Frequently Asked Questions

The following questions and answers are intended to support conversations about our 2022 Benefits Open Enrollment. If you have questions not reflected here, please email benefits@radpartners.com.

WHAT'S INSIDE

- 2022 Changes
- <u>Benefits En</u>rollment
- Medical & Prescription Drug Benefits
- Health Savings Accounts
- Life & Disability Benefits

2022 CHANGES

What are 2022 benefit changes?

Beginning January 1, 2022, we will be consolidating our health plan services with Anthem Blue Cross (our medical network). As a result, we will terminate our partnership with AmeriBen (our claims administrator). This change does not impact your provider network, any pre-authorization, or pharmacy benefits; however, it will require new ID cards. ID Cards for you and your dependents will arrive in the mail in late December – please share them with your providers (will begin with prefix "X2F"). Keep an eye out for more information on the enhancements this change will bring, including the Anthem Sydney app to access health plan details and file claims electronically!

Exempt support teammates and physician teammates now have the choice of Basic Life equal to 2x your annual salary or \$50k (to avoid imputed income taxes). Both options have 100% of premiums paid by RP. Generally, we recommend 2x annual salary benefit for all except those in very specific tax situations (Please consult your tax advisor).

LifeBalance is our new Employee Perks program. Visit <u>RadPartners.LifeBalanceProgram.com</u> to explore all benefits and program options. LifeBalance offers discounts on many popular brands and activities, like Apple, DoorDash, theme parks and more.

BENEFITS ENROLLMENT

Where do we direct our benefits-related questions during open enrollment?

Questions about our plans and benefits can be sent to our benefit advocate team at radiologypartners@alliant.com. Questions about the enrollment platform (UKG) can be directed to benefits@radpartners.com.

What are the dates for open enrollment?

Open enrollment will run October 25-November 5, 2021. You will only be able to enroll during these dates.

What am I required to do for open enrollment?

You are required to review and update your benefits and beneficiaries. This is an active enrollment so your benefit elections will not roll over.



How do I enroll in my benefits?

To enroll, you must log onto <u>UKG</u>, enter your login and password, click on "MENU"> "MYSELF"> "MANAGE MY BENEFITS" and follow each step. Please make sure to go through all benefits and click "REVIEW & CONFIRM" at the end.

How do I log in to UKG?

If this is your first time logging into UKG, please follow the steps below to access your account.

- Direct login: https://n35.ultipro.com/Login.aspx?ReturnUrl=%2fdefault.aspx
- Enter your username: Your RP email address (ARA, DR, Windsor, Prapa: Use practice-specific email)
- Enter the default password, which is your DOB, in this format with no dashes: MMDDYYYY
- Follow the prompts to receive and enter an access code, change your password and establish security questions (When prompted to change your password at this step, your 'current password' is your DOB)

How can I evaluate the best plan for my family and me?

Please refer to the benefits guide as it provides a high-level overview of all the benefits available to you. If you have any additional questions, reach out to your benefits advocate team at radiologypartners@alliant.com or call (925) 378-6808.

MEDICAL & PRESCRIPTION DRUG BENEFITS

Will I receive a new medical ID card?

Yes, all teammates and their dependents will receive new Anthem ID cards in December, even if there are no changes to your benefits. New member ID numbers will begin with the "X2F" prefix. RP will no longer partner with Ameriben as of January 1, 2022.

Will I receive a new dental ID card?

No. MetLife does not issue insurance cards. Please provide your doctor's office with the carrier name (MetLife) and your social security number (SSN) or employee number to verify your coverage. You can also display a digital ID card by downloading the MetLife app. Beginning January 1, 2022, you can provide your employee number as an alternative to your SSN when visiting a dental office. To find your employee number, find your current pay statement in UKG. RP employee numbers begin with "1" and is nine digits.

Will I receive a vision ID card?

No. VSP does not issue insurance cards. Please provide your doctor's office with the carrier name (VSP) and your SSN to verify your coverage. If you prefer not to provide your SSN, you can provide your name, employer name (Radiology Partners), date of birth, and/or last four of your SSN.

Do I need to provide my SSN to access care?

No. For medical, you will use your member ID to access care; this can be found in your medical card. For dental, you can use your employee number instead of your SSN to access care. For vision, your provider can verify your coverage by using your name, employer name, date of birth, and/or the last four of your SSN.

Do we have a virtual/telehealth option to see providers?

Yes, if you enroll in one of our Anthem Blue Cross medical plans, you will have access to the <u>98point6</u> app for text and video where allowed based primary care for non-emergency conditions. 98point6 physicians have the ability to write prescriptions and order lab work. They are available 24/7.

Do I have to have my prescriptions filled at Costco?

No, you don't have to fill prescriptions at Costco, but a lower copay may be available if you do; a Costco membership is not required. Specialty drugs can only be filled using Costco's mail-order pharmacy program. For a pharmacy in your area, click on the Pharmacy Locator at <u>costcohealthsolutions.com</u>. You may also fill prescriptions at retail pharmacies such as Walmart, Walgreens, CVS, Rite Aid, Sav-On, Kroger and Vons.



What is Kindbody?

Kindbody provides end-to-end fertility and family planning services with a dedicated Care Navigation Team. KindBody also provides virtual pre and post-natal care for mental health, nutrition coaching, return to work and more. If you are enrolled in our Anthem Blue Cross medical plans, you and your spouse/partner (if enrolled) are eligible to access care. Call (844) 547-0096 or visit the KindBody portal to get started.

HEALTH SAVINGS ACCOUNTS

Can I make a one-time lump sum payroll contribution to my HSA?

Due to system limitations, one-time lump sums cannot be processed through payroll. You can make a lump-sum post-tax contribution through your Vita account at vitaflex.net.

LIFE & DISABILITY BENEFITS

What is the Basic Life coverage?

Exempt support teammates and physician teammates have the choice of Basic Life equal to 2x your annual salary. For those in specific tax circumstances (contact your tax advisor) where imputed income is a concern, you may select the lower benefit of \$50,000. Regardless of your benefit selection, premiums are 100% paid by RP. Any amount above \$50K is considered income and subject to imputed income taxes.

What if I'm not currently enrolled in Voluntary Life or want to increase coverage?

If you are currently not enrolled in Voluntary Life, you will have the opportunity to enroll and submit Evidence of Insurability (EOI). If you are currently enrolled and want to increase coverage, you can elect up to \$50,000 (not to exceed the guarantee issue of \$250K) without EOI. Elected amounts over \$50K are subject to EOI.

Will an EOI (Evidence of Insurability) be required for newly elected STD/LTD coverages?

Yes, EOI is required if you enroll in Short Term and Long Term Disability during open enrollment. EOI is not needed if you elect during your initial eligibility period as a new teammate.

