

2026 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 1 month 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 (\$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.



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	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

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
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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



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, 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





Medicare Eligibility

Turning 65?

Employees with a Health Savings Account (HSA), who will turn 65, have important rules to understand before enrolling in Medicare.

Key Points:

- Employees cannot contribute to the HSA, once enrolled in any part of Medicare.
- Employees can still enroll in Plan #3 Qualified High-Deductible Health Plan, but it will be without the HSA.
- Medicare Part A may be applied retroactively up to 6 months.
 - This 'lookback' can make recent HSA contributions ineligible. If so, Employees may need to:
 - Remove any HSA contributions from HSA Bank
 - Remove any earnings (interest)
 - Potentially pay taxes and penalties
- General information can be found at www.medicare.gov. Look for the "Medicare and You 2026" guide.

Want to speak to an expert?

Employees can call Leigh Bennett with IMA. Leigh is a dedicated Medicare Advisory Specialist. Contact Leigh by email at leigh.bennett@imacorp.com or call 877-991-3656.





Prescription Drug – In-Network (Preferred) Highlights

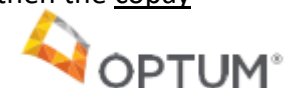
In -Network	Plan 1 - PPO	Plan 2 - High Deductible PPO	Plan 3 - Qualified High Deductible Health Plan with HSA
Medical Deductible	Does Not Apply	Does Not Apply	Subject to Deductible*
Retail Prescription Drugs (up to 30 days)			
Generic	\$10 copay	\$20 copay	20%
Preferred Brand	\$35 copay	\$45 copay	20%
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 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!

Wellness Programs



Reperio Health

- Provides at-home preventive care (annual exam and bloodwork) to Employees and Dependents 18 yrs of age and older.
- Free mail order kit shipped to your home, complete a 30 minutes test and review results with a Doctor via telemedicine.
- 100% free, all cost is covered under your RGA medical plan. Results are 100% confidential.

\$50 Wellness Bonus

- Employee and Spouse (covered under your RGA plan) complete the Preventative Health Exam and Diagnostic Blood Exam by December 31st
- The physician signs off on the form, or mark as completed with Reperio. The form is found on benefits site www.oakharborbenefits.com, or the Dayforce Benefit HUB page.
- Submit the form in Dayforce and see your bonus on your next paycheck...\$50 for Employee and \$50 for your Spouse!

Contact the OAKH Benefits Team with questions at benefits@oakh.com



Benefit Resource Center

Contact the Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

The Benefit Advocates are available Monday through Friday 8:00 AM to 5:00 PM (Pacific Time). Please email OHFL-BenefitsAdvocacy@imacorp.com and one of the Benefit Specialists will promptly return the call or e-mail message by the end of the following business day.



Miranda Mitchell
Senior Client Manager
Direct: 425-709-3646



Laura McAtee
Client Executive
Direct: 425-709-3720



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