

2024 Open Enrollment

Benefit Review & Enrollment Process for
Oak Harbor Part Time Employees





What is Open Enrollment?

- **It is REQUIRED for all employees.**
- Your opportunity to enroll in or opt out of benefits and elect coverage for your dependents.
 - Spouses and Child(ren) are eligible for Unum benefits. Child(ren) up to age 26.
- Must be completed online through Dayforce at www.dayforcehcm.com.
- Open Enrollment ends on Friday, November 17th.
- Visit www.oakharborbenefits.com for more information.

For questions, call the Human Resources Department at:
(206) 865-0167 or email at benefits@oakh.com



Mid-Year Plan Changes



You are only able to add or drop coverage or make election changes during the plan year, if you have a qualifying life event such as:

- Change in marital status
- Change in number of dependents
- Change in employment status
- Change in eligibility status

Documentation is required for any mid-year status changes.

Notify HR within 30 days of the life event so that HR can assist in the proper steps needed.



Insurance Carriers – 2024



| | |
|--|----------------|
| Life, AD&D, Short Term Disability, Accident, Critical Illness and Hospital | Unum |
| Employee Assistance and Life Balance Program | Canopy |
| 401(k) | Brighton Jones |



Unum – Supplemental Benefits



- You can enroll in or make changes to the Unum Supplemental benefits that include; Life, AD&D, Short Term Disability, Accident, Hospital & Critical Illness.
- There are no rate changes for 2024, unless you are enrolled in an age banded plan and move into a new rate category as of January 1st.
- Dependents are eligible for all plans, except Short Term Disability.
- Age limits apply on Life and AD&D for children.
 - Can enroll up to age 19 or 26 if a student. You'll have to remove your dependent if they age out, this is not automatically done.
- A Medical Questionnaire (called an Evidence of Insurability) will be required:
 - If enrolling for the first time in Short Term Disability or Life.
 - If increasing coverage over the guaranteed amounts for Life:
 - \$150,000 Employee, \$25,000 Spouse, and \$10,000 Children.
 - If this applies, watch for an email after Open Enrollment....make sure your email address is up to date in Dayforce, this is what Unum will use.





Employee Assistance Program (EAP)

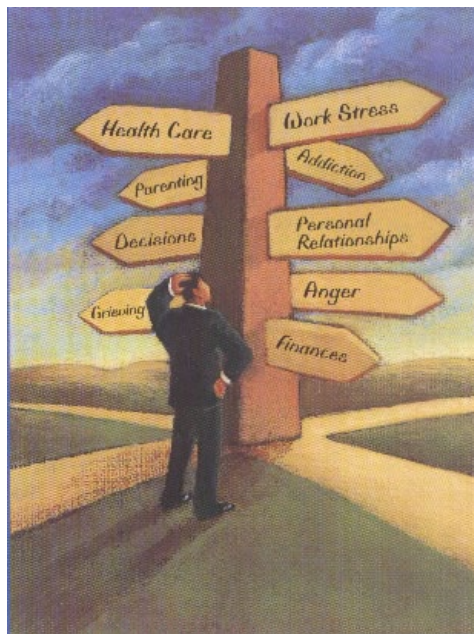
An EAP is short-term counseling and referral service for you and your family members at no additional cost.

- 100% CONFIDENTIAL
- 24/7/365 Toll-Free Hot Line
- 3 face to face or virtual counseling sessions per incident, per year
- 3 phone or video sessions with a Coach to support goal setting, healthy habits and personal development



Available Services

- Family & Personal relationships
- Grief / Depression
- Stress & Work Issues
- Gambling Addiction
- Compulsive Behavior
- Parenting / School Issues
- Childcare referrals
- Elder care referrals
- Financial advice
- Legal advice



Canopy is available 24 / 7 / 365. Call: 800-433-2320; Text: 503-850-7721
Website: my.canopywell.com

Create your own account by using **Oak Harbor Freight Lines** in the “Company Name” field



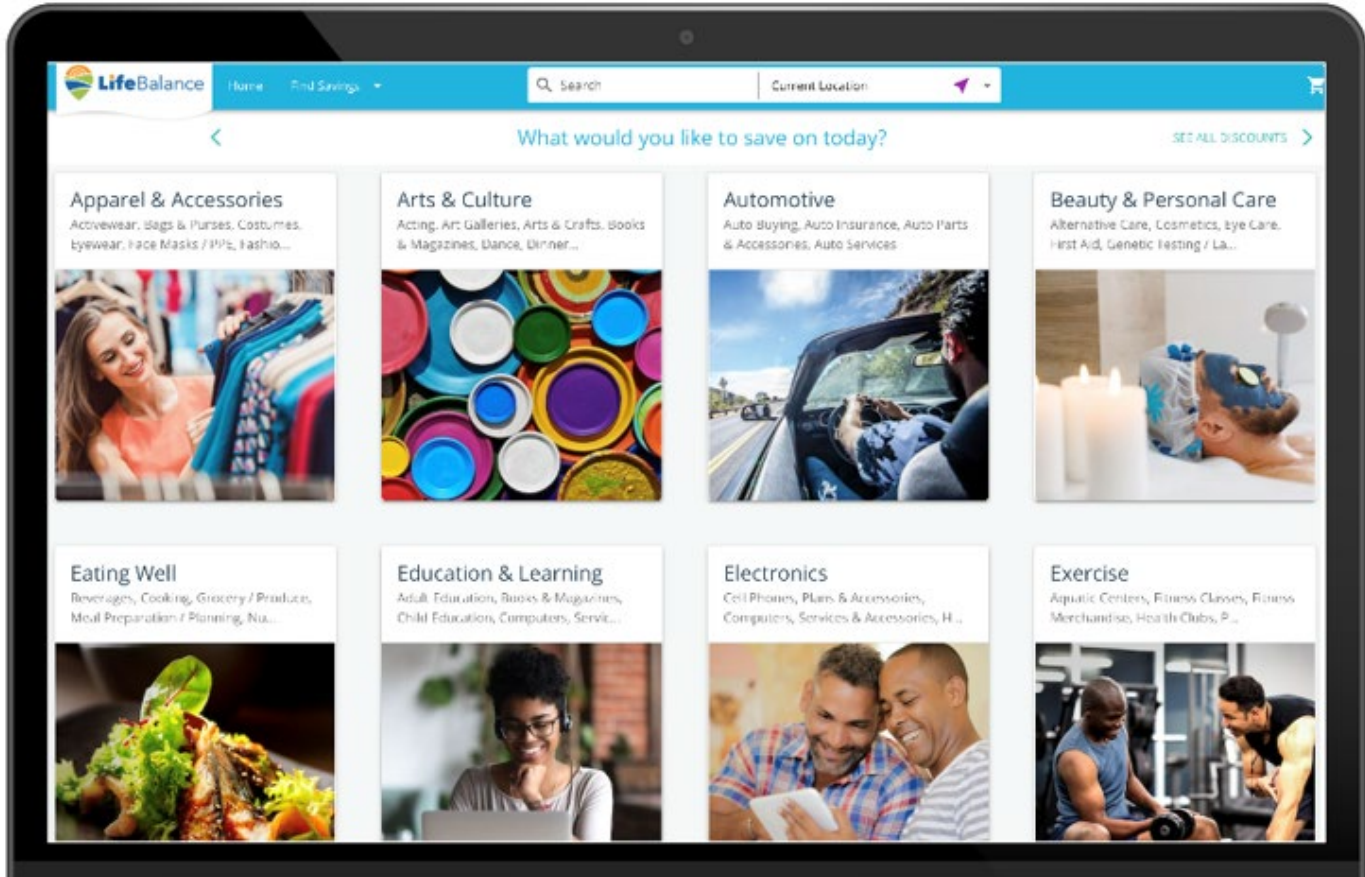
EAP – LifeBalance Discount Network

You have access to discounts on outdoor adventures, travel, amusement, self-care, wellness resources and more.

To access, log onto the Member site go to: my.canopywell.com or visit canopy.lifebalanceprogram.com



- Relaxation & Stress Management
- Home & Garden
- Exercise
- Eating Well



401 (k)



All employees are eligible to contribute to OHFL's 401k program

- Must be 18 years old to enroll
- Choose between Traditional (Pre-Tax) or Roth (Post-Tax) elections
- Make changes at any time during the year
- Match starts after 3 months of employment
- 2024 limits are \$23,000 and additional \$7,500 if over 50 yrs old for catch-up
- OHFL matches 100% of your contribution, up to a maximum of 5%
- 100% Vested...You keep your money if you leave OHFL

Match Example: If you contribute 10% of wages you will be matched 5%, providing a 15% contribution to your 401K account

For questions or assistance with your 401(k) account, please reach out to Brighton Jones by email: AdvisorSupport@brightonjones.com, through phone appointment: <https://go.oncehub.com/AdvisorSupport> or call 206-258-5000.

You can also register for and access your personal 401(k) account through Northwest Plan Services <https://www.yourplanaccess.net/nwps/>



Benefit Resource Center



Contact the USI Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

866-468-7272 brcwest@usi.com

Monday through Friday 8 a.m. to 5 p.m. Pacific Time

