

2025 Benefit Review

Benefit Review & Enrollment Process for
Oak Harbor Part Time Employees





What is Enrollment?

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

- Legally Married Spouses and Child(ren) are eligible for most Unum plans. Child(ren) up to age 26 regardless of marital or student status.

Enrollment is completed online through Dayforce at www.dayforcehcm.com.

Enrollment must be completed by your 60th day of employment.

Visit www.oakharborbenefits.com for more information.

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



Life Event 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 all life event changes.

Enrollment is completed online through Dayforce at 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

Insurance Carriers – 2025



Life, AD&D, Short Term Disability, Accident, Critical Illness and Hospital	Unum
Employee Assistance and Life Balance Program	Canopy
401(k)	NWPS
401(k) Financial Advisor	RBC Wealth Management



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.

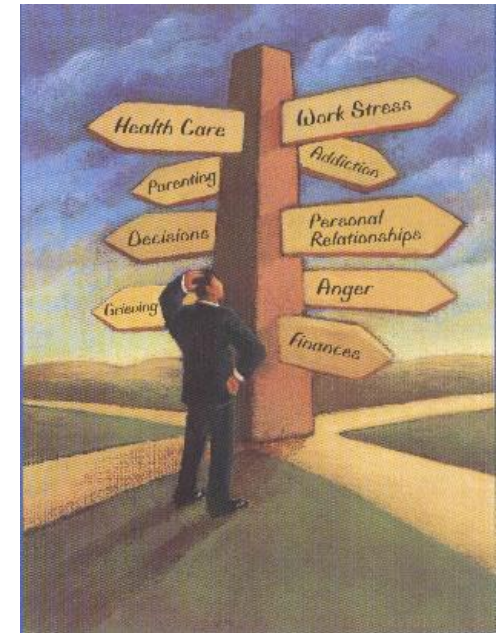
- 100% CONFIDENTIAL
- 24/7/365 Toll-Free Hot Line
- 3 face to face or virtual counseling sessions per incident, per year
- 3 phone or video sessions with a Coach to support goal setting, healthy habits and personal development



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

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



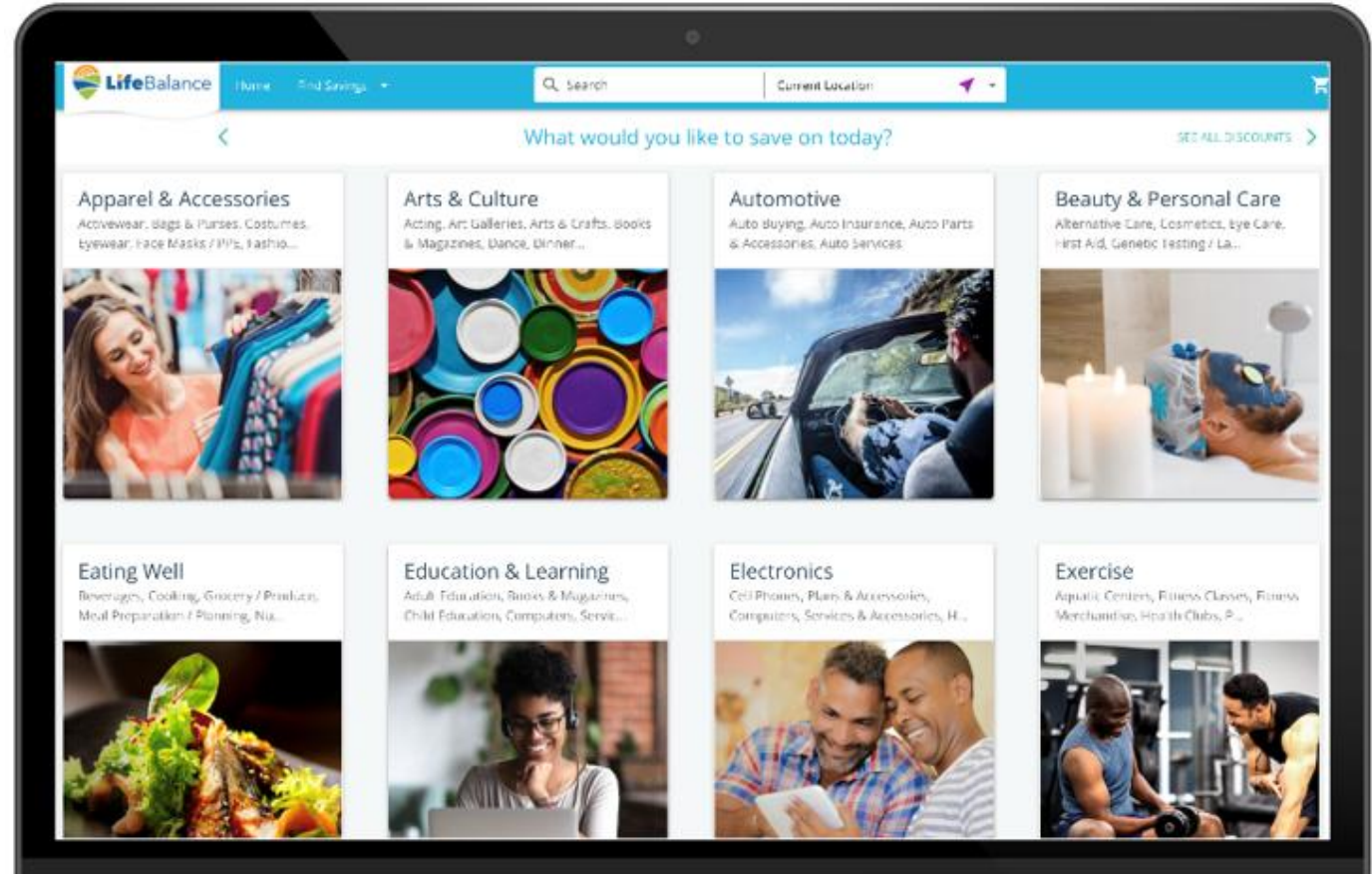
EAP – LifeBalance Discount Network

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



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

