



Oak Harbor Freight Lines 2022 Open Enrollment Summary for FT Employees

WELCOME TO OPEN ENROLLMENT!

- This is your annual opportunity to make changes, or enroll in benefit elections. Changes effective January 1, 2022.
- Open Enrollment runs from November 1st – November 30th and is REQUIRED for all Employees
- Must be completed online in Dayforce – If needed, see your Manager or HR for assistance in resetting your password

BENEFIT WEBSITE AND 2022 GUIDE: The benefit website, www.oakharborbenefits.com will be updated by November 1st with a copy of the Employee presentation, FAQ's, Flyers and the 2022 Benefit Guide. This Guide is also located in Dayforce, under the Getting Started section. The guide will provide an overview of all 2022 benefits for a Full and Part Time Employee.

WHAT'S NEW IN 2022?

- **3 RGA Medical/Dental/Vision Plans Available:**
 - Plan #1 (PPO): Current PPO Plan, the only change is an increase to employee contribution.
 - Plan #2 (High Deductible PPO): Current PPO Plan, contributions stay at 1% or 2%, but will have a higher deductible and out of pocket maximum.
 - ***If you do not complete open enrollment, and are on the PPO plan now...***you will move to this Plan #2 and cannot make changes until Open Enrollment for 2023.
 - Plan #3 (Qualified High Deductible Health Plan with HSA): Current qualified high deductible health plan with HSA, the only change is a decrease to the premium.

	Plan 1 (PPO)	Plan 2 (H.D. PPO)	Plan 3 (HDHP w/HSA)
Employee Contribution*	Employee Only = 2% Employee + Spouse = 3% Employee + Child(ren) = 3% Family** = 4%	Employee Only = 1% Employee + Spouse = 2% Employee + Child(ren) = 2% Family** = 2%	Employee Only = 0% Employee + Spouse = 1% Employee + Child(ren) = 1% Family** = 1%
Annual Deductible	Individual = \$500 Family = \$1,500	Individual = \$2,000 Family = \$4,000	Individual = \$2,000 Family = \$4,000
Annual Max Out of Pocket	Individual = \$2,500 Family = \$7,500	Individual = \$4,000 Family = \$8,000	Individual = \$4,000 Family = \$8,000
Annual Employer HSA Contribution	\$0	\$0	Employee = \$800 Family = \$1,600

*Employee Contribution = Contribution is based on all gross wages, taken each paycheck

**Family = Employee + Spouse + Child(ren)

- **Spousal Surcharge:** Starting January 1st; if your spouse has group coverage through their employer...but you want them on your plan, you will be charged a \$200/month surcharge. This will be deducted the first check of each month. You can waive this surcharge during open enrollment, or anytime afterwards through Dayforce if:
 - Your spouse works...but doesn't have group coverage available with their employer
 - Your spouse doesn't work
- **Pharmacy Provider Change:** We are moving from Elixir to Optum for all prescription processing. Those currently under Elixir mail order, for regular or specialty medications, should have a seamless transition.

DON'T FORGET...

- If you are currently enrolled in Flexible Spending Accounts; and want to have the account for 2022, you have to sign up again. FSA does not roll over year to year. If you have funds left in your FSA account, use them by December 31st.
- Submit your Wellness Incentive Form to Payroll to be paid \$50 if you completed an annual physical and blood work. Receive an additional \$50 if your spouse did as well. Download the form from the benefit website.
- Complete open enrollment to be entered into a drawing for many prizes, winners announced early December.

See your Manager, reach out to HR at 253-288-8300 x20005 or email benefits@oakh.com with any questions.