

2025 ACA Enrollment Review

Benefit Review & Enrollment Process for Part Time Employees that are newly eligible for Medical Benefits due to ACA Requirements





What is ACA Enrollment?

The Affordable Care Act (ACA) requires Oak Harbor to offer medical only benefits to part time employees that work an average of 30 hrs. per week over a 6-month timeframe. This is your opportunity to enroll in or opt out of medical only benefits and elect coverage for yourself and dependents.

- If you choose to enroll in medical only benefits, you will remain enrolled for 6 months, until the next plan review date. If you are still eligible at the next review, you will maintain your benefits. If you are no longer eligible, due to working under 30 hrs. per week in the prior 6 months, your coverage will end the last day of that 6th month.
- If you enroll dependents; we do require back up documentation (marriage and/or birth certificates) Spouses and Child(ren) are eligible for RGA benefits. Child(ren) up to age 26.

Enrollment must be completed online through Dayforce.

- You cannot complete using the Dayforce app on your phone.

If you choose to enroll, you only have 30 days from the date you are newly eligible.

Coverage is effective the first of the month following review date.



Who is Eligible?

Part Time Employee's that have eligible for Medical only benefits due to ACA regulations.

Legally Married Spouse

Child(ren)

- Covered up to age 26 regardless of marital, student or dependent status



Spousal Surcharge

You will be charged a \$200/month spousal surcharge if:

- Your spouse has group coverage available with their employer, but opt out to be on your plan.
- Your spouse is enrolled in group coverage with their employer, and want to be on your plan.
- Your spouse is currently on your OHFL plan, the surcharge will automatically apply.

You can waive this surcharge if...

- Your spouse's employer does not offer group coverage.
- Your spouse is on federal benefits such as Medicare or Medicaid.
- Your spouse is not employed and/or not on federal benefits.

Employees can waive the surcharge during your enrollment or anytime afterwards in Dayforce.

- OHFL will not reimburse for any surcharges paid before an affidavit is submitted.

\$200/month surcharge will apply on your first paycheck of each month (7th).



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.

Cost of Coverage – Medical, Dental & Vision



	Plan 1 - PPO	Plan 2 - High Deductible PPO	Plan 3 - Qualified High Deductible Health Plan with HSA
Employee Only	0%	1%	2%
Employee + Spouse	1%	2%	3%
Employee + Children	1%	2%	3%
Employee + Spouse + Children	1%	2%	4%

% of Gross Wages, contributed each pay check. DOES NOT include applicable Spousal Surcharge

Medical – Preferred Network Highlights



RGA Preferred Network www.accessrga.com	Plan 1 - PPO	Plan 2 - High Deductible PPO	Plan 3 - Qualified High Deductible Health Plan with HSA
Calendar Year Deductible	\$500 per individual \$1,500 per family	\$2,000 per individual \$4,000 per family	\$2,000 per individual \$4,000 aggregate per family*
Calendar Year Out-of-Pocket Maximum	\$2,500 per individual \$7,500 per family	\$4,000 per individual \$8,000 per family	\$4,000 per individual \$8,000 aggregate per family*
Plan Coinsurance	80%	80%	80%
Office Visits incl. telemedicine visits	\$25 copay (deductible waived)	\$35 copay (deductible waived)	80%
Physical, Occupational, Speech and Massage Therapy (visit limits apply)	80%	80%	80%
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 any family member. In addition, the family out-of-pocket maximum will apply for services obtained by any family member; however, the maximum out-of-pocket for any individual in a family is \$7,050.

Percentages listed are what is paid by the plan. Deductible applies unless indicated as deductible waived



Medical – Preventive Care

PREVENTIVE CARE – Covered at 100% on all three medical plan options when using Preferred providers.

Know what services are covered at 100% by RGA prior to your preventive care visit

Routine preventive for Children (birth to age 18)

Appropriate screenings based on gender and age

- Newborn visits
- Tuberculosis testing
- Anemia testing
- Lead exposure
- Pelvic exam and pap test
- Development and behavior
- Lipid profile
- Depression
- Obesity and counseling
- Nutrition counseling

Routine preventive for Adults

Appropriate screenings based on gender and age

- Lipid profile
- Diabetes
- Pelvic exam and pap testing
- Breast exam and mammogram
- PSA testing
- Bone density testing
- Colonoscopy
- Aortic aneurysm



Health Savings Account – What is it?

- Use the HSA funds to help pay for deductibles, out of pocket expenses, prescription costs, etc. for yourself or family members while also providing tax advantages as the funds are deducted from you pre-taxed.
 - You can take the account with you if you leave or retire.
 - Cannot be used to pay for Daycare expenses, or if you are enrolled in Medicare.
- Oak Harbor contributes the amounts below into the HSA, annually on your behalf. These amounts are spread out to be deducted each pay period. They are not front loaded. Each pay period \$33.33 or \$66.67 will be added to your HSA to use.

		Annual	Per pay Period
Annual Employer HSA Contribution	Individual	\$800	\$33.33
	Family	\$1,600	\$66.67

- All funds contributed by OHFL and yourself, will roll over each year. There is no maximum on the amount you can have in your account, but there are limits to what can be contributed yearly.
- You can choose to contribute on top of the OHFL contributions if you'd like, but it's not required. Employee contributions are limited to \$3,500 for individuals and \$6,950 for families. This is an annual limit.
- Total limits for 2025 (total of OHFL and your contributions) are \$4,300 for individual and \$8,550 for family. If you are age 55 and older, you can contribute an additional \$1,000 as a catch-up contribution.

Employee Only Coverage

$$\boxed{\$800} + \boxed{\$3,500} = \boxed{\$4,300}$$

Family Coverage

$$\boxed{\$1,600} + \boxed{\$6,950} = \boxed{\$8,550}$$



Are You Eligible for an HSA?

Are you covered on Plan 3 - Qualified High Deductible Health Plan?



Have you been enrolled on Medicare, Tricare, VA or HIS non-Preventive Medical/Rx plan within the last 3 months?



Are you claimed as a dependent on another person's tax return?



Do you (OR YOUR SPOUSE) have a Flexible Spending Account (FSA)?



Is it a Limited Purpose FSA?



CONGRATULATIONS! It appears you may eligible to make pre-tax contributions into a Health Savings Account!

SORRY!

Unfortunately, you are not eligible for a Health Savings Account.

An HSA is a tax benefit that is heavily regulated by the IRS. There are certain requirements to be considered qualified to contribute pre-tax dollars.

You are still eligible to participate in Plan 3, but you are not eligible to fund a HSA to pay for out-of-pocket expenses.



HSA Banking Partner – HSA Bank

Oak Harbor Freight Lines will open your Health Savings Account with HSA bank upon your enrollment on the Qualified High Deductible Health Plan with Health Savings Account.

You can choose to make contributions to your HSA.

Your HSA payment card will be mailed to your home address.

You must activate your account to use the funds.

Payment Card:

- Money comes directly out of your account
- No need to pay upfront and wait for reimbursement
- Use at the pharmacy to purchase medications





Prescription Drug – Preferred Network Highlights

In -Network	Plan 1 - PPO	Plan 2 - High Deductible PPO	Plan 3 - Qualified High Deductible Health Plan with HSA
Medical Deductible	Does Not Apply	Does Not Apply	Subject to Deductible*
Retail Prescription Drugs (up to 30 days)			
Generic	\$10 copay	\$20 copay	80%
Preferred Brand	\$35 copay	\$45 copay	80%
Non-Preferred Brand	\$60 copay	\$70 copay	80%
Preferred Specialty	Same as retail	Same as retail	80%
Mail-Order Prescriptions (up to 90 days)			
Mandatory for Maintenance?	Yes	Yes	Yes
Generic	\$20 copay	\$40 copay	80%
Preferred Brand Name	\$70 copay	\$90 copay	80%
Non-Preferred Brand Name	\$120 copay	\$140 copay	80%
Preferred Specialty	Same as above	Same as above	80%

- Deductible is waived for preventive medications on OptumRx's Prescriptions Drug List

Mandatory Generic Program: Both plans requires the pharmacist to fill the prescription with a generic product whenever available unless requested by your provider.

If the prescription is filled with a name brand prescription at the request of either you or your pharmacy, then the copay plus the difference between ingredient cost of the generic drug and the brand name drug will be charged.





Dental – Benefit Highlights

RGA Network www.accessrga.com

Calendar Year Deductible	\$25 per individual \$75 per family
Calendar Year Benefit Maximum	\$2,000
Deductible Waived for Preventive Care	Yes
Preventive – Oral Exam, Cleanings, X-Rays	100%
Basic – Fillings, Oral Surgery, Endodontic and Periodontal Treatment	80%
Major – Crowns, Bridges, Dentures, Implants	50%
Orthodontia Services – Children up to Age 19	50% to \$1,000 lifetime maximum

Vision – Benefit Highlights



RGA Network www.accessrga.com

Routine Eye Exam – Every Calendar Year	100% up to \$60
Lenses and Frames – Every Calendar Year	100% up to \$150
Contact Lenses – Every Calendar Year	100% up to \$150

Wellness Incentive Program



OHFL promotes health awareness, and rewards those who complete routine health exams!

Receive a \$50 bonus for yourself, and an additional \$50 bonus for your Spouse annually (must be enrolled in medical benefits)

Here's How Easy it is:

- Have a Preventative Health Exam and Diagnostic Blood Exam completed by December 31st
- Your physician signs off on the form (found on benefits site), submit the form to Payroll and see your bonus on your next paycheck!

Enrollment and Resources



All elections are completed through Dayforce at www.dayforcehcm.com

For questions, call the Human Resources Department at: (206) 865-0167 or internally at ext. 65002 or via email at benefits@oakh.com