

You Make The Difference!

2027 Part Time Employee Benefit Guide

Oak Harbor Freight Lines

January 1, 2027 - December 31, 2027

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Welcome and 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 will be notified of any change as it is known. **Frequently Asked Questions, plan specific details and informational flyers are accessible anytime at www.oakharborbenefits.com or the Dayforce Employee HUB. 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.

Employee Assistance Program: Canopy/Revive

All Employees, and eligible family members, may use the Employee Assistance Program (EAP) through Revive. 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. Employees and family members are provided with 3 FREE sessions per incident, per year: face-to-face, on the phone or via text.

What does the EAP Offer?

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. **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!

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 payroll.dept@oakh.com. 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.

Profit Sharing: Quarterly Discretionary Bonus

Oak Harbor offers a discretionary bonus program to all eligible Employees. Oak Harbor believes that sharing profits when performance is good is a wonderful way to incentivize Employees. When Employees do their part, Oak Harbor is successful and wants to share those profits. The discretionary bonus amount are based on the Operating Ratio (OR) results for the reported quarter, and are paid the following month, once the 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 discretionary quarterly 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.

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	$175.00
93.99 - 92.00 OR	$225.00
91.99 - 90.00 OR	$300.00
89.99 - 88.00 OR	$375.00
87.99 - 86.00 OR	$450.00

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 cannot exceed the limit.

Contribution Limits

The 2027 IRS contribution limit is $24,500. Employees aged 50 and older may contribute an additional $8,500 as a catch-up contribution. Super catch-up contributions for Employees ages 60–63 are automatically made as Roth contributions.

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. *Employees must work 1,000 hours in a calendar year for that year to count towards vesting.
2 – 3 years	20%	
3 – 4 years	40%	
4 – 5 years	60%	
5 – 6 years	80%	
6 or more years	100%	

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 emailing 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

Voluntary Supplemental Benefits: Mutual of Omaha

Eligibility, Coverage Start & Coverage End

Part-Time Employees are eligible for health and welfare 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.

In all instances, coverage will end the date of a leave of absence, resignation or termination of employment.

When Can Employees Enroll?

Employees can sign up for eligible 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.
- After moving into a Full Time, or Part Time as defined by the ACA, status and within 30 days of the change.

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.

Enrollment 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 the 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)

Voluntary Supplemental Life and AD&D Insurance: Mutual of Omaha

Oak Harbor offers Voluntary Life and Accidental Death & Dismemberment (AD&D) insurance to all eligible Employees and their Dependents. This is paid by Employees via semi-monthly payroll deductions on a post-tax basis. 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.

Cost

Life and AD&D rates are based on the Employee, or Spouse age as of the plan effective date of 1/1/2027. If enrolling for the first time as a new Employee, the rates are based on the Employee or Spouse age at the time of enrollment.

Policy Details

	Employee	Spouse	Child
Benefit Amount	Up to $500,000	Up to $500,000 Not to Exceed 100% of the Employee Amount	• Birth to 6 months: $1,000 • 6 months to age 26: Up to $10,000 in $2,000 increments. • Employees are responsible for dropping dependent at 26 yrs. of age.
Benefit Increments	$10,000	$5,000	
Guarantee Amount	$250,000	$25,000	$10,000

Age Reduction

The amount of Employee and Spouse Life Insurance will begin to reduce at age 70. Coverage is reduced 65% at age 70, and 50% at age 75. The age reduction schedule is based on everyone's attained age.

Guarantee Issue

All Employees have a one-time opportunity (when hired) to enroll up to certain limits without providing health information. These limits, as listed in the chart above, are the "Guarantee Amount" (GA). If Employees and/or Dependents want coverage over the guaranteed amount, an Evidence of Insurability form may be required (see below). Employees and Dependents enrolled previously, can increase their amount during a qualified life event or during annual open enrollment, 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.

An Evidence of Insurability form is not required for AD&D enrollments.

Evidence of Insurability (EOI)

The EOI is needed when an Employee 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 $250,000. John will be enrolled in $250,000 automatically but the remaining amount of $50,000 must go to underwriting. 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. Once Mutual of Omaha 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.

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 appliable Spouses visit www.mutualofomaha.com/eoi through any internet-connected device.
3. Enter Access Code: **D2VD**
4. Complete the form within 30 days of date of enrollment.

Voluntary Supplemental Short-Term Disability Insurance: Mutual of Omaha

Oak Harbor offers Voluntary Supplemental Short Term Disability (STD) Insurance to all eligible Employees on a post-tax basis. This is paid by Employees via semi-monthly payroll deductions on a post-tax basis. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor.

STD Insurance allows Employees to continue earning a portion of their salary if unable to work due to an off the job illness or injury.

Cost

The cost of coverage is based on the Employees age and eligible salary-based benefit. Rates are based on the Employees age as of the plan effective date of 1/1/2027. If enrolling for the first time as a new Employee, the rates are based on the Employees age at the time of enrollment.

Policy Details

Benefits Begin	On the 15th day of the disabling injury or illness.
Benefit Duration	Up to 24 weeks
Benefit Amount	60% of basic weekly earnings with a minimum of $25 up to a maximum of $2,000 per week
Pre-Existing Limitations	No pre-existing condition limitations.

For Washington, California & Oregon Employees

Short Term Disability rates are lower in these states like WA, CA and OR offer disability and paid leave benefits. Any benefit allowed under the STD plan will work together with any applicable state benefits. The plans will offset each other; the Employee will not receive 100% of both benefits.

Example: If Jane Doe is off work in Washington and approved for STD benefits, her STD claim will be reduced by the amount she is eligible to receive from Washington Paid Leave. This offset applies even if Jane does not apply for Washington Paid Leave; if she is eligible, STD will not pay the full 60% of her wages.

Important! Employees are strongly encouraged to file a claim for any eligible state leave benefits. Mutual of Omaha or Oak Harbor Freight Lines will not file on the Employees behalf. When an STD claim is filed, Mutual of Omaha will request documentation to appropriately determine eligibility under any state leave program.

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 be required to answer health questions on an Evidence of Insurability form.

Evidence of Insurability (EOI)

The EOI is needed when an Employee enrolls outside of their initial enrollment window or if coverage was previously declined. Until the EOI is submitted and approved, Employees will continue paying premiums off the GA amounts. Once Mutual of Omaha 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.

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 appliable Spouses visit www.mutualofomaha.com/eoi through any internet-connected device.
3. Enter Access Code: **D2VD**
4. Complete the form within 30 days of date of enrollment.

Voluntary Supplemental Long-Term Disability Insurance: Mutual of Omaha

Oak Harbor offers Voluntary Supplemental Long Term Disability (LTD) Insurance to all eligible Employees on a post-tax basis. This is paid by Employees via semi-monthly payroll deductions on a post-tax basis. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor.

LTD Insurance provides a monthly income benefit for a covered illness or injury that prevents Employees from working for an extended period. LTD Insurance kicks in after Short Term Disability Insurance has expired.

Cost

The cost of coverage is based on the Employees age and eligible salary-based benefit. Rates are based on the Employees age as of the plan effective date of 1/1/2027. If enrolling for the first time as a new Employee, the rates are based on the Employees age at the time of enrollment.

Policy Details

Benefits Begin	On the later of 180 calendar days after the onset of the disabling injury or illness, or the date short-term disability ends.
Benefit Duration	• Disabled prior to age 65, benefits are payable for 5 years. • Age 65-68, benefits are payable to age 70. • Age 69 or older, benefits are payable for 1 year.
Partial Benefits	If disabled and can work part time, Employees may be eligible for partial disability benefits.
Benefit Amount	• 60% of basic monthly earnings with a minimum of $100 and a maximum of $6,000 per month. • Benefits may be reduced by other sources of income such as retirement/government plans, other group disability plans, salary continuance/sick leave, settlements on payments received and no-fault benefits.
Pre-Existing Limitations	12 months

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 be required 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 1/1/2027.

Evidence of Insurability (EOI)

The EOI is needed when an Employee enrolls outside of their initial enrollment window or if coverage was previously declined. 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 appliable Spouses visit www.mutualofomaha.com/eoi through any internet-connected device.
3. Enter Access Code: **D2VD**
4. Complete the form within 30 days of date of enrollment.

Once Mutual of Omaha 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 Supplemental Accident Insurance: Mutual of Omaha

Oak Harbor offers Voluntary Supplemental Accident Insurance to all eligible Employees on a post-tax basis. This is paid by Employees via semi-monthly payroll deductions on a post-tax basis. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. 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. 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.

Employees can select plans that include Dependent coverage as well. Dependent children up to age 26 are eligible.

This plan offers a Health Screening Benefit and can pay the Employee $50 per calendar year per insured individual for health

All Employees have a one-time opportunity (when hired) to enroll in this benefit. If Employees do not enroll during the eligibility enrollment period, Employees will have to wait for a future enrollment period to apply.

Cost

Employee Only	$5.55 per regular check
Employee + Spouse	$8.95 per regular check
Employee + Child(ren)	$10.32 per regular check
Employee + Family	$13.90 per regular check

Benefits Include (but are not limited to):

Emergency Room - $500 per accident/per person
Urgent Care Center - $425 per accident/per person
Hospital Admission - $1,500 per accident/per person
Ambulance - $2,000 per accident/per person

Additional details of what the plan covers and how amounts are paid out can be found in Dayforce under the Employee HUB Benefit pages.

Voluntary Supplemental Hospital Indemnity Insurance: Mutual of Omaha

Oak Harbor offers Voluntary Supplemental Hospital Indemnity Insurance to all eligible Employees on a post-tax basis. This is paid by Employees via semi-monthly payroll deductions on a post-tax basis. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. 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.

Employees can select plans that include Dependent coverage as well. Dependent children up to age 26 are eligible.

This plan offers a Health Screening Benefit and can pay the Employee $50 per calendar year per insured individual for health screening tests.

All Employees have a one-time opportunity (when hired) to enroll in this benefit. If Employees do not enroll during the eligibility enrollment period, Employees will have to wait for a future enrollment period to apply.

Cost

Employee Only	$11.18 per regular check
Employee + Spouse	$21.45 per regular check
Employee + Child(ren)	$14.85 per regular check
Employee + Family	$24.89 per regular check

Coverage Includes (but is not limited to):

$2,500 for each covered hospital admission – payable up to 3x per policy year.
$200 per day for a covered hospital stay – up to 60 days combined total per policy year.
$400 for each day spent in intensive care – up to 60 days combined total per policy year.
$75 per day, up to 2 days per year for Newborn Nursery Care

Additional details of what the plan covers and how amounts are paid out can be found in Dayforce under the Employee HUB Benefit pages.

Voluntary Supplemental Critical Illness Insurance: Mutual of Omaha

Oak Harbor offers Voluntary Supplemental Critical Illness Insurance to all eligible Employees on a post-tax basis. This is paid by Employees via semi-monthly payroll deductions on a post-tax basis. This plan offers the ability to continue coverage should the Employee no longer work with Oak Harbor. This policy can pay Employees a lumpsum benefit at the first diagnosis of a covered illness. It can be used for expenses, co-pays, mortgage, rent or childcare.

Employee plans automatically include child(ren). Employee can elect additional Spouse coverage, if the Employee is also enrolled.

All Employees have a one-time opportunity (when hired) to enroll in this benefit. If Employees do not enroll during the eligibility enrollment period, Employees will have to wait for a future enrollment period to apply.

Cost

The cost of coverage is based on the Employees age and tier selected. Rates are based on the Employees age as of the plan effective date of 1/1/2027. If enrolling for the first time as a new Employee, the rates are based on the Employees age at the time of enrollment.

Benefit Amount

Employee	Choose $10,000, $20,000 or $30,000 of coverage.
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.

Covered Illnesses Include (but are not limited to):

Heart Attack	Stroke
Major Organ Failure	Dementia, including Alzheimer's Disease
Multiple Sclerosis (MS)	Parkinson's Disease
Amyotrophic Lateral Sclerosis (ALS)	End-Stage Renal (kidney) Failure
Coronary Artery Bypass Surgery	Genetic Disorders

Illness Covered by the Additional Cancer Benefit Include

Invasive and Non-Invasive Cancer	Skin Cancer - $500

Additional details of what the plan covers and how amounts are paid out can be found in Dayforce under the Employee HUB Benefit pages.

Additional Benefits Provided by Mutual Of Omaha

Employees have access to various benefits offered by Mutual of Omaha. Such as; Hearing Discount Program, Worldwide Travel Assistance, Employee Assistance Programs and Will Preparation Assistance. Employees can refer to the Dayforce Employee HUB Benefit pages for additional information on these extra benefits.

Benefits Advocacy Support

The Benefit Advocacy Support team 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

Plan	Carrier	Website or Email	Phone Number
Voluntary Supplemental Benefits	Mutual of Omaha	www.mutualofomaha.com	800-655-5142
24/7/365 Employee Assistance Program	Canopy/Revive	www.my.canopywell.com Company Name: oak harbor freight lines	Call: 800-433-2320 Text: 503-850-7721
401(k) Financial Advisors	RBC Wealth Management	retirementplanadvisors.info@rbc.com	800-759-4029
401(k) Investment Options	NWPS	www.yourplanaccess.net/nwps	888-700-0808
Human Resources	Oak Harbor Freight Lines	benefits@oakh.com	206-865-0167