



Oak Harbor Freight Lines, Inc.

Corporate Office

*PO Box 1469 Auburn, WA 98071-1469
1339 W. Valley Hwy N. Auburn, WA 98001
(253) 288-8300 Fax (253) 322.8222
"Bringing Peace of Mind Since 1916"*

Group Insurance Summary Annual Report

TO: All Participants in the Oak Harbor Freight Lines, Inc.
Group Health and Welfare Plan – Plan No. 501

FROM: Ed Vander Pol

The Summary Annual Report(s) has been prepared by Oak Harbor Freight Lines, Inc. to share with participants some important facts about the financial structure and operation of the group health plan from 1/1/19-12/31/19.

This report is based on the Annual Return/Report Form 5500 filed by the Plan Administrator with the Employee Benefits Security Administration (EBSA) and prepared according to its regulations and guidelines.

This report is attached to this memo.

SUMMARY ANNUAL REPORT

For OAK HARBOR FREIGHT LINES GROUP HEALTH AND WELFARE PLAN

This is a summary of the annual report of the OAK HARBOR FREIGHT LINES GROUP HEALTH AND WELFARE PLAN, EIN 91-0909217, Plan No. 501, for period 01/01/2019 through 12/31/2019. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

OAK HARBOR FREIGHT LINES, INC. has committed itself to pay certain self-funded Medical, Dental, and Vision claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY and UNUM LIFE INSURANCE COMPANY OF AMERICA to pay Life Insurance, Short-term Disability, Long-term Disability, Accidental Death and Dismemberment, Critical Illness, Hospital, and Accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were \$1,055,276.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of OAK HARBOR FREIGHT LINES, INC. at 1339 WEST VALLEY HIGHWAY NORTH, AUBURN, WA, 98001 or by telephone at 253-288-8300 x 20005.

You also have the legally protected right to examine the annual report at the main office of the plan (OAK HARBOR FREIGHT LINES, INC., 1339 WEST VALLEY HIGHWAY NORTH, AUBURN, WA, 98001) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of

information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to:

U.S. Department of Labor, Office of the Chief Information Officer
Attention: Departmental Clearance Officer
200 Constitution Avenue, N.W., Room N-1301
Washington, DC 20210

or email

DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)