

2026 Open Enrollment

Benefit Review & Enrollment Process for Part Time 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.
 - Legally Married Spouses and Child(ren) are eligible for Unum 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



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

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



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.

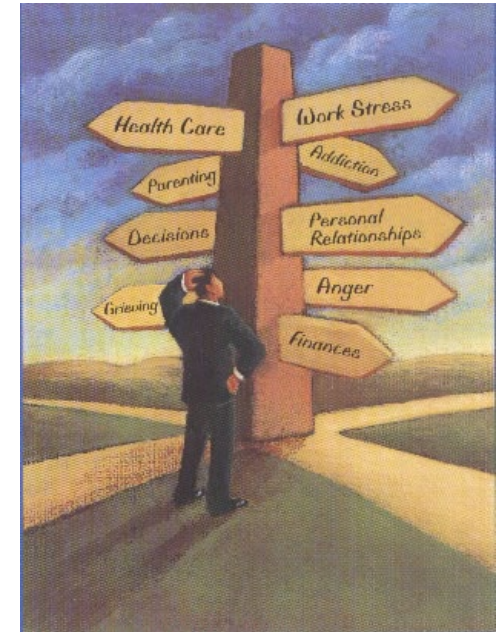
- 100% CONFIDENTIAL
- 24/7/365 Toll-Free Hot Line
- 3 face to face or virtual counseling sessions per incident, per year
- 3 phone or video sessions with a Coach to support goal setting, healthy habits and personal development



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



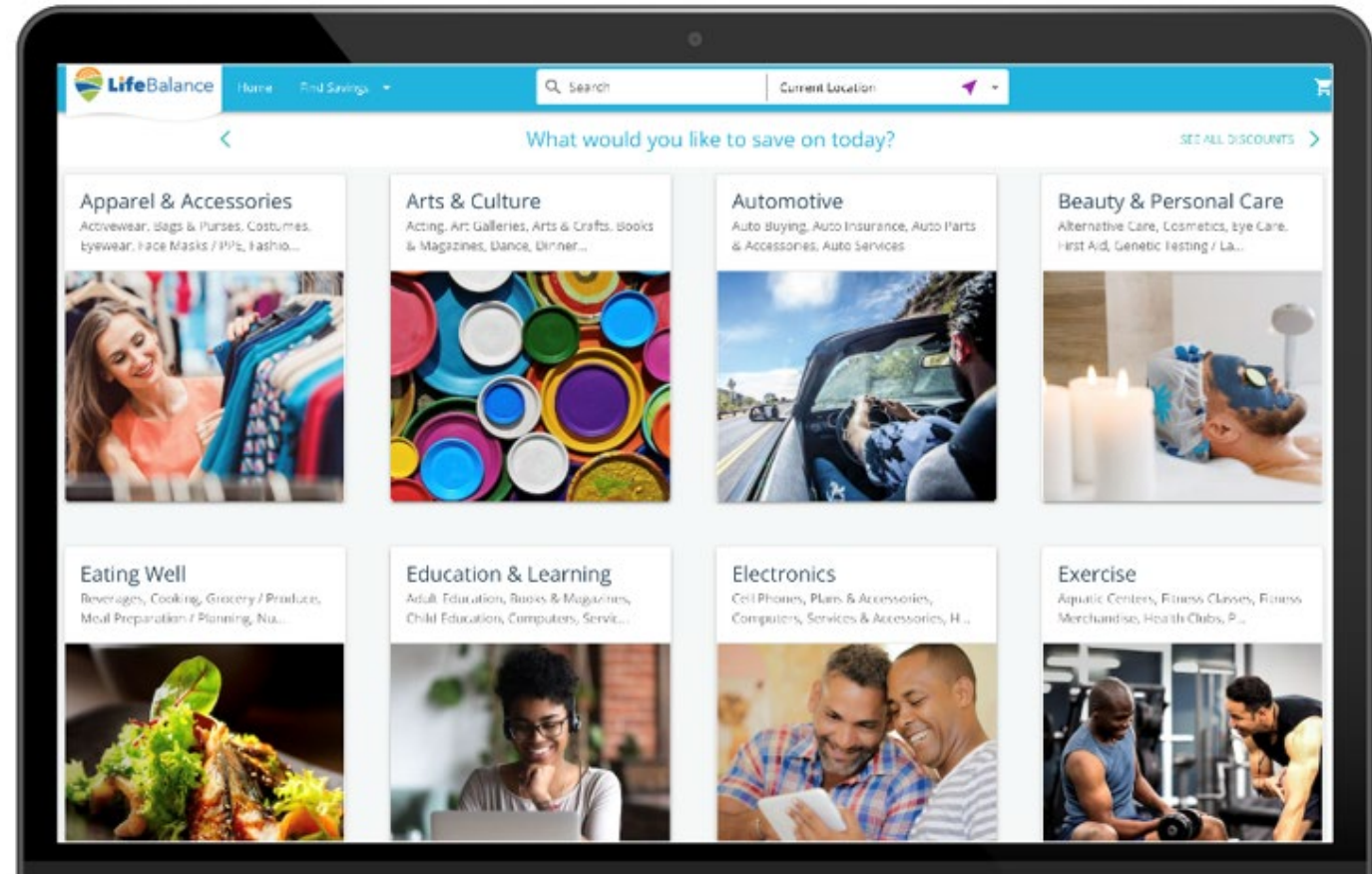
EAP – LifeBalance Discount Network

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



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/.

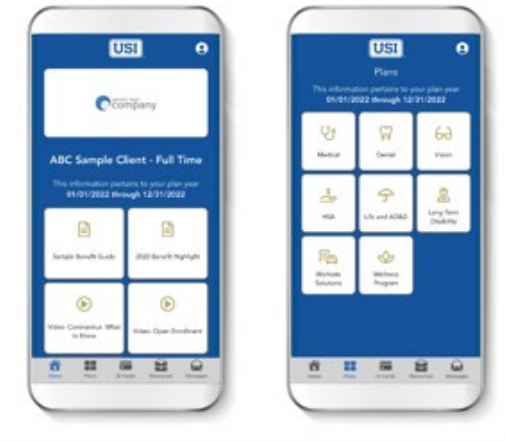
Benefits Mobile App



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: **P30747** 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

