



Oak Harbor Freight Lines, Inc. **2017 Benefits Open Enrollment**

Welcome to Open Enrollment 2017! This is your annual opportunity to make changes to your current insurance elections. Enrollment changes will be effective from January 1, 2017 through December 31, 2017. Open Enrollment is the only time to make changes unless you have a qualifying change in family status (marriage, divorce, birth, adoption, loss of coverage, etc).

We are pleased to offer a competitive benefits package for you and your family. Please refer to the plan booklets and contracts for specific coverage information.

Open Enrollment will be October 24th- November 11th

RGA – Medical/Dental/Vision/Rx

If you do not have any changes to your current medical/dental/vision plan, then you will NOT need to fill out any RGA – Healthcare forms. If you would like to change your plan or you have a family member that you want to add or drop from the plan, now is the time to do this.

The company is happy to announce that there will be no increase to the premiums levels that we have maintained over the past several years

New EnvisionRx Drug Formulary Changes

Each year, EnvisionRx updates their formulary drug list. The list of medicines that will be excluded beginning 1/1/2017 is available on our benefits portal. Only a handful of medications will be impacted and you will receive a personalized letter from EnvisionRx if you are currently taking one of these medications. The letter will outline the steps to take in order to continue taking your current medication with coverage through our health plans or to find an alternative medication covered by our health plans.

Voluntary Life Insurance & Short Term Disability Benefits

Employees hired between November 1, 2015 and October 31, 2016 will receive a personalized UNUM Enrollment Kit, allowing you to purchase Voluntary Short Term Disability and Voluntary Life Insurance beginning 1/1/2017. **This is your one-time opportunity to elect additional Life Insurance and/or Short Term Disability Insurance without any medical questions.**

- Life Insurance – Even though there are no medical questions for coverage up to the guaranteed amounts of \$150,000 for employee, \$25,000 for spouse

and \$10,000 for children, there are a few exclusions, please read the Legal Disclosure in the provided materials.

- Short Term Disability – It is important to understand your current disability offerings from the state you live in. Please research or contact HR with any questions
- Spanish UNUM materials will be available upon request.

Employees already enrolled in the Voluntary Life Insurance, may increase their coverage amounts at this time. Amounts may be increased up to the “guaranteed maximum” of \$150,000 per Employee, \$25,000 for Spouse and \$10,000 for children without medical questions. Amounts requested over these listed, will be subject to underwriting approval.

Open Enrollment is a great time to check or update the Beneficiary information you have on file.

View the Open Enrollment video (English & Spanish), print forms and view other important materials at our NEW Oak Harbor Benefit Website:

<http://oakharborbenefits.com>

What do I need to do?

- ✓ **Employees who would like to make changes to their current medical/dental/vision elections or enroll for the first time, will need to complete the RGA Enrollment Form.**
- ✓ **Employees enrolling in Flexible Spending Accounts for 2017 will need to complete a new Navia Benefit Solutions Enrollment Form. Current debit cards will still continue to work until their expiration date.**
- ✓ **If you are enrolled in the Qualified High Deductible Health Plan and would like to open a Health Savings Account or establish your 2016 contributions, you will need to complete an HSA enrollment form.**
- ✓ **If you are interested in applying for Life Insurance or Short Term Disability, or increasing your coverage amounts please request a packet from your Manager or go to the benefit site to print forms .**

**All Forms are due by Friday, November 11th
Turn forms in to your Manager**

Who can I go to if I have questions?

As with any benefits related question you have, you can always contact your Manager or Human Resources. However, we encourage you to contact the **Kibble & Prentice Benefit Resource Team**. The Benefit Specialists at Kibble & Prentice are experienced professionals and their primary responsibility is to assist you! They can answer the majority of questions you have, or they will help you find an answer. The Benefit Resource Center also has translation services available.

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