

2026 Open Enrollment

Benefit Review & Enrollment Process for Oak Harbor Employees





What is Open Enrollment?

- **It is REQUIRED for all employees. Failure to complete enrollment this year, may result in benefits being cancelled as of 12/31/2025.**
- Your opportunity to enroll in or opt out of benefits and elect coverage for your dependents.
 - Please provide the required back up (marriage and/or birth certificates) if adding dependents to your health plan.
 - Spouses and Child(ren) are eligible for RGA benefits. Child(ren) up to age 26.
- Must be completed online through Dayforce at www.dayforcehcm.com.
- Open Enrollment ends on Saturday, November 15th.
- Visit www.oakharborbenefits.com for more information.

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

Changes – 2026



Medical and Prescription Drug

- **PPO (In-Network):**
 - Deductible – \$1,000 per person, \$2,000 family
 - Out-of-Pocket Maximum – \$4,000 per person, \$8,000 family
 - Prescription Drug coinsurance – Non-Preferred Brand 30%; Specialty 20%
- **High Deductible PPO:**
 - Deductible – \$2,500 per person, \$5,000 family
 - Out-of-Pocket Maximum – \$5,500 per person, \$11,000 family
 - Prescription Drug coinsurance – Non-Preferred Brand 30%; Specialty 20%
- **Qualified High Deductible Plan with Health Savings Account:**
 - Deductible – \$2,500 per person, \$5,000 family Aggregate
 - Out-of-Pocket Maximum – \$5,500 per person, \$11,000 family Aggregate; Individual in a family: \$8,500

Changes – 2026



Health Savings Account (HSA) & Flexible Spending Account (FSA) IRS Limits for 2026

- HSA – Individual: \$4,400 and Individual + 1: \$8,750 (less the amounts contributed by OHFL)
- Health Care FSA – \$3,400
- Dependent Care FSA - \$7,500



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 – 2026

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
Wellness Plan	Wellworks For You
401(k) Financial Advisor	RBC Wealth Management
401(k) Investment Options/Loans	NWPS



Who is Eligible for Benefits?

- 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. Voluntary Life eligibility is to age 19 or to age 26 if full-time student



Common Health Care Benefits Definitions

What is a deductible?

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

What is a copay?

A set fee you are required to pay at the time of service, such as at the pharmacy or for an office visit on the PPO or HDPPO plan.

What does out-of-pocket mean?

This is the amount you pay out of your pocket for health care services during the calendar year. It includes the deductible, copays and coinsurance

What is coinsurance?

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

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

- You will be charged a \$200/month (\$100 each regular paycheck) 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.
- \$100 per regular paycheck surcharge will apply.
- Does not apply for Dental or Vision Only coverage, only if you are on a Medical Plan with RGA.
- Does not apply if both Employee and Spouse work for Oak Harbor.

Medical – In-Network (Preferred) 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	\$1,000 per individual \$2,000 per family	\$2,500 per individual \$5,000 per family	\$2,500 per individual \$5,000 aggregate per family*
Calendar Year Out-of-Pocket Maximum	\$4,000 per individual \$8,000 per family	\$5,500 per individual \$11,000 per family	\$5,500 per individual \$11,000 aggregate per family*
Plan Coinsurance	80%	80%	80%
Office Visits incl. telemedicine visits	Primary Care: \$25 copay Specialist: \$40 copay (deductible waived)	Primary Care: \$35 copay Specialist: \$50 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 \$8,500.

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 -

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

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





Medical – Virtual Physical Therapy

Omada for Muscle and Joint Health is personalized, science-backed physical therapy that you can do from anywhere. Omada can help you with chronic pain (back, osteoarthritis, etc.), surgery recovery, posture and ergonomics.

Here's what to expect:



You'll meet with a licensed physical therapist for an initial assessment and to create a care plan. This might be self-guided or PT-guided.



If you move forward with the PT-guided program, you'll receive a welcome kit, and your PT will assign exercises for you to do at your own pace. You'll do these from your phone or a tablet so the camera can detect your range of motion and provide real-time feedback, helping you to progress more quickly and prevent injury.



Throughout treatment, you'll schedule video visits as you would with an in-person PT, and you'll have the option to take recorded video assessments to give your PT additional measurements they can use to modify your care plan.


To get started:

- 1 Log in to the RGA member portal
- 2 Navigate to "Explore your Benefits,"
- 3 Click "Go to virtual physical therapy." This will take you to the Omada app.
- 4 You'll complete a short survey and schedule a consultation with a physical therapist, who will determine the right program for you.
- 5 You'll only pay twice: once for the consultation (your copay will equal your traditional physical therapy copay), and a second time when you start the PT-guided program. If you start a self-guided or prevention program, you won't be charged a second time.



Medical – Know Where to Go for Care











Primary Care Provider

 Mild Fever	 Cough	 Migraines	 Sore Throat	 Nausea, Vomiting, & Diarrhea	 Animal or Insect Bites
 Urinary Tract Infection	 Cold, Flu, & Allergies	 Pink Eye	 Rashes & Other Skin Conditions	 Earache	 Mental Health

Urgent Care

 Fever No Rash	 Abdominal Pain	 Dehydration	 Minor Cuts & Stitches	 Minor Burns	 Sprains & Strains
---	--	---	---	---	---

Emergency Room

 High Fever	 Head Injuries	 Chest Pain or Trouble Breathing	 Poisoning or Drug Overdose	 Severe Burns	 Major Traumas
 Open Wounds & Bleeding that cannot be Stopped	 Confusion or Sudden Changes in Mental State	 Severe Stomach Pain	 Coughing up or Vomiting Blood	 Pregnancy Problems & Infants with Fevers	 Sudden Numbness Weakness or Paralysis



Prescription Drug – In-Network (Preferred) Highlights

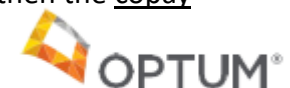
In -Network	Plan 1 - PPO	Plan 2 - High Deductible PPO	Plan 3 - Qualified High Deductible Health Plan with HSA
Medical Deductible	Does Not Apply	Does Not Apply	Subject to Deductible*
Retail Prescription Drugs (up to 30 days)			
Generic	\$10 copay	\$20 copay	20%
Preferred Brand	\$35 copay	\$45 copay	20%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

- Copays and percentages listed are what you pay

* Deductible is waived for preventive medications on OptumRx's Prescription Drug List

** Maintenance medications are prescription drugs taken daily or monthly on a consistent basis

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

RGA Network www.accessrga.com	
Calendar Year Deductible	\$25 per individual \$75 per family
Calendar Year Benefit Maximum	\$2,000 per individual
Deductible Waived for Preventive Care and Orthodontia	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

Covered up to \$60

Lenses and Frames – Every Calendar Year

Covered up to \$150

**Contact Lenses (in lieu of lenses and frame)
– Every Calendar Year**

Covered up to \$150

RGA Network



- Largest healthcare provider network in the Pacific Northwest
- RGA Network located in WA, Idaho, Oregon and Utah
- Let your providers know that you are part of the Regence Group Administrators Network
- Direct providers to verify coverage using your ID card



- Members who live or are traveling outside WA, Idaho, Oregon and Utah can access the BlueCard Program
- Coverage is provided by the local Blue in your area
- Ensure your provider looks at coverage and claim information on the back of your member ID card to verify coverage

Find providers at www.accessrga.com



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

Access the member portal



Scan Here

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

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 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!



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 RGA's dedicated Customer Care team

Click to Call: Get connected at the touch of a button to speak with RGA's 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, open it and tap the “RGA Member Login” button at the top of the screen. Enter your Employee ID number found on your Member ID card to log in.



Scan Here

RGA Member Guide



Learn More about our Medical, Dental and Vision Plans by reviewing the RGA Member Guide

- Finding Providers in the RGA Network
- How to understand your explanation of benefits statement
- Member Deals and Discounts
- Online tools and resources available to help you along the way
- Additional programs and services provided with your health plan
- General Preventive Care for Adults and Children



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 \$3,600 for individuals and \$7,150 for families. This is an annual limit.
- Total limits for 2026 (total of OHFL and your contributions) are \$4,400 for individual and \$8,750 for family. If you are age 55 and older, you can contribute an additional \$1,000 as a catch-up contribution.

Employee Only Coverage

$$\boxed{\$800} + \boxed{\$3,600} = \boxed{\$4,400}$$

Family Coverage

$$\boxed{\$1,600} + \boxed{\$7,150} = \boxed{\$8,750}$$

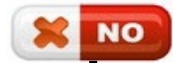


Are You Eligible for an HSA?

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



Have you been enrolled on Medicare, Tricare? Have you received non-preventive Medical/Rx plan through the VA or IHS 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 the Qualified High Deductible Health Plan, but you are not eligible to fund an HSA to pay for out-of-pocket expenses.

*VA = Veterans Affairs

** IHS = Indian Health Service



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. 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, prescription drug, dental and vision expenses such as copays, prescriptions, many over the counter items, etc. for you and your eligible dependents. 2026 limit is \$3,400. Funds are front loaded each year, and employee contributions 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. 2026 limit per household is \$7,500. Funds are available only as they are deducted from your paychecks.
 - Dependents must live with you and be under 13 years 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 care expenses. Use with the Health Savings Account to maximize your benefits. 2026 limit is \$3,400.
 - 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 have to 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 – Voluntary 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 2026, 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 26. 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 unless you are a new hire.
 - If increasing coverage over the guaranteed amounts for Life:
 - \$150,000 Employee, \$25,000 Spouse, and \$10,000 Children.
 - If this applies, you can complete your EOI using the links provided in the Dayforce Employee HUB - Benefits page.



Employee Assistance Program (EAP)

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

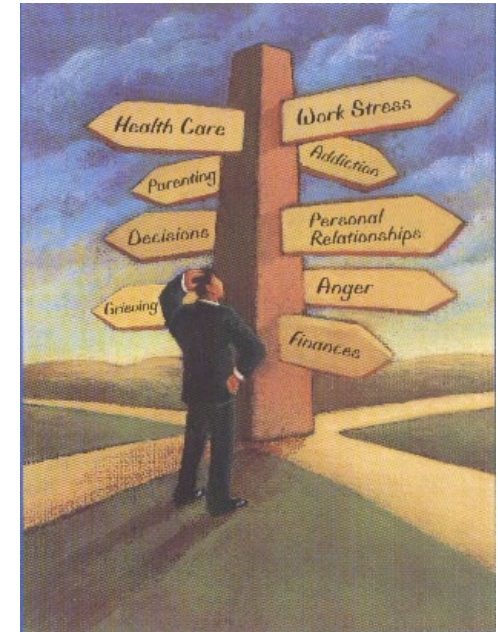
- 100% CONFIDENTIAL
- 24/7/365 Toll-Free Hot Line
- 3 face to face or virtual counseling sessions per incident, per year
- 3 phone or video sessions with a Coach to support goal setting, healthy habits and personal development



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



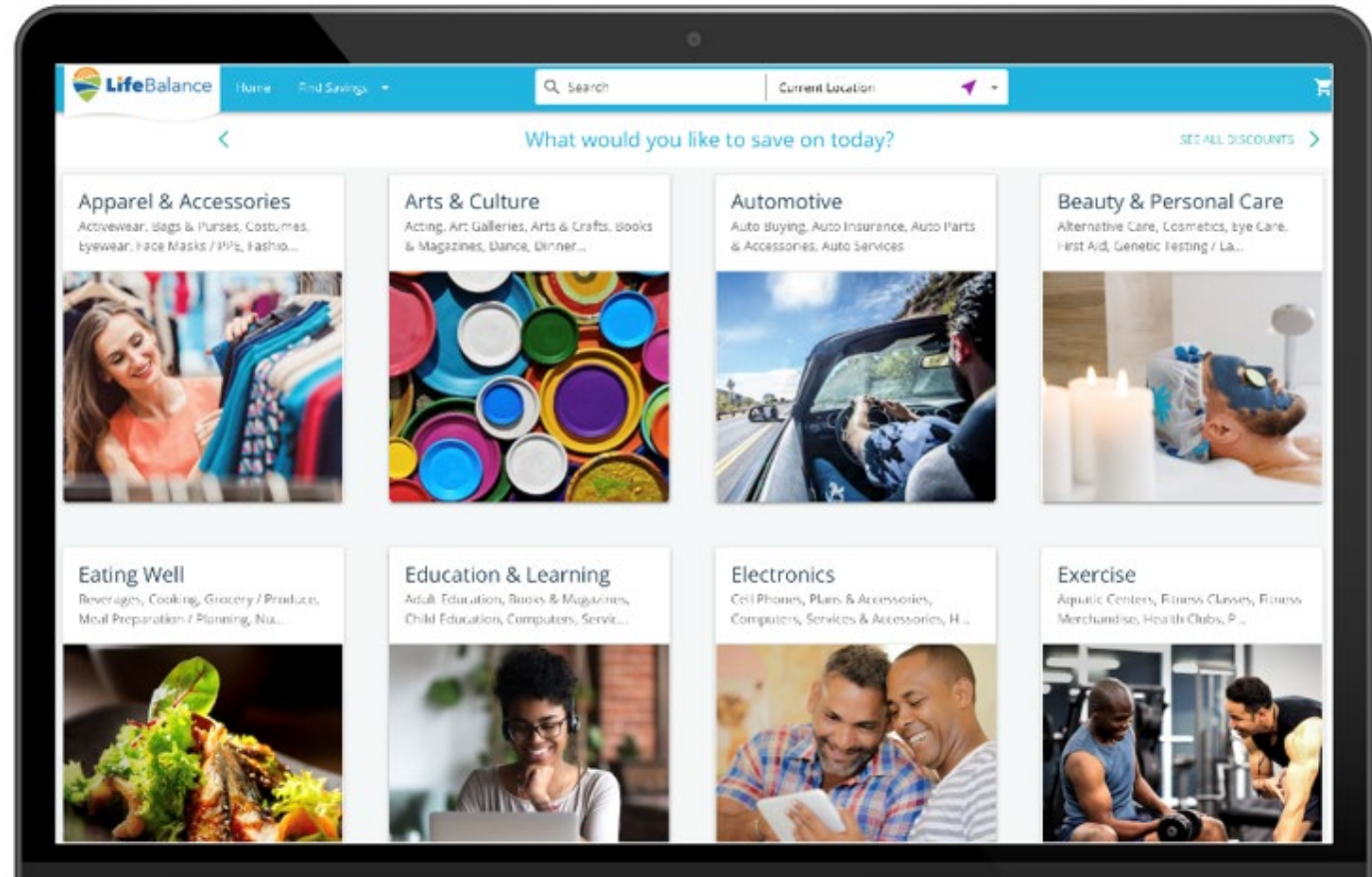
EAP – LifeBalance Discount Network

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





Wellness Incentive Program – 2026



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

Through the end of 2026, Employees can 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 – www.oakharborbenefits.com), submit the form to Payroll and see your bonus on your next paycheck!

Wellworks For You – Wellness Plan – 2027

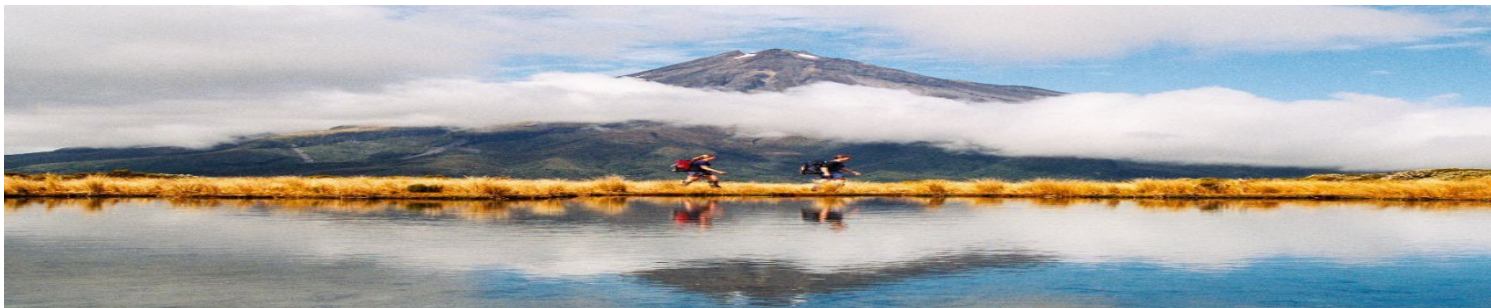


OHFL is committed to creating and sustaining a company culture that educates, motivates and empowers employees to adopt and maintain healthy behaviors.

Wellworks for you is a program designed to build healthy and preventive habits. To qualify for no increase to the Wellness rate in 2027, you and your spouse (if enrolled in an RGA plan) need to complete the following activities between June 1, 2025, and August 31, 2026.

- Complete an annual physical and biometric screening which includes a preventive blood test
- Complete the Wellworks For You Tobacco Attestation form and certify that you are a non-tobacco user
- Complete the 6-week Tobacco Cessation e-Learning Series to earn credit for this requirement if you certify that you use tobacco

Please refer to the Wellworks program guide in the Dayforce Employee Hub – Benefits Section for additional information.



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
- 2026 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/. 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/.

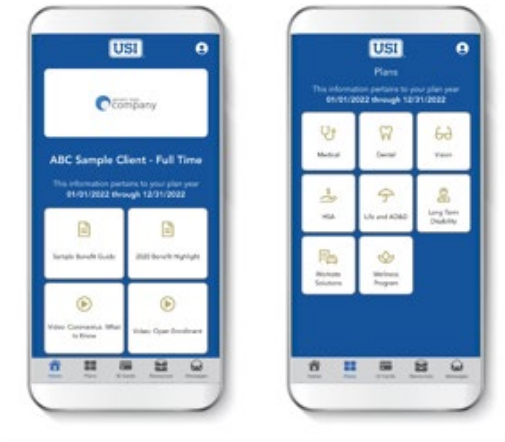
Benefits Mobile App



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

Monday through Friday 8 am to 5 pm Pacific Time

