for a qualified family-status change.

If you do not enroll at the above times, you must wait for the next annual open enrollment period.

Enrollment for all plans must be completed electronically through Dayforce.

The Oak Harbor Benefit Website contains additional information, video's and FAQ's to assist. Please visit www.oakharborbenefits.com

Making Changes

Generally, you can only change your benefit elections during the annual benefits enrollment period. However, you may be able to change some of your benefit elections upon the occurrence of certain change in status events, provided you properly notify your Employer. These changes in status events may include:

- Your marriage
- Your divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your work status that affects your benefits
- Change in residence or work site that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receiving Qualified Medical Child Support Order (QMCSO)

If you have a family status change, you must notify the HR Department within 30 days if you need assistance completing your enrollment in Dayforce. Otherwise, you can complete in Dayforce within 30 days of a life event. Please email benefits@oakh.com with any questions.

Medical, Dental, Vision & Prescription Cost

Employee Only Coverage: Employee pays 1% of gross wages, per paycheck, towards premiums.

Employee & Any Dependent Coverage: Employee pays 2% of gross wages, per pay check, towards premiums.

Premiums are paid the month the coverage is effective. **The cost is the same for the PPO and HDHP plans.**

Note: You may choose to sign up for only Medical or Dental or Vision. You do not have to sign up for all three. However, the cost will be the same regardless if you select 1, 2 or all 3 options.

Wellness Benefit

Employees and their spouses enrolled in the medical plan receive an annual bonus of \$50 each for completing their preventive exam and biometrics screenings annually. This benefit will be paid out on the following paycheck after HR has received your required form. This form can be downloaded from the www.oakharborbenefits.com site. Email payroll.dept@oakh.com or benefits@oakh.com, or see your Manager with any questions.

Pre-Authorization Requirements

Pre-authorizations are required for inpatient medical facility admissions and outpatient surgeries. If you do not obtain a pre-authorization, you will be subject to a \$250 penalty on the facility charges and the penalty will not apply to the out of pocket maximum.

Out of Network Benefits

Individuals on the Regence Group Administrators Medical Plans are able to receive the In-Network level of benefits while traveling or living outside of the Regence BlueShield service area through the BlueCard Program. In order to utilize this benefit when outside the service area and in need of health care, call 1-800-810-BLUE (2583) from within the United States. You can find providers and hospitals on the Internet at www.bcbs.com

*The BlueCard Program will recognize Preferred (PPO) Providers within the Blue Cross / Blue Shield networks nationwide. You will be eligible for the In-Network benefit level while traveling or residing outside of Washington State. However, if you obtain care from a Non-PPO Provider, the claim will be processed at the Out-of-Network level, and you may also be responsible for any charges above the UCR or allowable amounts as well as the applicable coinsurance and deductible. **Note:** If you choose to use an out of network provider, you will be subject to Reference Based Pricing. This means you may have more out of pocket than seeing an In-Network provider.*

Self-Submitting Claims

If, for any reason, you have to pay any claim(s) out of pocket that you feel should be paid by insurance...you can submit your receipt back to RGA for reimbursement. Please find the claim reimbursement form on the Oak Harbor Benefit website www.oakharborbenefits.com or email benefits@oakh.com for more information.

RGA Mobile Benefits App

Access your benefit plan policy details and contact information on the go! Search for 'usieb' and download our free mobile app from the Apple Store or Google Play Store. Access your benefit details by first scrolling through the info pages and then entering the following code as prompted: **714801**.

Use the app to help you:

- Stay Organized – Access all your plan information and cards in one place
- Stay Up to Date – Receive the most updated plan information automatically

Medical Plans offered through Regence Group Administrators (RGA)

Oak Harbor Freight Lines offers the choice between 2 medical plans provided by RGA (Regence Group Administrators). You can choose from a PPO Plan or a Qualified High Deductible Health Plan with a Health Savings Account. The level of benefits you receive is dependent upon your choice of an in-network or out-of-network provider. Significantly higher benefits will be received when you obtain care from an in-network provider in the RGA Preferred Provider Network. To locate a provider in the RGA network, visit www.accessrga.com

*Employees and their dependents in Klamath Falls, OR have services from all providers covered at the Preferred In-Network level.

In-Network	PPO Plan	Qualified High Deductible Health Plan with HSA
Calendar Year Deductible		
Per Person	\$500	\$1,500
Maximum Per Family	\$1,500	\$3,000 Aggregate*
Calendar Year Out-of-Pocket Maximum		
	(Includes copays and deductible)	(Includes deductible)
Per Person	\$2,500	\$3,500
Maximum Per Family	\$7,500	\$7,000 Aggregate* (Individual Capped at \$6,850)
Preventive Care		
Office Visit, Well-Child Care, Immunizations, routine screenings	100% (deductible waived)	100% (deductible waived)
Professional		
Office Visit including Telemedicine	Preferred: \$25 copay (deductible waived)	Preferred: 80%
Coinsurance	Preferred: 80%	Preferred: 80%
Inpatient Professional Services	Preferred: 80%	Preferred: 80%
Hospital/Facility/Mental Health		
Inpatient, Outpatient Care and Facility Charges (non-hospital)	Preferred: 80%	Preferred: 80%
Outpatient Mental Health	Preferred: \$25 copay (deductible waived)	Preferred: 80%
Rehabilitation (Outpatient)		
Physical, Occupational, Speech Therapy	80%	80%
Massage Therapy – up to 24 visits per calendar year	80%	80%
Other Services		
Acupuncture	Preferred: \$25 copay (deductible waived)	Preferred: 80%
Diagnostic X-Ray and Lab Tests	Preferred: 100% (deductible waived)	Preferred: 80%
Emergency Room	\$150 copay (waived if admitted), then 80%	80%
Spinal Manipulations – up to 30 visits per calendar year	80%	Preferred: 80%

Out-of-Network Benefits		
Calendar Year Deductible	\$500	\$1,500
Calendar Year Deductible Family	\$1,500	\$3,000 Aggregate*
Coinsurance	60%	60%
Calendar Year Out-of-Pocket Max Per Person	\$5,000	\$3,500
Calendar Year Out-of-Pocket Max Family	Participating: \$5,000; Out of Network: \$15,000	\$7,000 Aggregate* (Individual Capped at \$6,850)
Professional Care Office Visit	60%	60%
Preventive Care	Participating 100%; Out of Network 60%	60%
Emergency Room	\$150 copay, then 80%	80%

***Aggregate:** If more than one person is covered on the Qualified High Deductible Health Plan with HSA, the family deductible will need to be satisfied before services are covered for that individual. In addition, the family out-of-pocket maximum will also apply for services obtained by that covered individual. The maximum out of pocket for any individual in a family is \$6,850.

****Telemedicine:** Virtual services provided by providers who also provide in-person services.

Health Savings Account (HSA) - Can only Enroll if on the High Deductible Health Plan (HDHP)

When you are enrolled in a High Deductible Health Plan (HDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

What is a Health Savings Account?

An HSA is a tax-sheltered bank account that you own for the purpose of paying eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year. If you leave employment with Oak Harbor, you can take this HSA with you.

- Oak Harbor Freight Lines will contribute \$800 for Employee only coverage and \$1,600 for Employee and any qualified dependents. The annual maximum contributions as set by the US Treasury & IRS for 2021 are \$3,600 for self only coverage and \$7,200 for family coverage. The amount contributed by OHFL would need to be subtracted from the maximums leaving \$2,800 Individual & \$5,600 Family that an Employee can voluntarily contribute on a tax-free basis. If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution

The High Deductible Health Plan is administered by Regence Group Administrators and the Health Savings Account is administered by HSA Bank.

To be an eligible individual and qualify for an HSA, you must meet the following requirements:

- You must be enrolled in the High Deductible Health Plan (HDHP)
- You must not be covered by another non-HDHP health plan, such as a spouse’s PPO plan
- You are not enrolled in Medicare
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months
- You are not claimed as a dependent on another person’s tax return
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse’s FSA. (Enrollment in a limited purpose health care FSA is allowed).

How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Or you can withdraw money from an ATM. But keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense in the event that you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes.

Vision Plan - Regence Group Administrators, Inc. (RGA)

Employees and their dependents may enroll in the Vision Plan through RGA. Covered Employees and their family members have the option to see any licensed provider. The benefits below are for **every calendar year**.

Benefit	What's Covered?
• Routine Eye Examination	Plan Pays 100% up to \$60
• Lenses & Frames	Plan Pays 100% up to \$150
• Contact Lenses	Plan Pays 100% up to \$150

Dental Plans - Regence Group Administrators, Inc. (RGA)

Employees and their dependents may enroll in the Dental Plan through RGA. Covered Employees and their family members have the option to see any licensed provider, but are payable at the preferred level if you see a Preferred or Participating Provider. To find a provider visit www.accessrga.com

Benefit	
• Annual Benefit Maximum	\$2,000

Annual Deductible & Coverage	
• Individual	\$25
• Family	\$75
• Deductible Waived for Preventative?	Yes
• Preventative Care	100%
• Basic and Restorative Care	80%
• Major and Prosthetics	50%

Orthodontia (Children up to Age 19)	
• Braces/Hardware	50%
• Lifetime Benefit Maximum	\$1,000

Voluntary Pre-Authorization

In the event you need to have dental work estimated to cost \$300 or more, we recommend you have your dentist submit it to RGA for pre-authorization. RGA will review the intended treatment plan and let your dentist know how much of the bill they will cover. We recommend this to avoid any billing surprises.

Prescription Drugs – Elixir Pharmacy

Below is a brief overview of what you can expect to pay for a prescription drug, depending on which category it falls under. To find out what category your specific medication falls under, please go to www.elixirsolutions.com and register using your personal information.

If you have a Maintenance Drug, one you take every day, week or month. You may be able to save money at your pharmacy by using their generic discount programs or taking an over-the-counter alternative. Both medical plans require using the generic prescription product whenever available. If the prescription is filled with a name brand prescription at the request of either the physician or the member, then the applicable copay (PPO Plan only) plus the difference between the ingredient cost of the generic drug and the brand name drug will be charged.

Mandatory Mail Order

Maintenance medications will only be filled three times at a Retail pharmacy. After the third refill, the prescription must be filled via the Mail Order Program Prescription Program or the prescription will not be covered by the Plan.

PPO Plan		
Benefit	Retail Pharmacy	Elixir Mail Order
Generic Drugs	\$10 copay	\$20 copay
Generic Drugs	\$35 copay	\$70 copay
Brand Name Drugs	\$60 copay	\$120 copay
Maximum Day Supply	Up to 34 Days	90-day supply

High Deductible Health Plan with HSA		
Benefit	Retail Pharmacy	Elixir Mail Order
Preventative	100% (deductible waived)	100% (deductible waived)
Generic Drugs	80% after deductible	80% after deductible
Brand Name Drugs	80% after deductible	80% after deductible
Maximum Day Supply	Up to 34 Days	90-day supply

Flexible Spending Accounts - Navia Benefit Solutions

Healthcare Expense Account

This healthcare account allows you to fund your out-of-pocket medical, dental and vision expenses, such as copays and deductibles, with pre-tax dollars. By paying for out-of-pocket eligible expenses with pre-tax dollars, you will save a minimum of \$.23 per dollar because you do not pay Federal Income Tax or FICA tax on your contributions. Oak Harbor Freight Lines allows a voluntary contribution of up to **\$2,750** per plan year into your healthcare expense account.

Dependent Care Account

This dependent care account allows you to fund the costs of dependent care on a pre-tax basis. The care must be provided by a dependent care center or by an individual who can provide a name, address, and taxpayer identification number. You may contribute up to a maximum of **\$5,000** each tax year, per household. Although you may not take the childcare tax credit if you choose this option, you may save more depending on your income level.

Important Rules to Keep in Mind

FSAs should only be considered for anticipated expenses. You should be conservative when estimating the amount to contribute to each account.

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA by 12/31/2021, you will lose any remaining funds in the account. You have until 3/31/2022 to submit expenses for reimbursement.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a life status change event.

Note

If you are enrolled in the Qualified High Deductible Health Plan with an HSA, you can participate in a “limited purpose” FSA for Healthcare. You can use this Limited Purpose FSA account for eligible post deductible expenses, medical, dental & vision expenses only.

All claims must be submitted for reimbursement within 90 days after the Plan Year ends.

Once enrolled, you can create your Employee account to monitor claims and submit receipt requests at www.naviabenefits.com

Supplemental Voluntary Life and AD&D Insurance - Unum

Oak Harbor Freight Lines offers Voluntary Life and AD&D insurance to all eligible Employees...paid by Employees via monthly payroll deductions on a post-tax basis. This amount is deducted monthly on the 22nd paycheck. This plan offers the ability to port your coverage should you no longer work with Oak Harbor. Please be sure to select a beneficiary. Your beneficiary may be updated at any time.

Benefit Amount	
Employee	Up to \$500,000 in \$10,000 increments not to exceed 5 times your earnings*
Spouse	Up to \$500,000 in \$5,000 increments, not to exceed Employee amount
Child(ren)	Birth to 6 months: \$1,000 6 months to age 19, or 26 if full-time student: Up to \$10,000 in \$2,000 increments. You are responsible for dropping your dependent at 19 or 26 yrs. of age. This is not done automatically by UNUM.
Guarantee Issue Amount	
	Employee: \$150,000; Spouse \$25,000; Child(ren): \$10,000

***Your amount of life insurance will begin to reduce when you reach age 70. The amount of your spouse's life insurance will reduce by the same percentage and at the same time your life insurance reduces.**

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll up to certain limits without providing health information. These are referred to as "Guarantee Issue" limits. If you want coverage over the amount you are guaranteed, you will need to provide answers to health questions. If you do not enroll up to the guarantee issue amount when first eligible, you may be subject to an Evidence of Insurability questionnaire when you do decide to enroll or increase your amount. Life and AD&D rates are based on your age immediately prior to and including the plan effective date of 1/1/2020. AD&D Rates are per \$10,000 of coverage for Employee; per \$5,000 of coverage for Spouse and per \$2,000 of coverage for child(ren).

Voluntary Short-Term Disability Insurance – Unum

Oak Harbor Freight Lines offers Short Term Disability insurance to all eligible Employees...paid by Employees via monthly payroll deductions. Deductions will be taken out on a post-tax basis. This amount is deducted monthly on the 22nd paycheck. This plan offers the ability to port your coverage should you no longer work with Oak Harbor.

Benefit	
Waiting Period	Benefits begin after a 14-day elimination (waiting) period of disability from the day your disabling condition occurs
Benefit	60% of your weekly income, up to a maximum benefit of \$2,000 per week
Duration	Up to a maximum of 24 weeks

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll without providing health information. If you and do not enroll during your eligibility enrollment period, you will have to wait for a future annual enrollment period to apply. At that time, you will need to answer health questions on an Evidence of Insurability form.

Note

In the event of a disability claim, payments received under this plan would not be considered taxable income.

For Washington Employees

Your monthly rates are lower as Washington State has implemented a state paid family and medical leave program.

For Washington and California Employees

These two states offer disability and paid leave; as such, any benefit allowed under this STD plan will work together with the state benefits. The two plans will offset each other, you will not receive 100% of both benefits.

STD rates are based on your age immediately prior to and including the plan effective date of 1/1/2021.

Voluntary Accident Insurance – Unum

This policy can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job, and includes a range of incidents, from common events to more serious events. It can help with out of pocket costs such as co-pays and deductibles. There are no pre-existing clauses or wait periods with this plan. Deductions will be taken out on a post-tax basis. This amount is deducted monthly on the 22nd paycheck. This plan offers the ability to port your coverage should you no longer work with Oak Harbor.

Guarantee Issue

You are guaranteed base coverage, without answering health questions. If you do not enroll during your eligibility enrollment period (when hired), you will have to wait for a future enrollment period to apply.

Coverage is available for you, your spouse and your dependent children to age 26. You must enroll in order to also enroll any dependents.

Critical Illness Insurance – Unum

This policy can pay you a lump-sum benefit at the first diagnosis of a covered illness. It can be used however you choose – even for expenses life co-pays, mortgage, rent or childcare. Deductions will be taken out on a post-tax basis. This amount is deducted monthly on the 22nd paycheck. This plan offers the ability to port your coverage should you no longer work with Oak Harbor. Your benefit begins 30 days after the coverage effective date.

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll without providing health information. If you do not enroll during your eligibility enrollment period, you will have to wait for a future enrollment period to apply. At that time, you will need to answer health questions on an Evidence of Insurability form.

Covered illnesses under the base plan include:

- Heart attack
- Stroke
- Major organ failure
- Dementia, including Alzheimer's disease
- Multiple Sclerosis (MS)
- Parkinson's disease
- Amyotrophic Lateral Sclerosis (ALS)
- End-stage renal (kidney) failure
- Coronary artery bypass surgery

Illness covered by the additional Cancer Benefit include:

- Invasive and Non-Invasive Cancer
- Skin Cancer - \$500

Benefit Amount

Employee	Choose \$10,000, \$20,000 or \$30,000 of coverage with no medical questions.
Spouse	As long as the Employee is enrolled, you can enroll for the same coverage...not to exceed what the Employee is enrolled in.
Child(ren)	Birth to age 26 are automatically covered at no extra cost. The coverage amount is 50% of what the Employee is enrolled in.

Pre-Existing Conditions

No benefits are payable for a covered loss that occurs in the first 12 months of the coverage effective date and the covered loss is caused by, contributed by or occurs as a result of a pre-existing condition or complications arising from treatment or surgery for, or medications taken for, a pre-existing condition.

An Employee has a pre-existing condition if, within the 12 months just prior to their coverage effective date, they have an injury or sickness, whether diagnosed or not, for which:

- medical treatment, consultation, care or services were received or recommended
- drugs or medications were taken, or prescribed during the period or symptoms existed.

Hospital Insurance – Unum

This policy helps you cope with the financial impacts of a hospitalization. You can receive benefits when you are admitted to the hospital for a covered accident, illness or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles. Deductions will be taken out on a post-tax basis. This amount is deducted monthly on the 22nd paycheck. This plan offers the ability to port your coverage should you no longer work with Oak Harbor. This plan offers a Wellness Benefits and can pay you \$50 per calendar year per insured individual for health screening tests.

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll without providing health information. If you and do not enroll during your eligibility enrollment period, you will have to wait for a future enrollment period to apply. At that time, you will need to answer health questions on an Evidence of Insurability form.

The following are included under Hospital insurance

- \$1,500 for each covered hospital admission – once per year
- \$200 for each day of your covered hospital stay, up to 15 days – once per year
- \$400 for each day you spend in intensive care, up to 15 days – once per year

Eligibility for Coverage

Employee	As long as we are able to payroll deduct from you, you are eligible to enroll.
Spouse	As long as the Employee is enrolled, Spouses over the age of 17 are eligible.
Child(ren)	Birth to age 26 regardless of marital or student status are eligible as long as the Employee has enrolled.

Pre-Existing Conditions

Benefits for a pre-existing condition (defined as sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, medical advice, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken during the 12 months prior to your effective date) will not be paid if the date of the covered loss occurs during the first 12 months after your effective date.

Benefit Resource Center

The Benefit Resource Center is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 6:00 AM to 6:00 PM (Pacific Time). If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Phone: (866) 4ourBRC (468-7272); Fax: (877) 678-5840

Email: brcwest@usi.com

Carrier Contact Information

Carrier	Plan	Website	Phone Number
Regence Group Administrators (RGA) <i>Group # 020189</i>	Medical, Dental and Vision	www.accessrga.com	866-738-3924
Elixir Pharmacy	Prescription Drug	www.elixirsolutions.com	800-361-4542
HSA Bank	Health Savings Account for the High Deductible Health Plan	www.hsabank.com	800-357-6246
Navia Benefit Solutions #OHF	Flexible Spending Account	www.naviabenefits.com	800-669-3539
UNUM <i>Co. Paid Life #617170 STD #617856 – 001 STD WA #617856-002 Vol Life #617857 Critical Illness #694020</i>	Company Paid Life & Supplemental Life/AD&D, Short Term Disability, Accident, Hospital, Critical Illness	www.unum.com	800-421-0344
Wellspring Family Services	Employee Assistance Program	www.wellspringeap.org Username: oak harbor freight lines	800-553-7798
Brighton Jones <i>(financial advisor)</i>	401(k)	AdvisorSupport@brightonjones.com	206-528-5137
Northwest Plan Services <i>(investment options)</i>	401(k)	www.yourplanaccess.net/nwps	888-700-0808

You can also contact your Human Resources Department by emailing benefits@oakh.com or calling 253-288-8300 and asking for a benefits representative. You are also encouraged to visit www.oakharborbenefits.com and check out the FAQ's.