

2026 Benefit Review

Benefit Review & Enrollment Process for
Oak Harbor Part Time Employees





What is Enrollment?

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.

Enrollment must be completed by your 60th day of employment.

Visit www.oakharborbenefits.com for more information.

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



Life Event 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 all life event changes.

Enrollment is completed online through Dayforce at www.dayforcehcm.com.

Enrollment must be completed by within 60 days of the date of the life event.

For questions, call the Human Resources Department at:
(206) 865-0167 or email at 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

- 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.

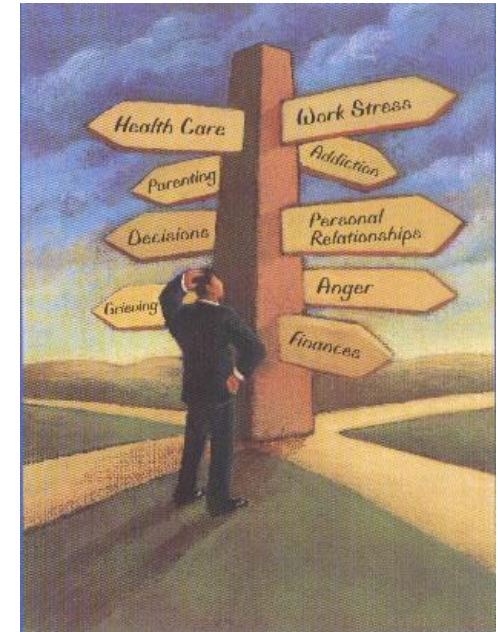
- 100% CONFIDENTIAL
- 24/7/365 Toll-Free Hot Line
- 3 face to face or virtual counseling sessions per incident, per year
- 3 phone or video sessions with a Coach to support goal setting, healthy habits and personal development



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



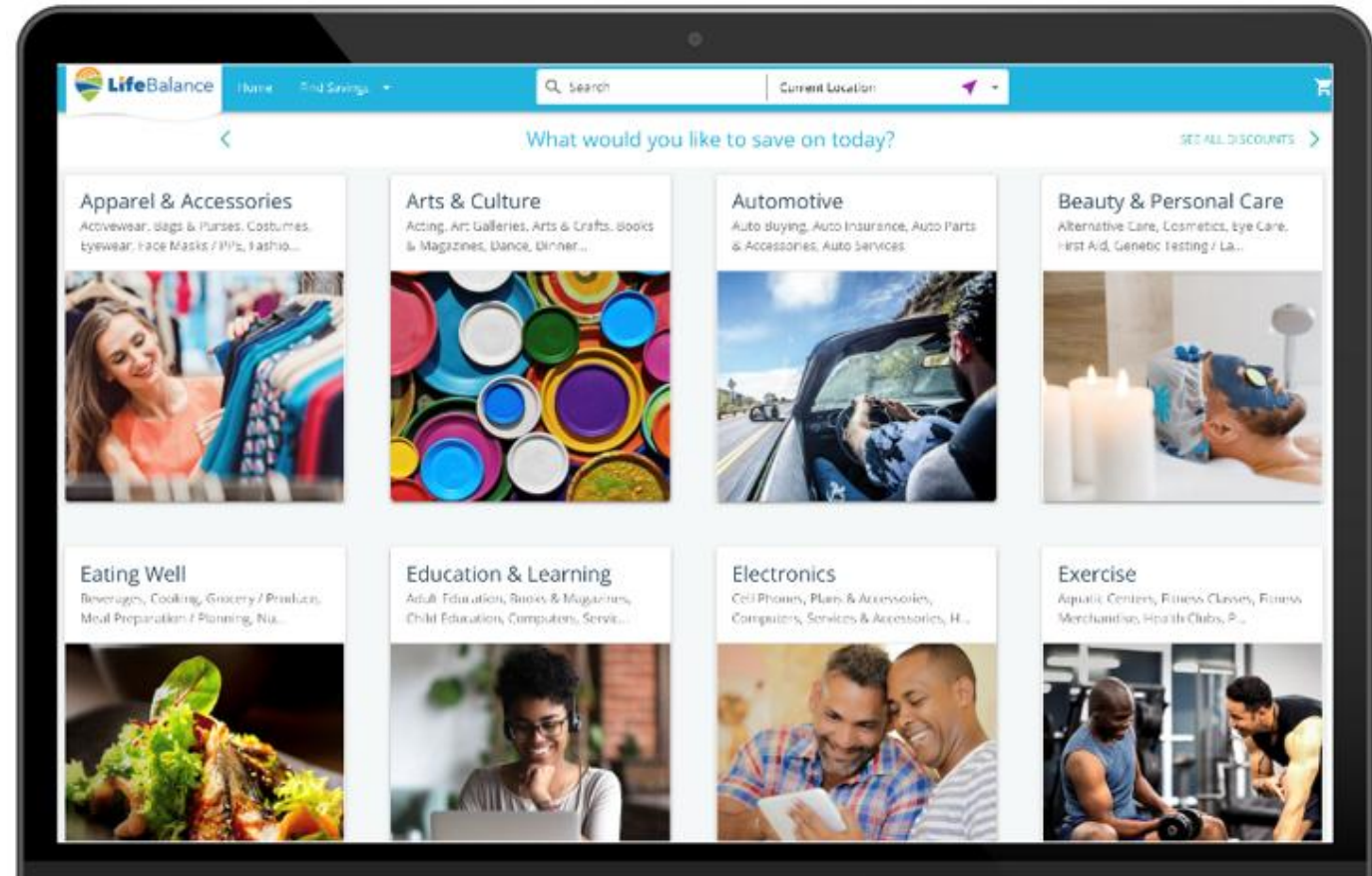
EAP – LifeBalance Discount Network

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 a.m. to 5 p.m. Pacific Time

