



Benefit Guide for the Part 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 Benefit Guide outlines the benefits offered to Part 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, and informational flyers can be accessed by Employees and family members by visiting www.oakharborbenefits.com. Questions about benefits outlined in this guide may be found in the FAQ section on the benefit website. 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

Sick Leave

Oak Harbor acknowledges, and abides, by each state laws regarding sick pay. Employees can refer to state details on what Employees are allowed per year. Current balances can be viewed on Dayforce or on Employee pay stubs.

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:

- 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 phone # 800-553-7798

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 incentive 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

Part Time Employees must have concluded a 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

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

Supplemental Benefits

Eligibility

Part Time Employees are eligible for benefits the first of the month following 60 days of employment. Employees must work at least 20 hours per week in order to maintain these benefits. Children are eligible for benefits up to age 19. If Children are full time students, or an unmarried handicapped dependent child, Employees can enroll them up to age 26. Employees are responsible for dropping dependents when they age out, this is not automatically done. Legal Spouses may also be eligible for any benefit the Employee also signed up for.

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

Generally, Employees can only change benefit elections during the annual benefits enrollment period. However, Employees may be able to change some benefit elections upon the occurrence of certain change in status 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.

Supplemental Voluntary Life and AD&D Insurance - Unum

Oak Harbor 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 typically deducted on Employees 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.

Benefit Amount	
Employee	Up to \$500,000 in \$10,000 increments not to exceed 5 times Employee 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 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.

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 without providing health information. 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.

Carrier Contact Information

Carrier	Plan	Website	Phone Number
UNUM Co. Paid Life #: 617170 STD #: 617856-001 STD WA #: 617856-002 Life/AD&D #: 617857 Critical Illness #: 694020	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.