



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



Effective: January 1, 2024 Through December 31, 2024

Introduction

Oak Harbor values every Employee and believes in offering competitive compensation packages, which include wages and benefits. This guide outlines the benefits offered to Full-Time Employees. Benefits may change during the length of employment, and Employees are notified of any change as it is known. Frequently Asked Questions, medical benefit videos, 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 206-865-0167. This guide is not a guarantee, and Oak Harbor holds the right to amend any benefit in part or in whole, at any time deemed necessary for business purposes.

Time Off Benefits

Paid Time Off (PTO)

PTO applies to Full-Time (FT), Non-Exempt (Hourly) Employees. It is the amount of time accrued by an Employee, by virtue of their employment. Oak Harbor uses an accrual system for earning PTO hours, meaning each pay period while employed, and in an Active status, a set number of hours are accrued in the Employees PTO bank. The amount of the accrual is based on the Employees years of service at the rates listed below. PTO can be used for vacations, sick and other absences. All PTO hours are paid at the Employees' regular hourly rate of pay, at the time the PTO is used, paid down, or paid out due to resignation or termination. For new Employees, PTO begins to accrue at hire but cannot be used until a 90-day introductory period has been completed. As PTO hours are used, the bank declines and as hours are earned, the bank increases.

Years of Service	Driver Accrual (total per year)	Driver Accrual (per pay period)	Office, Dock, Shop Accrual (total per year)	Office, Dock, Shop Accrual (per pay period)
Year 1 (0-11 Months)	80 hours	3.33 hours	72 hours	3 hours
Year 2 (12-35 Months)	120 hours	5 hours	112 hours	4.66 hours
Year 4 (36-59 Months)	136 hours	5.67 hours	128 hours	5.33 hours
Year 6 (60-83 Months)	144 hours	6 hours	136 hours	5.67 hours
Year 8 (84-107 Months)	152 hours	6.33 hours	144 hours	6 hours
Year 10 (108-167 Months)	168 hours	7 hours	160 hours	6.66 hours
Year 15	224 hours	9.34 hours	200 hours	8.33 hours
For a hire date prior to September 22, 1996				
After 20th year	264 hours	11 hours	240 hours	10 hours

PTO "Pay Down": On the Employee's PTO anniversary date (hire date), a review of their current balance is conducted. The Employee is paid out for any hours over the allowed carryover, which is equal to the amount of 1 years' worth of accrual. For example, an Employee earns 160 hours of PTO per year, on their PTO anniversary they have 180 hours in their bank, they would receive a "pay down" of 20 hours on their next check. No Employee shall forfeit any PTO because they have failed to take time away from work.

PTO Pay at Separation: Employees that complete a 90-day introductory period will receive any accrued PTO upon separation of employment. All Employees receive PTO pay according to local laws whenever applicable.

PTO Pay & Position Changes: FT Employees that move to a Part-Time (PT) or Exempt position will be cashed out any accrued, unused PTO on their next paycheck. Employees that move from PT to FT Hourly, or from an Exempt (Salaried) to FT Hourly position, will accrue PTO at the level associated with their hire date, and as of the start of the current pay period.

PTO Hours Used: PTO may be used in any increment available in the Employee's bank. Employees may use up to 12 hours of PTO for full days (entire shift) absences, whether scheduled or unscheduled. Employees must specify the hours of PTO requesting, if more than their normal schedule.

PTO Absence: Employees and Managers can view current PTO balances in Dayforce.

- **Scheduled Absence:** Employees may schedule time away from work as shown in their PTO bank or will be in their PTO bank at the time of their absence. PTO banks are not allowed to go negative (less than zero).
- **Unscheduled Absence:** PTO will be applied for all hours missed, when absent for sickness or other unplanned reasons. Hours may be applied for a full shift, partial shift or any hours missed. The Company call in provisions must be complied with. All sick leave ordinance laws will be adhered to.

- **FMLA/Medical or Personal Leave:** An Employee on an approved FMLA continuous absence or Medical Leave has the option to use PTO. You must notify your Manager at the time of your leave if you wish to use PTO or not. Failure to notify will default to PTO being paid out. Employees on Intermittent FMLA or a Personal Leave will have PTO hours applied to days they are absent due to Intermittent FMLA. PTO does not accrue while on a Personal or Medical Leave of Absence. State Leave Programs may or may not impact how your PTO is applied. OHFL abides by all State Paid Leave programs.
- **"No Work":** If an Employee's shift is cancelled due to lack of work, Employees can request PTO to be paid for hours missed.

Donation of PTO: Employees can donate a portion, or all their accrued PTO to another Employee. To receive a PTO donation, Employees 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. Employees wishing to donate any accrued PTO to an Employee should contact their Manager for approval. All Employees, donating or receiving, must have completed their 90-day introductory period.

Exempt Salaried Employees: Exempt (Salaried) Employees do not have any PTO benefits as part of their benefit package. Salaried Employees should see their Manager regarding any time away from work.

Holiday Pay

Oak Harbor believes that Employees should have time away from work to spend with families. 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, who have completed the 90-day introductory period, 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 workday. 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. Holidays falling on a weekend will be "observed" on a weekday as designated by the Company. Oak Harbor reserves the right to modify "observed" dates as needed to meet customer expectations.

2024 Holiday Schedule

New Year's Day	Monday, January 1st
Memorial Day	Monday, May 27th
Independence Day	Thursday, July 4th
Labor Day	Monday, September 2nd
Thanksgiving	Thursday, November 28th
Thanksgiving (Day After) *	Friday, November 29th (*Minor)
Christmas Eve	Tuesday, December 24th (*Minor)
Christmas Day	Wednesday, December 25th

Bereavement Leave and Pay

Employees that have completed the 90-day introductory period are entitled to a maximum of 3 days off, with pay and per incident, 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 a 4-10 schedule.

- 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 fathering will be offered.

Jury Duty Pay

Employees that have completed the 90-day introductory period 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. To receive this benefit, Employees must be 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.

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 12/31/2030 to use it. After this date, the sick leave balance will move to zero.

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 wonderful 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 the 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 introductory period, prior to the start of 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. 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.

Bonus Amounts

Profit Sharing will be triggered if the Company Operating Ratio is below 95.99. Payouts as follows:

• 95.99 - 94.00 OR = \$175.00
• 93.99 - 92.00 OR = \$225.00
• 91.99 - 90.00 OR = \$300.00
• 89.99 - 88.00 OR = \$375.00
• 87.99 - 86.00 OR = \$450.00

For every 2 points of improvement below 86, the bonus will increase by another \$100.00.

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 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 - Canopy

All Employees, and eligible family members, may use the Employee Assistance Program (EAP) through Canopy. 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 can select a professional based on a unique need such as language, ethnicity, LGBTQIA+, racial trauma, religion, veterans, accessibility and more. Employees and family members are provided with 3 sessions per incident, per year: face-to-face, on the phone or via text. The EAP can assist with the following types of inquiries:

• Counseling	• Life Resources	• Legal Consultations/Mediation
• Financial Coaching	• Identity Theft	• Home Ownership/Housing Support
• Pet Resources	• Wellbeing Tools	• Discounts on travel, self-care and more!

Canopy counselors and resources are available by phone 24/7/365

Call: 800-433-2320, Text: 503-850-7721, Visit: my.canopywell.com with company name Oak Harbor Freight Lines

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. All contribution amounts must be in whole number percentages. Employees can choose the Traditional (Pre-Tax), the Roth (Post Tax) contribution or both. If enrolled in both, the combined contribution can't exceed the limit. The contribution limit for 2024 is \$23,000. Employees over the age of 50 have an additional catch-up contribution limit of \$7,500.

Matching Contributions

The Oak Harbor match will begin after Employees have been employed for 90 days. For a rehired Employee, that previously completed the 90-day introductory period, the match will apply the first of the month following the rehire date. Oak Harbor will match 100% of Employee contribution's up to a max of 5%. For example:

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

The Oak Harbor match will apply to both the Traditional and Roth contributions. For example, Employees contributing 3% Traditional and 3% Roth will receive the full 5% Oak Harbor match.

Vesting

Employees are always 100% vested in Employee 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 888-700-0808.

Health and Welfare Benefits

Eligibility & Coverage Start

Full-Time Employees are eligible for health and welfare benefits starting the 1st of the month following 60 days of employment*. 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 is required to enroll dependents. Examples include Marriage Certificate or Birth Certificates.

*Employees returning from a leave of absence, that previously completed a 60-day waiting period, will have an opportunity to enroll in benefits. If so, benefits will begin on the 1st of the month following the return-to-work date.

When Can you Enroll?

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

- After completing initial eligibility period (when hired, rehired or return from a leave of absence)
- 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, videos, and FAQs to assist. Please visit www.oakharborbenefits.com.

Making Changes

Employees may be able to change some benefit elections upon the occurrence of certain life events. Employees must notify the HR Department within 30 days of the event and complete the necessary steps through Dayforce. These changes in status events may include, but are not limited to:

- Marriage or Divorce
- Birth or adoption of an eligible child
- Change in Employee or Dependent work status that affects his or her benefits
- Employee or Dependent becoming eligible for Medicare
- Change in Spouse or Dependent Employment Status (obtaining insurance through his or her employer)

Benefit Termination & COBRA

When health benefits end due to a leave of absence (LOA), termination or resignation from Oak Harbor, coverage will remain active until the last date of the month in which the event occurred.

Flexible Spending Account (FSA) benefits will not end unless employment ceases. If on a LOA, this will remain active, and arrears will be calculated. Upon return to work from an LOA, arrears will be deducted.

Health Savings Account (HSA) benefits will not end unless employment ceases. If on an LOA, unless you are using PTO, your contributions will not be made. Employer contributions will cease while on an LOA and will start upon your return to work.

Supplemental Benefits (UNUM) will remain active until the last date of the month in which the event occurred.

If the benefit termination reason for health benefits qualifies for continued coverage under COBRA, Regence Group Administrators (RGA) will process COBRA paperwork and mail direct to the Employee. Packets are mailed within a few weeks of benefit termination date, to the address on file with Oak Harbor. Employees will have 60 days to enroll in COBRA benefits to have no lapse in coverage.

Dependent Coverage Must Match Employee Coverage

Dependents added to any health or welfare benefit must follow the same enrollment as the Employee. For example, the Employee cannot be enrolled in medical, dental, vision and the Spouse enrolled in only Dental or Vision.

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.

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 all earnings, including 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.

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.

Wellness Benefit

Employees and their spouses enrolled in an RGA 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 www.oakharborbenefits.com or the Getting Started section in Dayforce. Contact HR, Payroll or Management with any questions.

Self-Submitting Claims

If, for any reason, Employees must 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.

In-Network Plan Coverage Details

	Plan #1 PPO	Plan #2 High Deductible PPO	Plan #3 Qualified High Deductible Health Plan w/ Health Savings Account
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%
Hearing Benefit 1 exam every year Hearing aids every 2 years	80%	80%	80%

Out of Network Benefits

Employees on the RGA Medical Plans can receive the In-Network level of benefits while traveling or living outside of the Regence BlueShield service area, through the BlueCard Program. 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.

Out of Network Plan Coverage Details

	Plan #1 PPO	Plan #2 High Deductible PPO	Plan #3 Qualified High Deductible Health Plan w/ Health Savings Account
Calendar Year Deductible			
Per Person	\$500	\$2,000	\$2,000
Maximum Per Family	\$1,500	\$4,000	\$4,000
Coinsurance	60%	60%	Aggregate* 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%
Hearing Benefit 1 exam every year Hearing aids every 2 years	60%	60%	60%

***Aggregate:** If enrolled in a family plan, each member of the family uses and pays for healthcare services. The amount paid is credited toward the family's aggregate deductible and out-of-pocket maximums. After one or several family members have paid deductible expenses, the combined total of those expenses reaches the \$4,000 aggregate deductible. The health plan then begins to pay any expenses of the entire family, at the applicable coinsurance level.

If one family member has high healthcare expenses, and it's enough to meet the family's aggregate deductible, then the health plan begins to pay expenses at the coinsurance level for the entire family. An individual does not need to meet the \$2,000 per person deductible or the \$4,000 out-of-pocket maximum if the Family limits of \$4,000 for the deductible and \$8,000 for the out-of-pocket maximum are met.

Once the family deductible is met, the plan pays 80% or 60% (varies by network) of all eligible health expenses. Once the family out-of-pocket maximum is met, the plan will pay 100% of eligible health expenses.

RGA Member Portal

REGISTRATION IS EASY!

1. Visit www.accessrga.com and choose Washington.
2. Click on the myRGA Member Login button on the top of the page.
3. If this is your first time on the member portal, you will need to register and create an account.
4. Be sure to have your RGA member ID card available. You will need to enter your name, date of birth, and member ID number EXACTLY as they appear on your member ID card.

What can you do on the RGA member portal?



Search for doctors and hospitals in the RGA network.



Download or print a copy of your member ID card.



View benefits/coverage information.



View claims details and account balances.



Download and submit member forms.



Connect to other RGA programs and services.



Access health and wellness discounts.



Ask RGA a question online via secure messaging.

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, which 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 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 2024 are \$4,150 for individual coverage and \$8,300 for family coverage. The amount contributed by OHFL will be subtracted from the maximums leaving \$3,350 for individuals and \$6,700 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.

Voluntary Pre-Authorization

In the event there is a need to have dental work estimated to cost \$300 or more, it is 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.

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

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 paycheck, 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 paycheck, 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 (deductible waived)	100% then 20% (after deductible)
Mail Order	\$20 (deductible waived)	\$40 (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
Preferred Brand Drugs			
Retail Pharmacy	\$35 (deductible waived)	\$45 (deductible waived)	100% then 20% (after deductible)
Mail Order	\$70 (deductible waived)	\$90 (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
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. For 2024, Employees are allowed a voluntary contribution of up to \$3,200 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 13 yrs. of age; or be physically or mentally unable to care for themselves. For 2024, Employees may contribute up to \$5,000 each tax year, combined per household.

Limited Healthcare Account

If enrolled in the Qualified High Deductible Health Plan with an HSA, Employees can participate in an additional. "Limited Healthcare" FSA. Employees can use this Limited Purpose FSA account for eligible out-of-pocket dental & vision expenses only. For 2024, Employees are allowed a voluntary contribution of up to \$3,200 per plan year in the account.

Important Rules to Keep in Mind

- FSA Healthcare funds are front loaded each January, and Employees are deducted each paycheck throughout the year. FSA Dependent Care funds are only available to use as they are deducted per paycheck.
- Employees on leave, and are enrolled in FSA, will generate arrears for missed deductions. Once returned from leave, OHFL will recoup those arrears from future paychecks. You can submit claims for reimbursement.
- If the full amount in the Employees FSA account is not used by 12/31/24, the Employee will lose any remaining funds in the account.
- 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. UNUM does not automatically do this.
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 guaranteed 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 later. Life and AD&D rates are based on the Employees age immediately prior to and including the plan effective date of 1/1/2024. 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 form 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 will 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 1/1/2024.

For Washington, California, and Oregon Employees

If you reside in these states, the Short Term Disability rates will be lower as these states offer disability and paid leave benefits. Any benefit allowed under this plan will work together with any applicable state benefits. The 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. 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 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, spouses, and dependent children to age 26. Employees must enroll 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. 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
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Benefit Amount

Employee	Choose \$10,000, \$20,000 or \$30,000 of coverage with no medical questions.
Spouse	If 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 because 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 are 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 Benefit and can pay the Employee \$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 is 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	If we can payroll deduct from the Employee, Employees are eligible to enroll.
Spouse	If 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 if 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: 866-468-7272; 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: 888-543-1369 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 Accident/Hospital: E0758425</i>	Company Paid Life, Supplemental Life/AD&D, Short Term Disability, Accident, Hospital, Critical Illness	www.unum.com	800-421-0344
Canopy	24/7/365 Employee Assistance Program	www.my.canopywell.com Company name: oak harbor freight lines	Call: 800-433-2320 Text: 503-850-7721
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 206-865-0167 and asking for a benefits representative. Employees are encouraged to visit www.oakharborbenefits.com and check out the FAQ section as well.