



2026 Benefit Guide for the Part Time Employees of Oak Harbor Freight Lines



Effective: January 1, 2026 Through December 31, 2026

Table of Contents

Time Off Benefits.....	1
Sick Leave	1
Military Leave.....	1
Cell Phone Stipend.....	1
Employee Assistance Program (Canopy)	1
Profit Sharing – Quarterly Discretionary Bonus Program	2
401k Plan (NWPS/RBC Wealth Management).....	2
Matching Contributions	2
Vesting	3
Supplemental Voluntary Benefits.....	3
Eligibility & Enrollment	3
Life Events	3
Voluntary Life and AD&D Insurance (Unum)	4
Voluntary Short Term Disability Insurance (Unum)	5
Voluntary Accident Insurance (Unum).....	5
Voluntary Critical Illness Insurance (Unum).....	6
Voluntary Hospital Insurance (Unum).....	6
Benefit Resource Center.....	7
Carrier Contact Information	7

Introduction

Oak Harbor values every Employee and believes in offering competitive compensation packages, which include wages and benefits. This guide outlines the benefits offered to Part Time Employees. Benefits may change during the length of employment, and Employees are notified of any change as is known. Frequently Asked Questions, and informational flyers can be accessed anytime at www.oakharborbenefits.com. Employees can also contact the Oak Harbor Human Resources Department by emailing benefits@oakh.com or call 206-865-0167. This guide is not a guarantee, and Oak Harbor holds the right to amend any benefit in part or, at any time deemed necessary for business purposes.

This benefit guide summarizes the benefit plans that are available to Oak Harbor Freight Lines' benefit eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. The information provided in this guide is not a guarantee of benefits.

Time Off Benefits

Sick Leave

Oak Harbor acknowledges, and abides, by each state laws regarding sick pay. Employees can refer to state details on what Employees are allowed per year. Current balances can be viewed on Dayforce or on Employee pay stubs.

Military Leave

Oak Harbor appreciates those that have volunteered to serve in our armed forces and thank all Employees for this service. Oak Harbor abides by the rules of the Uniformed Services Employment and Reemployment Right Act (USERRA) and provides a job guarantee for active military duty, in a comparable position (location, duties, pay, etc.), for up to 5 years from the date of active-duty status, unless a greater period is required by state or federal law. Employees must notify Management and provide a copy of the orders received, as early as possible of the requirement to report for military duty.

Cell Phone Stipend

All Employees required to use their cell phone for work purposes, are offered a semi-monthly cell stipend. This stipend is paid on each regular paycheck every month. Employees may opt out of receiving this stipend by emailing speaking to Management. The amount of the stipend may vary depending on the Employees' position, and Oak Harbor reserves the right to cancel or change the stipend at any time.

Employee Assistance Program - Canopy

All Employees, and eligible family members, may use the Employee Assistance Program (EAP) through Canopy. Please be assured that the services provided through the EAP are completely confidential. The names of individuals who seek services through the EAP will not be shared with Oak Harbor. When Employees need help with work, home, personal or family issues, the EAP is available at no charge. The purpose of the EAP is to talk with the Employee, or family members, to define the problem, suggest short-term problem-solving steps and refer to other community resources if necessary. Employees can select a professional based on a unique need such as language, ethnicity, LGBTQIA+, racial trauma, religion, veterans, accessibility and more. Employees and family members are provided with 3 sessions per incident, per year: face-to-face, on the phone or via text. The EAP can assist with the following types of inquiries:

• Counseling	• Life Resources	• Legal Consultations/Mediation
• Financial Coaching	• Identity Theft	• Home Ownership/Housing Support
• Pet Resources	• Wellbeing Tools	• Discounts on travel, self-care and more!

Canopy counselors and resources are available by phone 24/7/365

Call: 800-433-2320 ~ Text: 503-850-7721 ~ Visit: my.canopywell.com with company name Oak Harbor Freight Lines

Profit Sharing – Quarterly Discretionary Bonus Program

Oak Harbor offers a discretionary bonus program to all eligible Employees. Oak Harbor believes that sharing profits when performance is good, is a great way to incentive Employees. When Employees do their part, Oak Harbor is successful and wants to share those profits. The discretionary bonus amount is based on the Operating Ratio (OR) results for the reported quarter, and are paid the following month, once results are available. Discretionary bonuses are considered earnings and will be subject to normal payroll taxes and 401k contributions. Oak Harbor will attempt to pay out discretionary bonuses separate from the normal payroll dates. Oak Harbor reserves the right to determine whether to pay quarterly discretionary bonuses based on other business factors

Eligibility

Part Time Employees must have been employed and worked for 1 year prior to the start of the designated quarter. Employees must be employed when the payment is made. Employees must have worked (actual on duty time) during the designated quarter (no minimum hours). If an Employee worked during the designated quarter, but is on leave when payment is made, the Employee is eligible.

Profit Sharing – Discretionary Bonus Amounts

Profit Sharing will be triggered if the Company Operating Ratio is below 95.99. Payouts as follows:

• 95.99 - 94.00 OR = \$87.50
• 93.99 - 92.00 OR = \$112.50
• 91.99 - 90.00 OR = \$150.00
• 89.99 - 88.00 OR = \$187.50
• 87.99 - 86.00 OR = \$225.00

For every 2 points of improvement below 86, the bonus will increase by another \$100.00.

401(k) Plan – RBC Wealth Management/NWPS

Save for retirement through the Oak Harbor 401(k) Plan. Employees, age 18 or older, are eligible to participate in Oak Harbor's 401(k) plan. All contribution amounts must be in whole number percentages. Employees can choose the Traditional (Pre-Tax), the Roth (Post Tax) contribution or both. If enrolled in both, the combined contribution can't exceed the limit.

Contribution Limits

The contribution limit for 2026 is \$24,500. Employees over the age of 50 have an additional catch-up contribution limit of \$8,500.

Matching Contributions

The Oak Harbor match will begin after Employees have been employed for 3-months. For a rehired Employee, that previously completed the 3-month introductory period, the match will apply as of the date of rehire. Oak Harbor will match 100% of Employee contributions up to a max of 5%. For example:

- If Employees contribute 2% of wages, Employees are matched 2%, providing a 4% contribution to the 401(k) account.
- If Employees contribute 10% of wages, Employees are matched 5%, providing a 15% contribution to the 401(k) account.

The Oak Harbor match will apply to both the Traditional and Roth contributions. For example, Employees contributing 3% Traditional and 3% Roth will receive the full 5% Oak Harbor match.

Vesting

Employees are always 100% vested in Employee contributions made to the plan. All Oak Harbor matching contributions will adhere to the following vesting schedule based on Years of Service:

Less than 2 years	0%	*For example: if Employees left Oak Harbor after 2 years, Employees would receive the full value of Employee contributions, plus 20% of the value of Oak Harbor matching account.
2 – 3 years	20%	
3 – 4 years	40%	
4 – 5 years	60%	
5 – 6 years	80%	*Employees must work 1,000 hours in a calendar year for that year to count towards vesting.
6 or more years	100%	

For questions or assistance with Employee 401(k) investment options, please reach out to RBC Wealth Management by calling 1-800-759-4029 or email retirementplanadvisors.info@rbc.com. 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/.

Supplemental Voluntary Benefits

Eligibility

Part-Time Employees are eligible supplemental benefits starting the 1st of the month following 2-months of employment*. Enrollment must be completed before coverage begins. Children are eligible for benefits up to age 26 regardless of dependent, student or marital status. Legal Spouses are also eligible for benefits.

*Employees returning from a leave of absence, that were previously enrolled prior to leave, will have the same benefits reinstated as of the 1st of the month following the return-to-work date.

When Can you Enroll?

Employees can sign up for Benefits at any of the following times:

- After completing initial eligibility period (when hired or rehired) within 2 months of Hire Date.
- During the annual open enrollment period.
- During a qualified Life Event (see below) within 2 months of the date of the event.

Enrollment for all plans must be completed electronically through Dayforce. The Oak Harbor Benefit Website and Dayforce Employee HUB contains additional information, videos, and FAQs to assist. Please visit www.oakharborbenefits.com.

Making Changes through Qualified Life Events

Employees may be able to change some benefit elections upon the occurrence of certain life events. Employees must notify the HR Department within 1 month of the event and complete the necessary steps within 2 months of the date of event, through Dayforce. These changes in status may include, but are not limited to:

- Marriage or Divorce
- Birth or adoption of an eligible child
- Change in Employee or Dependent work status that affects his or her benefits.
- Employee or Dependent becoming eligible for Medicare.
- Change in Spouse or Dependent Employment Status (obtaining insurance through his or her employer)

Benefit Termination

Unum Supplemental Benefits end as of the date of termination or leave of absence. All other benefits will end as of the date of termination.

Voluntary Life and AD&D Insurance - Unum

Oak Harbor offers Voluntary Life and AD&D insurance to all eligible Employees. This is paid by Employees via monthly payroll deductions on a post-tax basis, deducted each regular paycheck each month. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. Employees must select a beneficiary, which may be updated at any time. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Benefit Amount	
Employee	Up to \$500,000 in \$10,000 increments not to exceed 5 times Employee earnings*
Spouse	Up to \$500,000 in \$5,000 increments, not to exceed Employee amount
Child(ren)	Birth to 6 months: \$1,000 6 months to age 26 if unmarried & full-time student: Up to \$10,000 in \$2,000 increments. Employees are responsible for dropping dependent at 26 yrs. of age. This is not done automatically by UNUM.

Guarantee Issue Amount	
	Employee: \$150,000; Spouse \$25,000; Child(ren): \$10,000

***Employees' amount of life insurance will begin to reduce when Employees reach age 70. The amount of Employee spouse's life insurance will be reduced by the same percentage and at the same time Employee life insurance will reduce.**

Guarantee Issue

All Employees have a one-time opportunity to enroll up to certain limits without providing health information. This is referred to as "Guarantee Amount" (GA). If Employees and/or dependents want coverage over the guaranteed amount, an Evidence of Insurability form may be required (see below). If Employees and Dependents enrolled previously, they can increase their amount up to the GA amount without providing evidence of insurability. If Employees and dependents do not enroll when first eligible, an Evidence of Insurability form may be required when enrolling or if currently enrolled and increase the coverage amount later.

Life and AD&D rates are based on the Employees age immediately prior to and including the plan effective date of 1/1/2026. If you enroll for the first time, the rates are based on the Employee or Spouse age at the time of enrollment.

Life and AD&D Rates are per \$10,000 of coverage for Employee; per \$5,000 of coverage for Spouse and per \$2,000 of coverage for child(ren). An Evidence of Insurability form is not required for AD&D enrollments.

Evidence of Insurability (EOI)

The EOI is needed when an applicant requests a coverage amount greater than the guaranteed amount (GA), enrolls outside of their initial enrollment window or if coverage was previously declined. Example: John Doe enrolls for \$300,000 coverage for himself. The GA for Employees is \$150,000. John will be enrolled in \$150,000 automatically but the remaining amount of \$150,000 must go to underwriting with Unum. So, this can be reviewed, John must fill out and submit the EOI. If John was also enrolling his Spouse in coverage over the \$25,000 GA, the Spouse is also required to fill out the EOI. Until the EOI is submitted and approved, Employees will continue paying premiums off the GA amounts.

How to complete the Evidence of Insurability Form:

1. After submitting the enrollment in Dayforce, if an EOI is needed it will reflect on the enrollment.
2. Employees and applicable Spouses will click on this [link](#) through any internet-connected device.
3. Enter Access Code: **3TQXHTX**
4. Complete the form within 30 days of date of enrollment.

Once Unum has reviewed and approved or declined the request, Employees will be informed through the OHFL Benefits Department. If approved, premium(s) will increase as of the first of the following month, reflecting the approved amount.

Voluntary Short-Term Disability Insurance - Unum

Oak Harbor offers Short Term Disability insurance to all eligible Employees on a post-tax basis. This is paid by Employees via monthly payroll deductions on a post-tax basis, deducted each regular paycheck each month. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Benefit	
Waiting Period	Benefits begin after a 14-day waiting period of disability from the day Employees disabling condition occurs
Benefit	60% of Employee weekly income, up to a maximum benefit of \$2,000 per week
Duration	Up to a maximum of 24 weeks

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll without providing health information. If Employees do not enroll during the eligibility enrollment period, Employees may have to wait for a future annual or life event enrollment period to apply. At that time, Employees may need to answer health questions on an Evidence of Insurability form. Rates are based on the Employees age immediately prior to and including the plan effective date of 1/1/2026.

Evidence of Insurability (EOI)

The EOI is needed when an applicant enrolls for the first time during open enrollment and not when first hired or returned from leave (and had the benefit before leave) or if coverage was previously declined. Until the EOI is submitted and approved, Employees will not pay premiums or have Short Term Disability coverage.

How to complete the Evidence of Insurability Form:

1. After submitting the enrollment in Dayforce, if an EOI is needed it will reflect on the enrollment.
2. Employees and applicable Spouses will click on this [link](#) through any internet-connected device.
3. Enter Access Code: **2A1RAEU**
4. Complete the form within 30 days of date of enrollment.

Once Unum has reviewed and approved or declined the request, Employees will be informed through the OHFL Benefits Department. If approved, premium(s) will begin deducting as of the first of the following month.

For Washington California, and Oregon Employees

If you reside in these states, the Short-Term Disability rates will be lower as these states offer disability and paid leave benefits. Any benefit allowed under this plan will work together with any applicable state benefits. The plans will offset each other; Employees will not receive 100% of both benefits.

Voluntary Accident Insurance – Unum

This policy can pay a set benefit amount based on the type of injury the Employee has, and the type of treatment needed. It covers accidents that occur on and off the job, and includes a range of incidents, from common events to more serious events. It can help with out-of-pocket costs such as co-pays and deductibles. There are no pre-existing clauses or waiting periods with this plan. This is paid by Employees via monthly payroll deductions on a post-tax basis, deducted each regular paycheck each month. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. Employees must select a beneficiary, which may be updated at any time. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Guarantee Issue

If Employees do not enroll during the eligibility enrollment period, Employees may have to wait for a future annual or life event enrollment period to apply. Coverage is available for Employees, spouses, and dependent children to age 26. Employees must enroll to enroll any dependents.

Voluntary Critical Illness Insurance – Unum

This policy can pay Employees a lumpsum benefit at the first diagnosis of a covered illness. It can be used however Employees choose – even for expenses life co-pays, mortgage, rent or childcare. This is paid by Employees via monthly payroll deductions on a post-tax basis, deducted each regular paycheck each month. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll without providing health information. If Employees do not enroll during the eligibility enrollment period, Employees may have to wait for a future annual or life event enrollment period to apply at that time.

Covered illnesses under the base plan include:

- | | |
|---|---|
| <ul style="list-style-type: none">• Heart attack• Stroke• Major organ failure• Dementia, including Alzheimer's disease• Multiple Sclerosis (MS) | <ul style="list-style-type: none">• Parkinson's disease• Amyotrophic Lateral Sclerosis (ALS)• End-stage renal (kidney) failure• Coronary artery bypass surgery |
|---|---|

Illness covered by the additional Cancer Benefit include:

- | | |
|--|---|
| <ul style="list-style-type: none">• Invasive and Non-Invasive Cancer | <ul style="list-style-type: none">• Skin Cancer - \$500 |
|--|---|

Benefit Amount

Employee	Choose \$10,000, \$20,000 or \$30,000 of coverage with no medical questions.
Spouse	If the Employee is enrolled, Spouses can enroll for the same coverage...not to exceed what the Employee is enrolled in.
Child(ren)	Birth to age 26 are automatically covered at no extra cost. The coverage amount is 50% of what the Employee is enrolled in.

Pre-Existing Conditions

No benefits are payable for a covered loss that occurs in the first 12 months of the coverage effective date, and the covered loss is caused by, contributed by, or occurs because of a pre-existing condition or complications arising from treatment or surgery for, or medications taken for, a pre-existing condition.

An Employee has a pre-existing condition if, within the 12 months just prior to their coverage effective date, they have an injury or sickness, whether diagnosed or not, for which:

- medical treatment, consultation, care, or services were received or recommended
- drugs or medications were taken or prescribed during the period or symptoms existed.

Voluntary Hospital Insurance – Unum

This policy helps Employees cope with the financial impacts of a hospitalization. Employees can receive benefits when admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to the Employee – not to a hospital or care provider. The money can also help pay the out-of-pocket expenses the medical plan may not cover, such as co-insurance, co-pays, and deductibles. Deductions will be made on a post-tax basis. This is paid by Employees via monthly payroll deductions on a post-tax basis, deducted each regular paycheck each month. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor.

This plan offers a Wellness Benefits and can pay you \$50 per calendar year per insured individual for health screening tests. Employees can view and download the policy book for this plan on the Oak Harbor Benefit Website www.oakharborbenefits.com.

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll without providing health information. If Employees do not enroll during the eligibility enrollment period, Employees will have to wait for a future enrollment period to apply.

The following are included under Hospital insurance.

- \$1,500 for each covered hospital admission – once per year
- \$200 for each day of your covered hospital stay, up to 15 days – once per year
- \$400 for each day you spend in intensive care, up to 15 days – once per year

Eligibility for Coverage

Employee	If we can payroll deduct from the Employee, Employees are eligible to enroll.
Spouse	If the Employee is enrolled, Spouses over the age of 17 are eligible.
Child(ren)	Birth to age 26 regardless of marital or student status are eligible if the Employee has enrolled.

Pre-Existing Conditions

Benefits for a pre-existing condition (defined as sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which the Employee received medical treatment, consultation, medical advice, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken during the 12 months prior to the effective date) will not be paid if the date of the covered loss occurs during the first 12 months after the effective date.

Benefit Resource Center

The Benefit Resource Center is designed to provide Employees with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Advocates are available to assist with elevated claims, unresolved eligibility issues, and any other benefit-related questions for Employees and their Dependents.

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

Carrier Contact Information

Carrier	Plan	Website	Phone Number
UNUM STD#: 617856-001 STD WA/OR/CA#: 617856-002 Life/AD&D#: 617857 Critical Illness#: 694020 Accident/Hospital#: E0758425	Life/AD&D, Short Term Disability, Accident, Hospital, Critical Illness	www.unum.com	800-421-0344
Canopy	24/7/365 Employee Assistance Program	www.my.canopywell.com Company name: oak harbor freight lines	Call: 800-433-2320 Text: 503-850-7721
RBC Wealth Management (financial advisor)	401(k)	www.rbcwealthmanagement.com/en-us	800-759-4029
NWPS (investment options)	401(k)	www.yourplanaccess.net/nwps	888-700-0808

Employees can contact the Human Resources Department by emailing benefits@oakh.com or calling 206-865-0167 and asking for a benefits representative. Employees are encouraged to visit the Dayforce HUB Benefit Pages for additional details and information on all plans provided.