

# 2025 Benefit Review

Benefit Review & Enrollment Process for Full Time Employees





# What is Enrollment?

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Your opportunity to enroll in or opt out of benefits and elect coverage for your qualified dependents.

- Please provide the required back up (marriage and/or birth certificates) if adding dependents to your health plan.
- Legally Married Spouses and Child(ren) are eligible for RGA benefits. Child(ren) up to age 26.

Enrollment is completed online through Dayforce at [www.dayforcehcm.com](http://www.dayforcehcm.com).

Enrollment must be completed by your 60<sup>th</sup> day of employment.

Visit [www.oakharborbenefits.com](http://www.oakharborbenefits.com) for more information.

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



# Life Event Plan Changes

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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 all life event changes.

Enrollment is completed online through Dayforce at [www.dayforcehcm.com](http://www.dayforcehcm.com).

Enrollment must be completed by within 60 days of the date of the life event.

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



# Insurance Carriers – 2025

Medical, Dental and Vision	RGA – Regence Group Administrators
Prescription Drug	OptumRx
Health Savings Account (HSA)	HSA Bank
Life, AD&D, Short Term Disability, Accident, Critical Illness and Hospital	Unum
Employee Assistance and Life Balance Program	Canopy
Flexible Spending Accounts	Navia Benefit Solutions
401(k) Financial Advisor	RBC Wealth Management
401(k) Investment Options/Loans	NWPS



# Who is Eligible for Benefits?

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- Employee
  - Full-Time working a minimum of 80 hours per month.
  - Part-Time for RGA benefits – if eligible under the ACA (Affordable Care Act) guidelines.
- Spouse
  - Legally married Spouse.
- Child(ren)
  - Covered up to age 26 regardless of marital, student or dependent status.

# Common Health Care Benefits Definitions



## What is a deductible?

The amount you have to pay before your plan begins paying a portion of the costs, for eligible services.

## What is a co-payment?

A set fee you are required to pay any time you have an office visit, outpatient service or fill a prescription.

## What does out-of-pocket mean?

Quite simply, this is the amount you pay out of your pocket for health care services during the plan year.

## What is co-insurance?

This is the percentage of health care costs covered by your plan after your deductible has been paid.

# 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	2%	1%	0%
Employee + Spouse	3%	2%	1%
Employee + Children	3%	2%	1%
Employee + Spouse + Children	4%	2%	1%

Cost Per Paycheck	Dental Only	Vision Only	Dental and Vision Only
Employee Only	\$10	\$2.50	\$12.50
Employee + Dependent(s)	\$20	\$5	\$25.00

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



# Spousal Surcharge

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- You will be charged a \$200/month spousal surcharge if:
  - Your spouse has group coverage available with their employer, but are not enrolled.
  - Your spouse is enrolled in group coverage with their employer, and want to be on your plan.
- 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.
- \$200/month surcharge will apply on your first paycheck of each month.
- Does not apply for Dental or Vision Only coverage, only if you are on a Medical Plan with RGA.
- Spouses working for Oak Harbor are not subject to the surcharge.





# Medical – Preferred Network Highlights

RGA Preferred Network <a href="http://www.accessrga.com">www.accessrga.com</a>	Plan 1 - PPO	Plan 2 - High Deductible PPO	Plan 3 - Qualified High Deductible Health Plan with HSA
<b>Calendar Year Deductible</b>	\$500 per individual \$1,500 per family	\$2,000 per individual \$4,000 per family	\$2,000 per individual \$4,000 aggregate per family*
<b>Calendar Year Out-of-Pocket Maximum</b>	\$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*
<b>Plan Coinsurance</b>	80%	80%	80%
<b>Office Visits incl. telemedicine visits</b>	\$25 copay (deductible waived)	\$35 copay (deductible waived)	80%
<b>Physical, Occupational, Speech and Massage Therapy (visit limits apply)</b>	80%	80%	80%
<b>Emergency Room</b>	\$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





# 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*
<b>Retail Prescription Drugs (up to 30 days)</b>			
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%
<b>Mail-Order Prescriptions (up to 90 days)</b>			
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%



- Deductible is waived for preventive medications on OptumRx’s Prescriptions Drug List
- Mandatory Generic Program: All 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 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

<b>RGA Network <a href="http://www.accessrga.com">www.accessrga.com</a></b>	
<b>Calendar Year Deductible</b>	\$25 per individual \$75 per family
<b>Calendar Year Benefit Maximum</b>	\$2,000
<b>Deductible Waived for Preventive Care</b>	Yes
<b>Preventive – Oral Exam, Cleanings, X-Rays</b>	100%
<b>Basic – Fillings, Oral Surgery, Endodontic and Periodontal Treatment</b>	80%
<b>Major – Crowns, Bridges, Dentures, Implants</b>	50%
<b>Orthodontia Services – Children up to Age 19</b>	50% to \$1,000 lifetime maximum

# Vision – Benefit Highlights



**RGA Network [www.accessrga.com](http://www.accessrga.com)**

<b>Routine Eye Exam – Every Calendar Year</b>	Covered up to \$60
<b>Lenses and Frames – Every Calendar Year</b>	Covered up to \$150
<b>Contact Lenses (in lieu of lenses and frame) – Every Calendar Year</b>	Covered up to \$150



# RGA Member Portal

Quickly and easily access your benefits and services in one place using RGA's secure member portal.

## Connect to Your Health Plan

- Access claims, deductibles, and spending for the whole family
- Find in-network doctors or hospitals in your area
- Connect to your prescription drug plan
- View, print, or share your Member ID card
- Verify your coverage for services
- Explore exclusive discounts and more

### Creating an account for the first time?

Before you start, you will need your Employee ID number located on your Member ID card

Visit [accessrga.com](https://accessrga.com) and choose Washington. Select the button "RGA Member Login" at the top of your screen.

On the log in page, click "Create an Account Now" and follow the directions by entering your full name, Employee ID, and date of birth.

Confirm your email address using the verification code that was sent to you.

**You're ready to use the member portal!**

## Access the member portal



Log in to the member portal using your email address and password.



# RGA – Care Navigator

Our medical plan includes access to RGA's expert team of Care Navigators, to help you get the information and resources you need, and to serve as your partner throughout your health journey. They can help you to:

Understand your plan benefits.	Find in-network and high-value care so you pay less.	Know when to go to the ER vs. urgent care.
Prepare for and recover from surgeries.	Answer questions about your Explanation of Benefits (EOBs) or complex bills.	Fill prescriptions if there's an issue with your pharmacy benefits.
Connect to community resources.		

**Working with RGA's Care Navigator is completely confidential, and it is free as part of your health plan.**

Get started by contacting your Care Navigator today by phone at (877) 462-1444 or by email at [mycarenav@accesstpa.com](mailto:mycarenav@accesstpa.com)





# RGA – Member Deals & Discounts

As an RGA member, you have access to many discounts to programs, products and services to help support you and your family's health and well-being. Below are some examples.

## Fitness Discounts

Access a gym membership as low as \$28 per month through Active&Fit Direct that includes digital on-demand workouts too.

## Hearing Aids

Discounts on hearing aids through TruHearing and Amplifon.

## Meal Planning Services

Complimentary shipping (\$14.95 value), fresh-made meals prepared for yourself or your loved one with Mom's Meals NourishCare®.

## Walgreens Smart Saving

Access 20% smart saver discount on eligible Walgreens brand over-the-counter health and wellness products.

## Vision Care & LASIK

Save on laser vision correction, contact lenses, and eyeglasses with QualSight LASIK, and Zenni Optical.

## Allergy Relief Products

20% off products for non-drug allergy relief (such as pillows, air filters, cleaning products, and personal care products) from National Allergy Supply.

## Funeral Planning Service

\$50 off the enrollment fee for Everest suite of funeral planning services

## Fitbit Product Store

Save on Fitbit devices, accessories, and Fitbit Premium.

## Student Loan Refinancing

Comprehensive solution to help borrowers reduce their debt by refinancing and consolidating their student loans.

## Pet Wellness Plans

No enrollment fee for Optimum Wellness Plans at Banfield Pet Hospitals (inside PetSmart).

After logging in to your RGA account, select “Explore Your Benefits” and then select “Health and Wellness Discounts”





# RGA – Mobile App

Quickly and securely access your benefits and services at home or on the go on the **RGA App**. Download for free on Apple and Google Play Stores.

**Find an In-Network Provider or Hospital:** With one click, take the guesswork out of finding a doctor, hospital, or clinic in your plan's network

**Access Claims and Benefits:** Check the status of open claims, view yearly deductibles, copays, and out-of-pocket maximums for the entire family

**View Your Digital Member ID Card:** Never misplace your Member ID card again!

**Manage Your Message Center:** Send and receive secure messages to and from our dedicated Customer Care team

**Click to Call:** Get connected at the touch of a button to speak with our Customer Care team

**Connect to More:** Gain access to services and discounts offered by your plan at your fingertips

After downloading the RGA mobile app, sign in with your existing account or create your account at [accessrga.com](https://accessrga.com) and choose Washington. Then select the button “RGA Member Login” at the top of your screen. Use your Employee ID number found on your Member ID card and follow the directions from the log in page to create your account.



Scan Here





# 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 be 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 an HSA to pay for out-of-pocket expenses.



# HSA Banking Partner – HSA Bank

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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. You do NOT have to in order to receive OHFL's contributions, this is automatically done on your behalf.

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





# Flexible Spending Account

- **3 options:** Healthcare, Day Care/Dependent Care and Limited Purpose Accounts
- **Healthcare FSA:**
  - Use Pre-Tax funds to pay for medical expenses such as co-pays, prescriptions, many over the counter items, etc. for you and your eligible dependents. 2025 limit is \$3,300. Funds are front loaded each year, and employees are deducted each paycheck. This account is also available to employees who are not enrolled on our medical plan.
- **Day Care/Dependent Care FSA:**
  - Use Pre-Tax funds to pay for eligible day care / dependent care expenses such as: before/after school care, day care, preschool, day camps and elderly care. 2025 limit per household is \$5,000. Funds are available only as they are deducted from your paychecks.
  - Dependents must live with you and be under 13 yrs. old, unless they cannot physically or mentally care for themselves.
- **Limited Purpose Healthcare FSA (If enrolled on the Qualified High Deductible Health Plan with HSA):**
  - Use Pre-Tax funds to pay for predictable out of pocket dental, vision and preventative medical expenses. Use with the Health Savings Account to maximize your benefits. 2025 limit is \$3,300.
  - Funds are front loaded each year, and employee contributions are deducted each paycheck. Unlike the HSA...where you have funds added each paycheck.
    - ✓ Plan accordingly, use your funds before you lose it
    - ✓ Does not roll over each year.
    - ✓ You must enroll each year to use the benefit.



# FSA vs HSA...At a Glance Comparison

Feature	FSA	HSA
Must be enrolled in Qualified High Deductible Health Plan		X
Pre-Tax Contributions	X	X
'Use it or Lose it' Funds	X	
Can invest unused funds		X
Funds roll over to the next year, if not used		X
Take it with you if you leave Oak Harbor		X
Oak Harbor contributes into the account		X
Use to pay for daycare expenses, pre taxed	X	
Can use if enrolled in Medicare	X	
Issued a 'debit card' to use for expenses	X	X



# Company Paid Life and AD&D Insurance

Who Pays	Oak Harbor Freight Lines pays 100%
Employee Life Benefit	\$15,000
Accidental Death Benefit	Double the life benefit in the event of an accident

AD&D – Accidental Death and Dismemberment

Remember to designate a beneficiary. You can update your beneficiary at anytime during the year in Dayforce



# 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.
- Dependents are eligible for all plans, except Short Term Disability.
- Age limits apply on Life, AD&D, and Critical Illness plans for children.
  - Covered up to age 26 regardless of marital, student or dependent status.
  - 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 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.

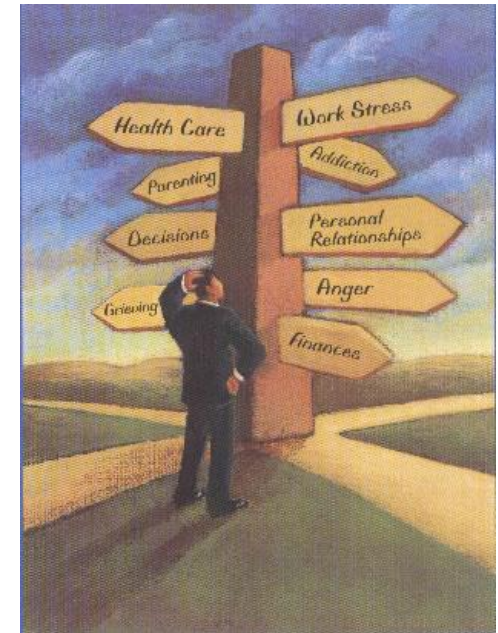
- 100% CONFIDENTIAL
- 24/7/365 Toll-Free Hot Line
- 3 face to face or virtual counseling sessions per incident, per year
- 3 phone or video sessions with a Coach to support goal setting, healthy habits and personal development



canopy

## 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](http://my.canopywell.com)

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



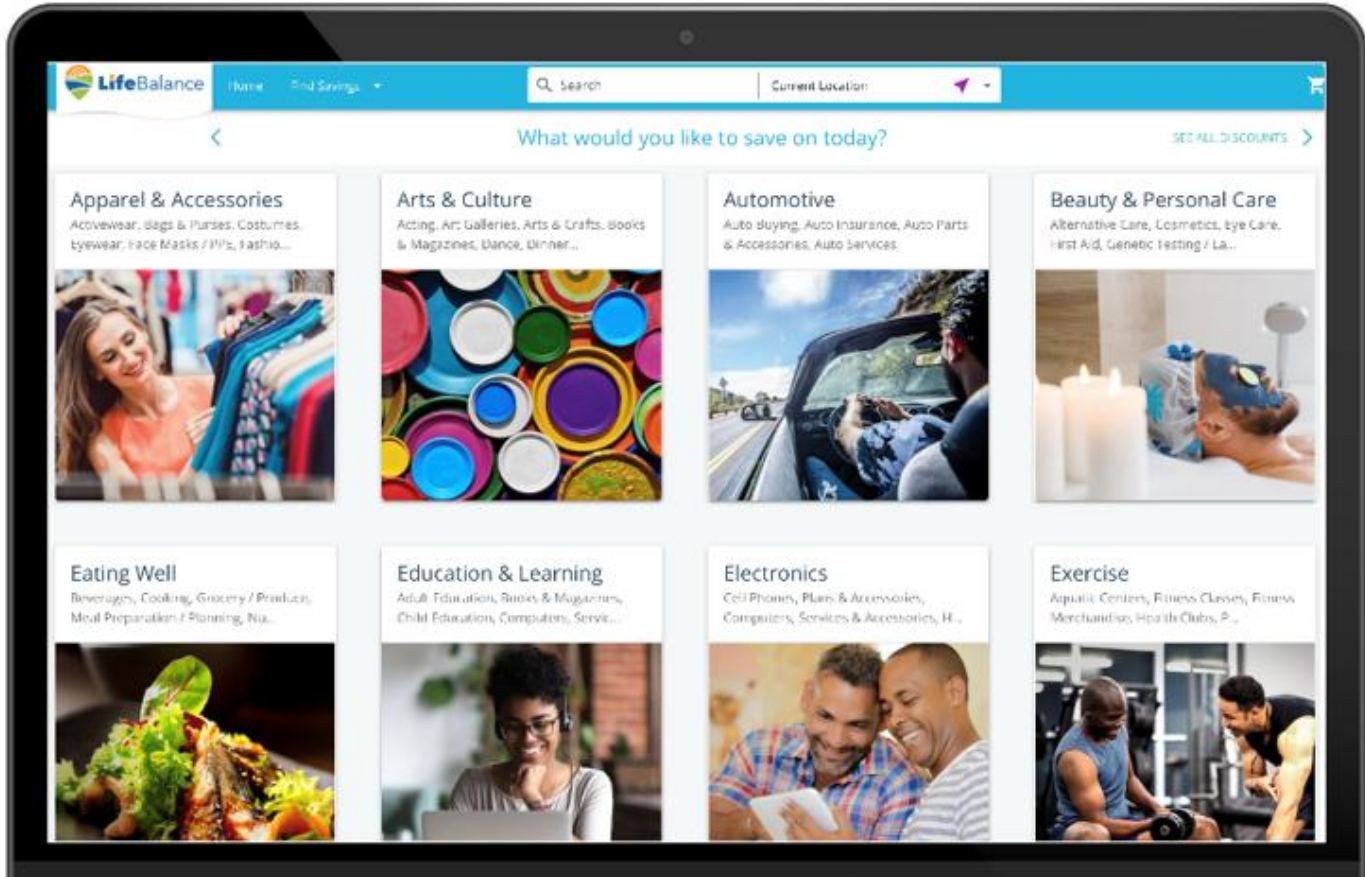
# EAP – LifeBalance Discount Network

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](http://my.canopywell.com) or visit [canopy.lifebalanceprogram.com](http://canopy.lifebalanceprogram.com)



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



# 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 31<sup>st</sup>
- Your physician signs off on the form (found on benefits site – [www.oakharborbenefits.com](http://www.oakharborbenefits.com)), submit the form to Payroll and see your bonus on your next paycheck!

# 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
- 2025 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 Employee 401(k) investment options, please reach out to RBC Wealth Management. They can be reached by calling 1-800-759-4029 or register your account at [www.rbcwealthmanagement.com/en-us/](http://www.rbcwealthmanagement.com/en-us/). For questions about your 401(k) account(s), or to discuss a 401(k) loan, please contact NWPS by calling 888-700-0808 or log into your account at [www.yourplanaccess.net/nwps/](http://www.yourplanaccess.net/nwps/).





# Benefits Mobile App

Access all your benefit policy details and contact information while on the go!

## This FREE app will provide you with:

- Access to your company's benefits guide, contact information, policy number and details about each of your benefits plan, including supplemental benefits
- Benefit Resource Center (BRC) contact information
- Ability to store photos of your ID cards for various benefit plans
- Contact information for your HR team



## Easy to Install!

From your App Store, search for: **MyBenefits2GO**

When prompted, enter this code: **A66110** to access Oak Harbor Freight Lines' benefit details

# 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](mailto:brcwest@usi.com)



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

