

# 2026 Benefit Review

Benefit Review & Enrollment Process for  
Oak Harbor Part Time Employees





# What is Enrollment?

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Your opportunity to enroll in or opt out of supplemental benefits and elect coverage for your qualified dependents.

- Legally Married Spouses and Child(ren) are eligible for most Unum plans. Child(ren) up to age 26 regardless of marital or student status.

Enrollment is completed online through Dayforce at [www.dayforcehcm.com](http://www.dayforcehcm.com).

Enrollment must be completed by the end of your 2<sup>nd</sup> month of employment.

Visit [www.oakharborbenefits.com](http://www.oakharborbenefits.com) for more information.

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



# Life Event Plan Changes

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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 all life event changes.

Enrollment is completed online through Dayforce at [www.dayforcehcm.com](http://www.dayforcehcm.com).

Enrollment must be completed by within 2 months of the date of the life event.

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



# Insurance Carriers – 2026

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



# Unum – Voluntary Benefits

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- 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 1<sup>st</sup>.
- 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)

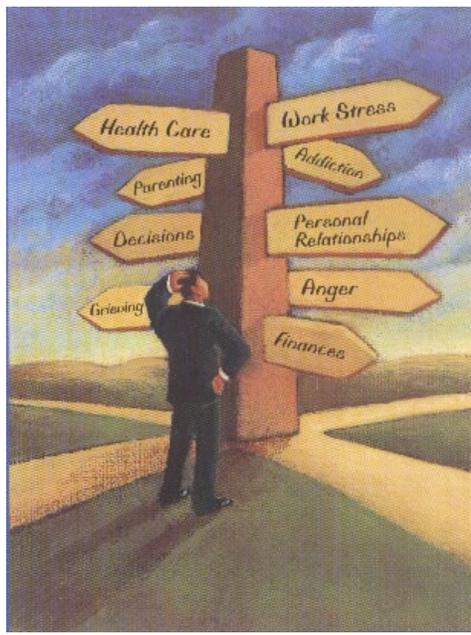
An EAP is short-term counseling and referral service for you and your family members at no additional cost.

- 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



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](http://my.canopywell.com)

Create your own account by using **Oak Harbor Freight Lines** in the “Company Name” field



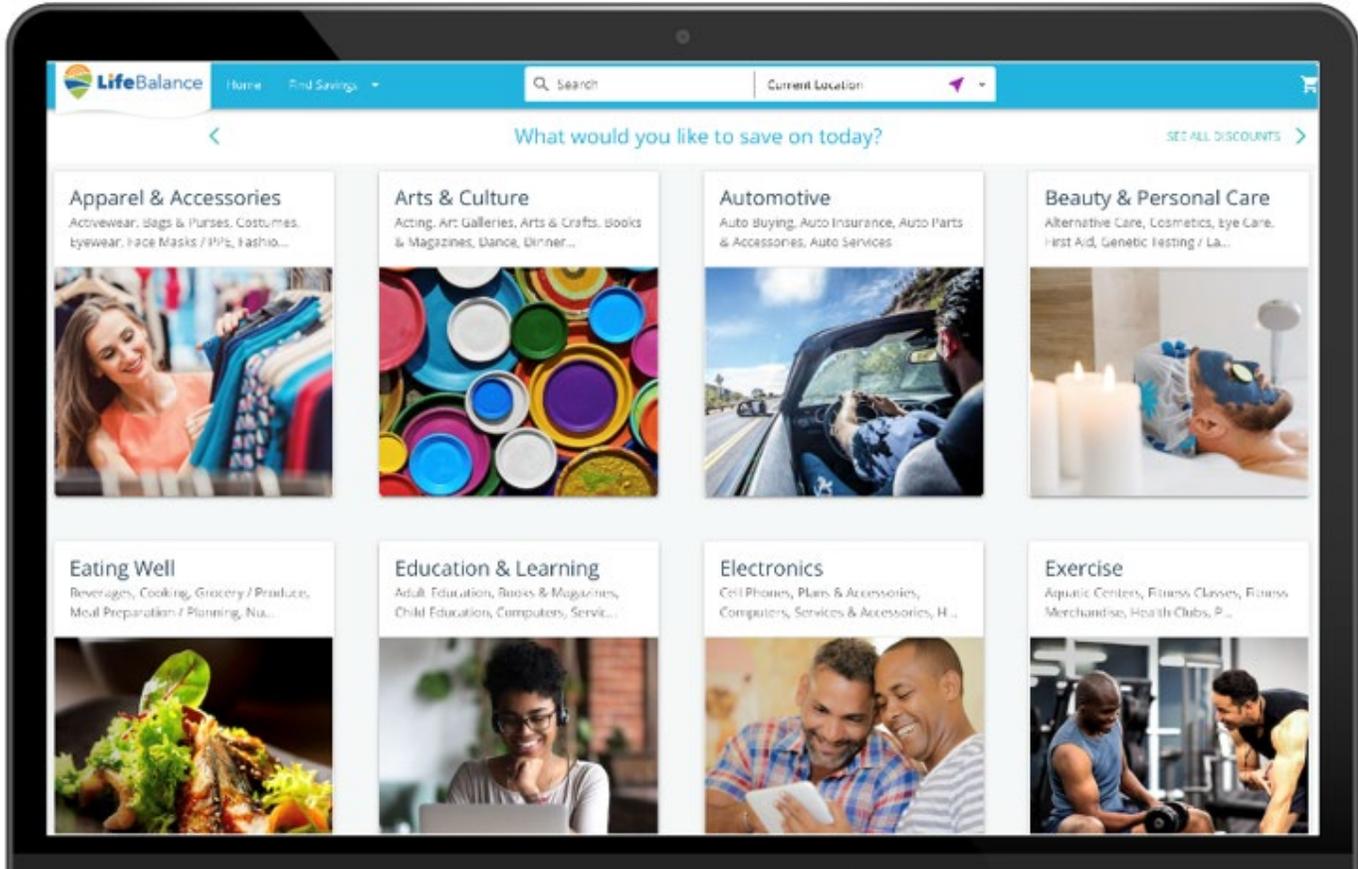
# EAP – LifeBalance Discount Network

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](http://my.canopywell.com) or visit [canopy.lifebalanceprogram.com](http://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/](http://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/](http://www.yourplanaccess.net/nwps/).

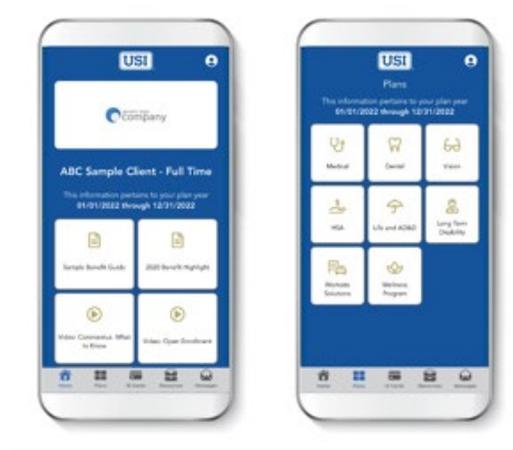
# Benefits Mobile App



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](mailto:brcwest@usi.com)

Monday through Friday 8 a.m. to 5 p.m. Pacific Time

