



Benefit Guide for the Full Time Employees of Oak Harbor Freight Lines



Effective: January 1, 2022 Through December 31, 2022

Introduction

Oak Harbor values every Employee and believes in offering competitive compensation packages, that include wages and benefits. This guide outlines the benefits offered to Full Time Employees. Benefits may change during the length of employment, and Employees will be notified of any change as it is known. Frequently Asked Questions, medical benefit video's, and informational flyers can be accessed anytime at www.oakharborbenefits.com. Employees can also contact the Oak Harbor Human Resources Department by emailing benefits@oakh.com or call 800-858-8815 x20005. This guide is not a guarantee, and Oak Harbor 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 Employees have this sick bank, Employees have until 12/31/30 to use it. After this date, the sick leave balance will move to zero.

Holiday Pay

Oak Harbor believes that Employees should have time away from work to spend with families. It is Oak Harbor's goal to have all locations closed on established holidays, however, decisions are made based on business needs and Employees 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. Major holidays falling on a weekend, where it's treated as an "observed" holiday, will be treated as a minor holiday, and will follow the pay outlined below.

Full Time Employees, that have completed their initial 90 days of Employment, are eligible for 8 hours of holiday pay on the designated holidays. Employees on a 4-10 shift, 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. Employees on protected leave (FMLA) will continue to receive holiday pay during this time.

If required to work on a designated major holiday, Employees will receive holiday pay plus double time for hours worked. If required to work on a designated minor holiday*, Employees will receive holiday pay plus the regular hourly rate for hours worked. Linehaul Drivers required to work into and out of a major holiday, will receive an additional 6 hours of pay at the regular hourly rate, on top of all other line pay earned.

2022 Holiday Schedule

Memorial Day:	Monday, May 30th
Independence Day:	Monday, July 4th
Labor Day:	Monday, September 5th
Thanksgiving:	Thursday, November 24th
Thanksgiving (Day After)*:	Friday, November 25th *Minor
Christmas Eve (Observed)*:	Friday, December 23rd *Minor
Christmas Day (Observed)*:	Monday, December 26th *Minor

Jury Duty Pay

Employees that have completed 90 days of employment, can be paid up to 10 days (8 hours per day or 10 hours on a 4-10 schedule) each calendar year. Employees must report for jury duty, and turn in provided court documents confirming this. Employees are not eligible for this benefit unless they are called in, requiring the Employee to miss normal work shifts. See Management or contact payroll at payroll.dept@oakh.com with any questions.

Military Leave Pay

Oak Harbor appreciates those that have volunteered to serve in our armed forces, and thank all Employees for this service. Oak Harbor provides a job guarantee for active military duty, in a comparable position (location, duties, pay, etc.), for up to 5 years from the date of active duty status, unless a greater period is required by state or federal

law. Employees that have completed the 90-day introductory period, are eligible to receive military pay of up to 10 days per calendar year. Employees must notify Management as early as possible of the requirement to report for military duty. To receive the military pay, Employees must provide a copy of the orders received to Management. Management will notify payroll to ensure proper compensation.

Bereavement Leave and Pay

In the event of a death in the family, Employees are 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, Employees must attend or make a bona fide effort to attend the funeral or similar gathering.
- Pay for compensable bereavement leave is 8 hours at the straight-time hourly rate of pay, or 10 hours at the straight-time hourly rate of pay for Employees who work 4 10-hour days per week.
- Bereavement leave is not paid while Employees are on a leave of absence, vacation, layoff, or for days falling outside of the regular work week.

In the event of the death of a grandparent, grandchild, aunt, uncle, niece, nephew, parent-in-law, sibling-in-law of the Employee, 1 day off with pay to attend the funeral or other family gathering will be offered.

Paid Time Off (PTO)

Full Time, Hourly Employees are eligible for Oak Harbor's 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, Employees will submit a request through Dayforce, the timekeeping and Employee HR System. If Employees have an unplanned absence, Management will enter PTO hours for the day(s) that Employees are absent. Hours will be entered that equal the Employees normal schedule (8 hours or 10 hours). Employees are allowed to request up to 12 hours per shift. Employees are required to specify the hours of PTO requesting, if more than the Employees normal schedule. PTO is paid out at the Employees normal hourly rate. PTO is not forced when out on FMLA or Medical Leave, Employees can use PTO during this time or opt out.

Oak Harbor uses an accrual system for earning PTO hours, meaning that each pay period while employed, a set number of hours are accrued in the Employees PTO bank. PTO begins to accrue at time of hire, but Employees cannot use this time until 90-days of employment have been completed. PTO Bank balances can be viewed by logging into Dayforce, and it is also listed on each pay check stub. As PTO hours are used, the bank declines and as hours are earned, the bank increases. The amount of the Employees accrual is based on years of service. PTO will stop accruing if on a medical or personal leave of absence.

Donation of PTO: Employees have the ability to donate a portion, or all accrued PTO, to another Employee. In order to receive a PTO donation, Employees must not have PTO to cover time needed to care for the Employees own health condition, a family member with a serious health condition or a family emergency. If Employees wish to donate any accrued PTO to an Employee, that meets any of these criteria; please contact Management for approval. All Employees, donating or receiving, must have completed the 90-day introductory period.

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

PTO Pay at Termination: Employees that have completed the 90-day introductory period, and separate employment, will be entitled to any accrued PTO upon termination of employment. All Employees will be paid PTO 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 – Quarterly Bonus Program

Oak Harbor offers a bonus program to all eligible Employees. Oak Harbor believes that sharing profits when performance is good, is a great way to incentivize Employees. When Employees do their part, Oak Harbor 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 and 401k contributions. Oak Harbor 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 completed the 90-day probationary period, prior to the start of the designated quarter. Employees must be employed when the payment is made. Employees must have worked (actual on duty time) during the designated quarter (no minimum hours). If an Employee worked during the designated quarter, but is on leave when payment is made, the Employee is eligible. Employees must have been employed for 1 year prior to the designated quarter. For example: to be eligible for the 2nd quarter bonus (Apr – Jun), Employees must have completed 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 Employees required to use their cell phone for work purposes, are offered a monthly cell stipend. This stipend is paid on the 22nd paycheck each month. Employees may opt out of receiving this stipend by emailing payroll.dept@oakh.com or speaking to Management. The amount of the stipend may vary depending on the Employees 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 provides Life and AD&D insurance to Employees at no cost. Employees 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 the policy 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 the policy booklet for further details.

Employee Assistance Program - Wellspring

All Employees, and their household members, may use the Employee Assistance Program (EAP) through Wellspring Family Service. Please be assured that the services provided through the EAP are completely confidential. The names of individuals who seek services through the EAP, will not be shared with Oak Harbor. When Employees need help with work, home, personal or family issues, the EAP is available at no charge. The purpose of the EAP is to talk with the Employee, or family member, to define the problem, suggest short-term problem-solving steps and refer to other community resources if necessary. Employees and family members are provided with 3 in-person visits...per person...per year and per situation, with a counselor at no cost. The EAP can assist with the following types of issues:

- | | |
|---|---|
| <ul style="list-style-type: none"> - Aging/Caregiving Issues & Referral - Depression - Parenting Support - Marital and Family Conflicts | <ul style="list-style-type: none"> - 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 phone # 800-553-7798

401(k) Plan – Brighton Jones/NWPS

Save for retirement through the Oak Harbor 401(k) Plan. Employees, age 18 or older, are eligible to participate in Oak Harbor's 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 contribution limit for 2022 is \$20,500. Employees over the age of 50, have a catch-up contribution limit of \$6,500 for 2022.

Matching Contributions

The Oak Harbor match will begin after Employees have been employed for 90 days. The Oak Harbor match varies by Employee contribution, but has a max of 5%. For example:

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

Vesting

Employees are always 100% vested in contributions made to the plan. All Oak Harbor matching contributions will adhere to the following vesting schedule based on Years of Service:

Less than 2 years	0%	*For example: if Employees left Oak Harbor after 2 years, Employees would receive the full value of Employee contributions, plus 20% of the value of Oak Harbor matching account.
2 – 3 years	20%	
3 – 4 years	40%	

4 – 5 years	60%	*Employees must work 1,000 hours in a calendar year for that year to count towards vesting.
5 – 6 years	80%	
6 or more years	100%	

For questions or assistance with Employee 401(k) account(s), Please reach out to Brighton Jones with any questions. They can be reached via e-mail: AdvisorSupport@brightonjones.com, by a phone appointment: <https://go.oncehub.com/AdvisorSupport> or call 206-258-5137. Employees can also register for and access 401(k) account(s) through NWPS <https://www.yourplanaccess.net/nwps/> or call 800-700-0808.

Health and Welfare Benefits

Eligibility

Full Time Employees are eligible for health and welfare benefits the first of the month following 60 days of employment. Employees must work 80 hours per month to order to maintain these benefits. Enrollment must be completed before coverage begins. Children are eligible for Medical, Dental, Vision and prescription 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?

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

- After completing initial eligibility period (when hired)
- During the annual open enrollment period
- During a qualified Life Event (see below)

If Employees do not enroll at the above times, Employees 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

Employees can only change benefit elections during the annual open enrollment period. However, Employees may be able to change some benefit elections upon the occurrence of certain life events, provided Employees properly notify Oak Harbor. These changes in status events may include:

- Marriage
- Divorce
- Birth or adoption of an eligible child
- Death of Employee spouse or covered child
- Change in Employee spouse's work status that affects his or her benefits
- Change in Employee work status that affects benefits
- Change in your child's eligibility for benefits
- Receiving Qualified Medical Child Support Order (QMCSO)

If Employees have a family status change, Employees must notify the HR Department within 30 days of the event, and complete the necessary steps through Dayforce. Please email benefits@oakh.com with any questions.

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 Payroll has received the required form. This form can be downloaded from the www.oakharborbenefits.com site. Email payroll.dept@oakh.com or benefits@oakh.com, or see Management with any questions.

Out of Network Benefits

Employees on the RGA 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. Employees can find providers and hospitals on the Internet at www.accessrga.com

The BlueCard Program recognizes Preferred (PPO) Providers within the Blue Cross Blue Shield networks nationwide. If care is obtained from a Non-PPO Provider, the claim will be processed at the out-of-network level, and Employees may be responsible for any charges above the UCR or allowable amounts, as well as the applicable coinsurance and deductible. **Note:** If Employees choose to use an out-of-network provider, Employees will be subject to Reference Based Pricing. This means Employees may have more out of pocket costs than seeing an in-network provider.

Self-Submitting Claims

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

Medical, Dental, Vision & Prescription Cost

Employee contributions are based on gross wages, and amounts depend on the plan selected. Contributions are paid on the 7th and 22nd check each month. Contributions for RGA plans are deducted from any PTO or bonuses paid out **Note:** Family coverage is defined as Employee, Spouse and Child(ren).Contributions for the RGA plans are not required if an Employee is on protected leave, such as FMLA.

Dependent Coverage Must Match Employee Coverage

Dependents added to any RGA medical, dental or vision plan must follow the same enrollment as the Employee. As example; the Employee cannot be enrolled in medical, dental, vision and the Spouse enrolled in only Dental or Vision.

Spousal Surcharge

Spouses that have medical group coverage available through their employer, but choose to be on an Oak Harbor RGA plan, which includes medical coverage, will pay a \$200/month spousal surcharge. This is paid monthly and deducted on the first check of each month (7th). Employees can waive this surcharge if the Spouse is unemployed, or doesn't have medical group coverage through their employer. Any surcharges paid before a waiver is submitted will not be reimbursed back to the Employee. Surcharges are not required if an Employee is on protected leave, such as FMLA. Surcharges are not required if Employees and Spouses are enrolled in Dental or Vision only plans.

Medical Plans offered through Regence Group Administrators (RGA)

Oak Harbor offers the choice between 3 medical plans provided by RGA. Employees can choose from a PPO Plan, a High Deductible PPO Plan or a Qualified High Deductible Health Plan with a Health Savings Account. Each plan includes medical, dental and vision coverage. The level of benefits received is dependent upon the choice of an in-network or out-of-network provider. Significantly higher benefits will be received when care is obtained from an in-network provider in the RGA Preferred Provider Network. To locate a provider in the RGA network, visit www.accessrga.com.

	<u>Plan #1</u> PPO	<u>Plan #2</u> High Deductible PPO	<u>Plan #3</u> Qualified High Deductible Health Plan w/ Health Savings Account
In-Network			
Employee Contribution			
Employee Only	2%	1%	0%
Employee + Spouse	3%	2%	1%
Employee + Child(ren)	3%	2%	1%
Employee + Family	4%	2%	1%
Spousal Surcharge	\$200.00	\$200.00	\$200.00

Calendar Year Deductible			
Per Person	\$500	\$2,000	\$2,000
Maximum Per Family	\$1,500	\$4,000	\$4,000 Aggregate*
Calendar Year Out-of-Pocket Maximum			
(All plans include copays, deductible and coinsurance)			
Per Person	\$2,500	\$4,000	\$4,000
Maximum Per Family	\$7,500	\$8,000	\$8,000 Aggregate*
Preventive Care			
Office Visit, Well-Child Care, Immunizations, & Routine Screenings	100% (deductible waived)	100% (deductible waived)	100% (deductible waived)
Professional			
Office Visit including Telemedicine	\$25 copay (deductible waived)	\$35 copay (deductible waived)	80%
Coinsurance	80%	80%	80%
Inpatient Services	80%	80%	80%
Hospital/Facility/Mental Health			
Inpatient, Outpatient Care and Facility Charges (non-hospital)	80%	80%	80%
Outpatient Mental Health	\$25 copay (deductible waived)	\$35 copay (deductible waived)	80%
Rehabilitation (Outpatient)			
Physical, Speech Occupational Therapy	80%	80%	80%
Massage Therapy – up to 24 visits per calendar year	80%	80%	80%
Other Services			
Acupuncture	\$25 copay (deductible waived)	\$35 copay (deductible waived)	80%
Diagnostic X-Ray & Lab Tests	100% (deductible waived)	100% (deductible waived)	80%
Emergency Room	\$150 copay (waived if admitted), then 80%	\$250 copay (waived if admitted), then 80%	80%
Chiropractor - up to 30 visits per calendar year	80%	80%	80%

	Plan #1 PPO	Plan #2 High Deductible PPO	Plan #3 Qualified High Deductible Health Plan w/ Health Savings Account
Out-of-Network			
Calendar Year Deductible			
Per Person	\$500	\$2,000	\$2,000
Maximum Per Family	\$1,500	\$4,000	\$4,000
Coinsurance	60%	60%	60%
Calendar Year Out-of-Pocket Maximum			
(All plans include copays, deductible and coinsurance)			
Per Person	\$5,000	\$4,000	\$4,000
Maximum Per Family	\$15,000	\$8,000	\$8,000 Aggregate*
Preventive Care			
Office Visit, Well-Child Care, Immunizations, & Routine Screenings	60%	60%	60%
Professional			
Office Visit including Telemedicine	60%	60%	60%
Other Services			
Emergency Room	\$150 copay, then 80%	\$250 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. Individuals are capped at \$7,050.

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

Health Savings Account (HSA) Eligible if on the Plan #3 – Qualified High Deductible Health Plan

Employees enrolled in the Plan #3 Qualified High Deductible Health Plan, that meet the eligibility requirements, can contribute to an HSA Account. The High Deductible Health Plan is administered by RGA and the Health Savings Account is administered by HSA Bank. **Note:** The HSA account is automatically opened for Employees upon enrolling in Plan #3, so Oak Harbor may begin contributions. The Employee can choose to also add contributions on top of the Oak Harbor contributions if they choose.

What is a Health Savings Account?

An HSA is a tax-sheltered bank account that Employees own for the purpose of paying eligible health care expenses for Employees and/or eligible dependents. The HSA is the Employees to keep, even if there is a job change. Employees that leave employment with Oak Harbor, can take this HSA anywhere. There is no “use it or lose it” rule. The balance at the end of the year, will carry over year to year. HSA contributions are pre-taxed and are contributed each pay period. Use the funds to help cover deductibles, out of pocket expenses, prescription costs, etc.

Oak Harbor contributes \$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 2022 are \$3,650 for individual coverage and \$7,300 for family coverage. The amount contributed by OHFL would need to be subtracted from the maximums leaving \$2,850 for individuals & \$5,700 for families 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.

Employee Eligibility

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

- Must be enrolled in the Plan #3 – Qualified High Deductible Health Plan
- Must not be covered by another non-HDHP health plan, such as a spouse’s PPO plan
- Are not enrolled in Medicare, TRICARE or TRICARE for Life military benefits program.
- Have not received Veterans Administration (VA) benefits within the past 3 months
- Are not claimed as a dependent on another person’s tax return
- Are not covered by a traditional health care flexible spending account (FSA). This includes Employee spouse’s FSA. (Enrollment in a limited purpose health care FSA is allowed).

Expense Reimbursement

The easiest way to use HSA funds is by using the HSA Debit Card at the time an eligible expense is incurred. This card will be issued once an Employee account is created. Employees can withdraw money from an ATM. Employees are encouraged to keep all receipts! Employees must be able to prove that the expense was the Employees, or dependents, in the event of an audit. Employees that use HSA funds for non-eligible expenses, will be charged a 20% penalty tax (if under age 65) as well as federal income taxes.

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

Employees and dependents enrolled in Plan #1, Plan #2 or Plan #3 as described above, are automatically enrolled in the Dental Plan through RGA. If Employees want to waive Medical coverage, and only enroll in Dental coverage through RGA then Plan #4 – Dental Only is an option. Covered Employees and dependents have the option to see any licensed provider, and are payable at the preferred level if a Preferred or Participating Provider is seen. To find a provider visit www.accessrga.com.

Benefit

- Calendar Year Benefit Maximum \$2,000

Calendar Year Deductible & Coverage

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

Orthodontia (Children up to Age 19)

- Braces/Hardware 50%
- Lifetime Benefit Maximum \$1,000

Voluntary Pre-Authorization

In the event there is a need to have dental work estimated to cost \$300 or more, it's recommended to have the dentist submit it to RGA for pre-authorization. RGA will review the intended treatment plan and let the dentist know how much of the bill will be covered. This is recommended to avoid any billing surprises.

Plan #4 – Dental Only Employee Contributions

Employees that choose to enroll in Dental only coverage, and opt out of Medical and Vision, can do so by enrolling in the Plan #4 – Dental Only option. Dependents follow the same enrollment as the Employee...this means...the Employee must also waive Medical and Vision coverage. The cost for Dental only coverage is a flat fee, deducted each pay check, as follows:

- Employee Only Coverage \$20.00 per month / \$10.00 per check
- Employee + Dependent Coverage \$40.00 per month / \$20.00 per check

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

Employees and dependents enrolled in Plan #1, Plan #2 or Plan #3 as described above, are automatically enrolled in the Vision Plan through RGA. If Employees want to waive Medical coverage, and only enroll in Vision coverage through RGA then Plan #5 – Vision Only is an option. Employees and dependents have the option to see any licensed provider. The benefits below are for **every calendar year**. The coverage under the Vision plan is the same for all plans offered.

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

Plan #5 – Vision Only Employee Contributions

Employees that choose to enroll in Vision only coverage, and opt out of Medical and Dental, can do so by enrolling in the Plan #5 – Vision Only option. Dependents follow the same enrollment as the Employee...this means...the Employee must also waive Medical and Dental coverage. The cost for Vision only coverage is a flat fee, deducted each pay check, as follows:

- Employee Only Coverage \$5.00 per month / \$2.50 per check
- Employee + Dependent Coverage \$10.00 per month / \$5.00 per check

Prescription Drug Plan – OptumRx

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

Employees may be able to save money at the pharmacy by using the generic discount programs, or taking an over-the-counter alternative. All medical plans require using the generic prescription product whenever available. If the prescription is filled with a name brand prescription, at the request of the Employee or the Pharmacy, then the applicable copay plus the difference between the cost of the generic drug and brand name drug will be charged.

Mandatory Mail Order

Maintenance medications (taken daily, monthly, etc.) will only be filled 3 times at a retail pharmacy. After the 3rd refill, the prescription must be filled via the Mail Order Program or the prescription will not be covered by the Plan. Employees and dependents must sign up for this Mail Order program and can do so at www.optumrx.com. Below are some examples of what prescription costs are depending on the plan.

	Plan #1 PPO	Plan #2 High Deductible PPO	Plan #3 Qualified High Deductible Health Plan w/ Health Savings Account
Generic Drugs			
Retail Pharmacy	\$10 (deductible waived)	\$20	100% then 20% (after deductible)
Mail Order	\$20	\$40	100% then 20% (after deductible)
Maximum Supply	Up to 30 days retail 90 days mail order	Up to 30 days retail 90 days mail order	Up to 30 days retail 90 days mail order
Preferred Brand Drugs			
Retail Pharmacy	\$35	\$45	100% then 20% (after deductible)
Mail Order	\$70	\$90	100% then 20% (after deductible)
Maximum Supply	Up to 30 days retail 90 days mail order	Up to 30 days retail 90 days mail order	Up to 30 days retail 90 days mail order
Non-Preferred Brand Drugs			
Retail Pharmacy	\$60 (deductible waived)	\$70 (deductible waived)	100% then 20% (after deductible)
Mail Order	\$120 (deductible waived)	\$140 (deductible waived)	100% then 20% (after deductible)
Maximum Supply	Up to 30 days retail 90 days mail order	Up to 30 days retail 90 days mail order	Up to 30 days retail 90 days mail order

Flexible Spending Accounts (FSA) - Navia Benefit Solutions

Healthcare Expense Account

The FSA healthcare account allows Employees to fund 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, Employees are not paying Federal Income Tax or FICA tax on the contributions. Employees are allowed a voluntary contribution of up to \$2,850 per plan year into your healthcare expense account. Contributions are made via payroll deductions on the 7th and 22nd of each month.

Dependent Care Account

The FSA dependent care account allows Employees 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. Expenses can include daycare, before/after school care, day camp and elderly care. Dependents must live in the Employees home and be under 12 yrs. of age; or be physically or mentally unable to care for themselves. Employees may contribute up to a maximum of \$5,000 each tax year, per household.

Limited Healthcare Account

If enrolled in the Qualified High Deductible Health Plan with an HSA, Employees can participate in a "limited healthcare" FSA. Employees can use this Limited Purpose FSA account for eligible out-of-pocket dental & vision expenses only. Employees are allowed a voluntary contribution of up to \$2,850 per plan year into this account.

Important Rules to Keep in Mind

FSA's should only be considered for anticipated expenses.

- FSA funds are front loaded each January, and Employees are deducted each pay check throughout the year.
- If the full amount in the Employees FSA account is not used by 12/31/2022, the Employee may lose any remaining funds in the account. *Note: For Employees currently enrolled in FSA for 2021, OHFL is allowing \$550 carryover into the 2022 account. The Employee still has to enroll for 2022 to allow the carryover.
- Once enrolled in the FSA, Employees cannot change contribution amount during the year, unless there is a life status change event.
- Once enrolled, Employees can create an account to monitor claims. Keep your receipts, in the event of an audit, Employees can submit receipt requests at www.naviabenefits.com.

Voluntary Life and AD&D Insurance - Unum

Oak Harbor offers Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance to all eligible Employees. This is paid by Employees via monthly payroll deductions on a post-tax basis, typically deducted on Employee's 22nd paycheck each month. This plan offers the ability to port coverage should the Employee no longer work with Oak Harbor. Employees must select a beneficiary, which may be updated at any time. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

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. Employees are responsible for dropping 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

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

Guarantee Issue

All Employees have a one-time opportunity to enroll up to certain limits without providing health information. These are referred to as "Guarantee Issue" limits. If Employees want coverage over the guaranteed amount, Employees may need to provide answers to health questions. If Employees and dependents do not enroll up to the guarantee issue amount when first eligible, Employees and dependents may be subject to an Evidence of Insurability questionnaire when enrolling or increasing the amount currently enrolled at a later time. Life and AD&D rates are based on the Employees age immediately prior to and including the plan effective date of 1/1/2022. If enrolling for the first time, the rates are based on the Employee or Spouse age at the time of enrollment.

Life and 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). An Evidence of Insurability is not required for AD&D enrollments.

Voluntary Short-Term Disability Insurance – Unum

Oak Harbor offers Short Term Disability insurance to all eligible Employees on a post-tax basis. This is paid by Employees via monthly payroll deductions on a post-tax basis, typically deducted on Employee's 22nd paycheck each month. This plan offers the ability to port coverage should the Employee no longer work with Oak Harbor. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Benefit	
Waiting Period	Benefits begin after a 14-day waiting period of disability from the day Employees disabling condition occurs
Benefit	60% of Employee 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 Employees do not enroll during the eligibility enrollment period, Employees may have to wait for a future annual or life event enrollment period to apply. At that time, Employees may need to answer health questions on an Evidence of Insurability form. Rates are based on the Employees age immediately prior to and including the plan effective date of 1/1/2022.

For Washington Employees

Employee monthly rates are lower as Washington State has 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, Employees will not receive 100% of both benefits.

Voluntary Accident Insurance – Unum

This policy can pay a set benefit amount based on the type of injury the Employee has, and the type of treatment needed. 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. This is paid by Employees via monthly payroll deductions on a post-tax basis, typically deducted on Employee's 22nd paycheck each month. This plan offers the ability to port coverage should the Employee no longer work with Oak Harbor. Employees must select a beneficiary, which may be updated at any time. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Guarantee Issue

If Employees do not enroll during the eligibility enrollment period, Employees may have to wait for a future annual or life event enrollment period to apply. Coverage is available for Employees, spouse and dependent children to age 26. Employees must enroll in order to enroll any dependents.

Voluntary Critical Illness Insurance – Unum

This policy can pay Employees a lump-sum benefit at the first diagnosis of a covered illness. It can be used however Employees choose – even for expenses life co-pays, mortgage, rent or childcare. This is paid by Employees via monthly payroll deductions on a post-tax basis, typically deducted on Employee's 22nd paycheck each month. This plan offers the ability to port coverage should the Employee no longer work with Oak Harbor. Your benefit begins 30 days after the coverage effective date. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll in this benefit. If Employees do not enroll during the eligibility enrollment period, Employees may have to wait for a future annual or life event enrollment period to apply at that time.

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, Spouses 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.

Voluntary Hospital Insurance – Unum

This policy helps Employees cope with the financial impacts of a hospitalization. Employees can receive benefits when admitted to the hospital for a covered accident, illness or childbirth. The money is paid directly to the Employee – not to a hospital or care provider. The money can also help pay the out-of-pocket expenses the medical plan may not cover, such as co-insurance, co-pays and deductibles. Deductions will be taken out on a post-tax basis. This is paid by Employees via monthly payroll deductions on a post-tax basis, typically deducted on Employee's 22nd paycheck each month. This plan offers the ability to port coverage should the Employee 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. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll in this benefit. If Employees do not enroll during the eligibility enrollment period, Employees will have to wait for a future enrollment period to apply. 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 the Employee, Employees 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 the Employee 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 the effective date) will not be paid if the date of the covered loss occurs during the first 12 months after the effective date.

Benefit Resource Center

The Benefit Resource Center is designed to provide Employees 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 an Employee or dependent might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00 AM to 5:00 PM (Pacific Time). If assistance is needed outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return the 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
OptumRx Pharmacy	Prescription Drug and Mail Order	Mail Order: www.optumrx.com Specialty Drug: www.specialty.optumrx.com	Mail Order: 888-543-3169 Specialty: 855-427-4682
HSA Bank	Health Savings Account	www.hsabank.com	800-357-6246
Navia Benefit Solutions <i>Group # - OHF</i>	Flexible Spending Account	www.naviabenefits.com	800-669-3539
UNUM <i>Co. Paid Life #: 617170 STD #: 617856-001 STD WA #: 617856-002 Life/AD&D #: 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
NWPS <i>(investment options)</i>	401(k)	www.yourplanaccess.net/nwps	888-700-0808

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