

# Benefits for Your Life

2022 Benefits Guide







**Medicare Part D Notice:** If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Annual Notices in the back of this guide for more details.

Our teammate benefits program offers health coverage options. To help you make an informed choice and compare your options, a Summary of Benefits and Coverage (SBC) is available which summarizes important information about your health coverage options in a standard format. A paper copy is available by emailing [benefits@radpartners.com](mailto:benefits@radpartners.com).

A list of plan contacts is included at the back of this guide.

The benefits in this summary are effective 1/1/2022 through 12/31/2022

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# Benefits for Your Life



This guide is about your benefits, but it's also about you and how to protect your health, your lifestyle, your future and the people who are important to you. You will find details about your healthcare, life, disability and retirement benefits and tips on how to use your benefits. You will also discover the programs that Radiology Partners provides to help you save time and money, and balance your work and home life.

## Your Eligibility for Benefits

- **Full-time teammates** are eligible to enroll in our benefits program on the first of the month following the start of their employment. Most full-time teammates must work an average of at least 30 hours per week to be eligible for benefits. Full-time teammates are eligible for all benefit plans.
- **Part-time teammates** who have a change in status to full-time are eligible for benefits the first of the month following the day they become full-time.

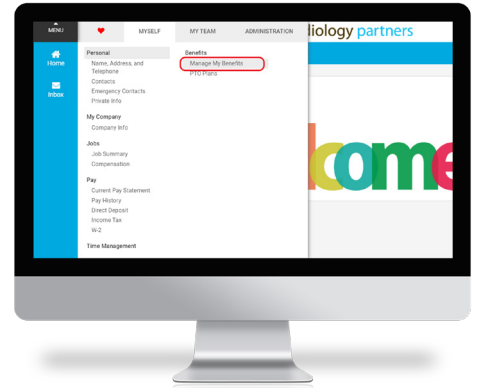
## Your Eligible Dependents

- Legally married spouse (including same-sex spouse) or registered domestic partner. Domestic partners are not currently recognized by the IRS as dependents. Therefore, the premiums you pay for your domestic partner are deducted from your paycheck on a post-tax basis
- Natural, adopted, or step children up to age 26
- Tax dependents over age 26 who are disabled and dependent on you for support
- Children named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law

Family members such as parents, grandparents and siblings who are not your tax dependents as described above are not eligible for coverage.

# Enroll Online

1. To register, go to <https://n35.ultipro.com/Login.aspx>
2. Enter your full, practice specific Radiology Partners email address as the username  
(ex. dougie.howser@radpartners.com)
3. Password: Your date of birth as: mmddyyyy
4. 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)
5. Once registered, login and navigate to Menu > Myself > Manage My benefits (as seen in the photo on the right)



## Making Changes to Your Benefits

Once you choose your benefit options, you cannot make changes or additions until our annual open enrollment unless you have a qualifying life event. Teammates have 30 days from the date of a qualifying life event to add, change or terminate dependent coverage during a non-open enrollment period. The date of the actual marriage, divorce, birth, death, loss of other coverage or any other eligible qualifying life event is the date from which the 30 days begins.

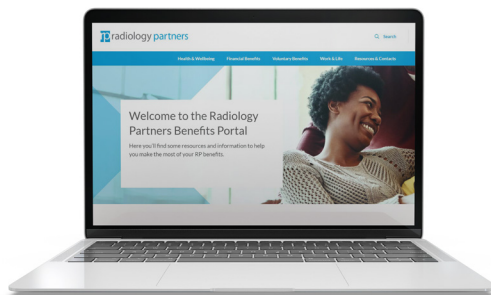
If you do not add, change or terminate elections during the 30 days, you will have to wait until the next plan year's open enrollment or experience another qualifying life event.

## Need More Information?

Use the Radiology Partners benefits website to learn more about your plans. On the website you have a access to:

- Benefits Guides
- Annual Notices
- Benefit Summaries
- and more!

Visit [rpbenefits.com](http://rpbenefits.com).



## Eligible Events Include:

- Marriage
- Divorce or Annulment
- Dissolution of Domestic Partnership
- Legal Separation
- Birth of a dependent
- Adoption/placement for adoption
- Gain of other coverage
- Loss of other coverage

If you have any questions about what constitutes a qualifying life event or supporting documentation, please contact [radiologypartners@alliant.com](mailto:radiologypartners@alliant.com).



# Make Good Health a Priority



## Medical Coverage

The HMSA Comprehensive Medical (734) plan is a Preferred Provider Organization (PPO). A PPO is a health plan that has contracts with a network of physicians and other medical professionals from which you can select a provider.

### Here's How Your PPO Plan Works:

- You do not need to select a primary care physician and you do not need referrals from that physician to see other providers in the network.
- If you receive care from a doctor in the preferred network, you will only be responsible for any applicable copays or coinsurance based on the type of care received.
- If you receive health services from a doctor or hospital that is not in the preferred network (known as “out-of-network”), you will pay a higher amount. In some cases you will need to pay the non-preferred provider directly and file a claim to receive reimbursement.

### Here's How Your Pharmacy Benefits Work:

- The HMSA pharmacy benefit plan (860) supplements your HMSA comprehensive medical plan (734).
- There is a separate out-of-pocket maximum for your pharmacy benefits. Once you meet the pharmacy copayment maximum of \$3,600 per person or \$4,200 per family, you are no longer responsible for copayment amounts for prescription drugs and supplies unless otherwise noted.
- For a detailed prescription drug list for your plan (860), please visit [hmsa.com/drug-list](https://hmsa.com/drug-list).

# Medical Plan Benefits

HMSA Comprehensive Medical (734)		
Coverage	In-network	Out-of-network <sup>1</sup>
<b>Annual Deductible</b>	\$0	\$0
<b>Coinsurance</b>	20%	20%
<b>Annual Out-of-Pocket Maximum</b>	\$2,500 individual / \$7,500 family	\$2,500 individual / \$7,500 family
<b>Prescription Drug Annual Out-of-Pocket Maximum</b>	\$3,600 individual / \$4,200 family	\$3,600 individual / \$4,200 family
<b>Outpatient Services</b>		
<b>Preventive care</b>	No charge	No charge
<b>Primary Care / Specialist Office Visits</b>	\$14 / visit	\$14 / visit
<b>Virtual Visit</b>	No charge	No charge
<b>Urgent Care</b>	\$14 / visit	\$14 / visit
<b>Emergency Room</b>	20% coinsurance	20% coinsurance
<b>Diagnostic Lab and X-ray</b>	20% coinsurance	20% coinsurance
<b>Outpatient Hospital</b>	\$20 / visit	\$20 / visit
<b>Inpatient Hospitalization</b>	20% coinsurance	20% coinsurance
<b>Other Services</b>		
<b>Mental Health/Substance Abuse</b>	20% coinsurance	20% coinsurance
<b>Durable Medical Equipment</b>	20% coinsurance	20% coinsurance
<b>Prosthetic Devices</b>	20% coinsurance	20% coinsurance
<b>Acupuncture</b>	Not covered	Not covered
<b>Chiropractic</b>	Covered	Covered
<b>Home Healthcare</b>	20% coinsurance	20% coinsurance
<b>Skilled Nursing or Extended Care Facility</b>	20% coinsurance	20% coinsurance
<b>Prescription Drugs (860) Retail (30-Day Supply)</b>		
<b>Generic (Tier 1)</b>	\$7	\$7 + 20% coinsurance
<b>Preferred Brand Name (Tier 2)</b>	\$30	\$30 + 20% coinsurance
<b>Non-Preferred (Tier 3)</b>	\$30	\$30 + 20% coinsurance
<b>Specialty (Tier 4/Tier 5)</b>	\$100 / \$200	Not covered
<b>Prescription Drugs (860) Mail Order (90-Day Supply)</b>		
<b>Generic (Tier 1)</b>	\$11	Not covered
<b>Preferred Brand Name (Tier 2)</b>	\$65	Not covered
<b>Non-Preferred (Tier 3)</b>	\$65	Not covered
<b>Specialty (Tier 4/Tier 5)</b>	Limited to a 30-day supply	Not covered

<sup>1</sup>You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

# Know Where to Go When You Need Care

Type of Care	Appropriate for	Examples	Access
<b>HMSA Online Visit</b>	Minor illnesses and conditions	<ul style="list-style-type: none"> <li>• Primary care (Only available when located in Hawaii)</li> <li>• Common cold, flu, fever</li> <li>• Headache, migraine</li> <li>• Skin conditions</li> <li>• Allergies</li> </ul>	<b>24/7</b> <a href="https://hmsa.com/well-being/online-care/">hmsa.com/well-being/online-care/</a>
<b>Office Visit</b>	Routine medical care and overall health management	<ul style="list-style-type: none"> <li>• Preventive care</li> <li>• Illnesses, injuries</li> <li>• Managing existing conditions</li> </ul>	<b>During regular office hours</b> Find a provider on <a href="https://hmsa.com/search/providers/">hmsa.com/search/providers/</a> or call <b>(800) 776-4672</b>
<b>Urgent care, Walk-in clinic</b>	Non-life-threatening conditions requiring prompt attention	<ul style="list-style-type: none"> <li>• Stitches</li> <li>• Sprains</li> <li>• Animal bites</li> <li>• Ear-nose-throat infections</li> </ul>	<b>Hours vary by location, up to 24/7</b>
<b>Emergency room</b>	Life-threatening conditions requiring immediate medical expertise	<ul style="list-style-type: none"> <li>• Suspected heart attack or stroke</li> <li>• Major bone breaks</li> <li>• Excessive bleeding</li> <li>• Severe pain</li> <li>• Difficulty breathing</li> </ul>	<b>24/7</b>





# Something

# to Smile About



## Dental Coverage

Your dental plan through MetLife makes good dental health easy and affordable. Your dental plan covers preventive, basic and major services for eligible full-time teammates and their eligible dependents.

MetLife Dental		
	In-Network	Non-Network
<b>Annual deductible</b>	Preventive: None \$50 individual / \$150 family	Preventive: None \$50 individual / \$150 family
<b>Annual plan maximum</b>	\$2,500	\$2,500
<b>Preventive services</b> X-rays Office/Visits/Exams Cleanings/Prophylaxis (1 time every 6 months)	100%	100%
<b>Basic services</b> Fillings Root canals Oral surgery Periodontics Endodontics	80%	80%
<b>Major services</b> Crowns, Bridges, & Prosthetics	50%	50%
<b>Orthodontia services</b> (Adults and children) Lifetime maximum Benefit	\$1,000 50%	\$1,000 50%

Find a Dental Provider

[metlife.com/dental](https://www.metlife.com/dental)

Search "PDP/PDP Plus" network





# Vision Coverage

Keep your vision sharp with vision coverage through Vision Service Plan (VSP). You can receive vision services in the VSP network or outside of the VSP network. You will be reimbursed at a lower rate outside of the network, while your out-of-pocket costs will be less when you receive care inside the network.

Radiology Partners Vision Plan		
	In-Network	Non-Network
<b>Exam Coverage</b>	\$20 copay	Up to \$45
<b>Single lenses</b>	\$20 copay	Up to \$30
<b>Bifocal lenses</b>	\$20 copay	Up to \$50
<b>Trifocal lenses</b>	\$20 copay	Up to \$65
<b>Frame coverage</b>	\$130 allowance	Up to \$70
<b>Medically necessary contacts</b>	Covered in full	Up to \$210
<b>Elective contacts</b>	\$130 allowance	Up to \$105
<b>Frequency</b> Exam Lenses Frames Contacts	12 months	12 months



**Find a Vision Provider**  
[vsp.com](http://vsp.com)



# Tax-Free Accounts

## Healthcare Flexible Spending Account (FSA)

A Healthcare FSA allows you to set aside tax-free money to pay for healthcare expenses you expect to have over the coming year. You use the funds in your FSA to pay at the time of service or reimburse yourself after those expenses occur. You are not eligible to enroll in an FSA plan if you are enrolled in an HSA, but you can participate in a Limited Purpose FSA to save pre-tax funds for eligible dental and vision expenses.

### How the Healthcare FSA Works

You estimate what you and your family's out-of-pocket costs will be for the coming year and set aside pre-tax dollars to pay for your eligible expenses throughout the year. Think about what out-of-pocket costs you expect to have such as office visits, surgery, dental and vision expenses, prescriptions, over-the-counter medications, feminine care products and even certain drugstore items.

### How the Limited Purpose FSA Works

Money is set aside from your paycheck before taxes are taken out. You can use FSA dollars to pay for eligible vision or dental expenses throughout the plan year. You save money on expenses you're already paying for like dental checkups, vision exams and eyeglasses.

### Annual Contribution Limits

You can contribute a minimum amount of **\$240** and up to **\$2,750**, the annual limit set by the IRS. Contributions are deducted from your pay pre-tax, meaning no federal or state tax on that amount.

### Are You Eligible?

You don't have to enroll in one of our medical plans to participate in the Healthcare FSA. However, if you or your spouse are enrolled in a HSA-eligible health plan you can only participate in the "limited purpose" FSA for dental and vision expenses.

### Estimate Carefully and Don't Forget to Re-Enroll During Open Enrollment!

If you don't spend all the money in your account, you can **roll over up to \$550** to use the following year. Any additional remaining balance will be forfeited. You must enroll and make new elections annually during open enrollment to participate.

### Pay With Your FSA

- Use your Vita Flex FSA debit card for approved expenses at the time of service.
- You can incur eligible expenses any time during the calendar year.
- You will have until March 31, 2023 to submit claims incurred in 2022.
- Complete a Flexible Spending Reimbursement claim form with an itemized receipt or bill that indicates the date and type of service(s) and the amount to be reimbursed. For more information, visit [vitaflex.net](https://vitaflex.net).



### Find Out More About Your FSA

- [Eligible Expenses](#)
- [Ineligible Expenses](#)
- [vitaflex.net](https://vitaflex.net)



# Dependent Care Flexible Spending Account (FSA)

A Dependent Care Flexible Spending Account (FSA) can help families save potentially hundreds of dollars per year on day care. This program is administered by [VitaFlex](#).

## Here's How the Dependent Care FSA Works

You set aside money from your paycheck, before taxes, to pay for work-related day care expenses. Eligible expenses include not only child care but also before and after school care programs, preschool and summer day camp for children under age 13. Tuition beyond kindergarten is not eligible unless it is classified as a special need due to handicap. The account can also be used for day care for a spouse or other adult dependent who lives with you and is physically or mentally incapable of self-care.

You can set aside up to \$5,000 annually, or up to \$2,500 if you are married and filing single. You can pay your dependent care provider directly from your FSA account, or you can submit claims to get reimbursed for eligible dependent care expenses you pay out of pocket.

### Estimate Carefully!

You can't change your FSA election amount mid-year unless you experience a qualifying event. Money contributed to a Dependent Care FSA must be used for expenses incurred during the same plan year. Unspent funds will be forfeited.

## Examples of Eligible Expenses

- Licensed nursery schools
- Qualified childcare centers
- Adult day care facilities
- After school programs
- Summer camps for dependents under age 13
- Preschool tuition

This list is not meant to be all-inclusive. For a complete list of qualified dependent care expenses see [IRS Publication 503](#).

# Commuter Flexible Spending Account (FSA)

Do you have out-of-pocket commuting expenses for public transportation, van pooling or for worksite parking? If so, you can save on taxes by enrolling in our transportation savings account, administered by [VitaFlex](#).

The account lets you set aside money—before it's taxed—through payroll deduction. You may enroll in or stop this program at any time. Money in the account can be used in future months or plan years. Set aside up to \$270 per month for work-related parking expenses and up to \$270 per month for work-related commute expenses. If you participate in this program, you'll have a lower tax obligation at the end of the year.

## How the Commuter FSA Works

- You can set aside a minimum of \$10 and maximum of **\$270 for parking** and a minimum of \$10 and a maximum of **\$270 for transit** each month.
- When you enroll, you will receive a debit card from VitaFlex to pay for the costs of your transportation

## Examples of Eligible Expenses

- Trains
- Metro
- Bus
- Subway
- Van pool
- UberPOOL and Lyft Line (in certain areas)
- Parking at or near work

# Physician Professional Expense Program (PPE)

The Physician Professional Expense Program (PPE) is an exclusive benefit offered by Radiology Partners to its valued physicians. It is administered by **VitaFlex**. The program allows physicians to participate in the reimbursement of business and continuing medical education expenses on a pre-tax basis. RP offers this unique program to further the professional growth and development of its physicians.

## Key Features

- Reimbursements can be made by direct deposit.
- If you submit a claim by Tuesday of any given week, we will process reimbursement the following Friday.

## Program rules

1. Physicians working full-time or part-time for a Radiology Partners affiliated practice are eligible. Physicians who are independent contractors of a Radiology Partners affiliated practice are not eligible.
2. Teammates must pay for and attend the CME class within the calendar year in order for the expense to be eligible.
3. Professional expenses must be paid for and used within the calendar year.
4. Amounts are only eligible if not otherwise reimbursed by the practice.
5. For reimbursements, you can email Vita at [ppe@vitamail.com](mailto:ppe@vitamail.com) or submit an online claim form through your Vita account or the online mobile app along with a receipt that contains the following items Physician name, paid date, class/CME date (if applicable) and description of expense.
6. VitaFlex will review the expense and determine eligibility. If the expense is ineligible or there is missing documentation, they will communicate directly with the physician by sending them an Explanation of Benefits via email.
7. VitaFlex will process an approved expense by direct deposit the following week. If the claim is submitted by Tuesday, the reimbursement will be processed by the following Friday.
8. Claims incurred prior to the plan termination date must be submitted within 30 days of the plan termination date.

## Eligible expenses include:

- CME and expenses associated with CME (including travel)
- Qualified business expenses per IRS guidelines
- Cell phone expense
- Professional licenses
- Physician associations
- Textbooks
- Internet is eligible if it is necessary to perform your professional duties

Please note this is not a complete list.



# 401(k) Retirement Savings Plan

Our 401(k) Retirement Savings Plan offered by **Charles Schwab** helps you save for retirement. The plan offers tax savings NOW through pre-tax contributions and/or tax savings AFTER you retire through a Roth after-tax option. Visit the Charles Schwab website at [workplace.schwab.com](https://workplace.schwab.com) to manage your account, investments and contributions. Schwab offers a variety of quality investment options. You'll also have access to special services such as automatic account rebalancing and personal investment assistance from a licensed investment counselor.

Radiology Partners 401(k) Savings and Retirement Plan	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Full-time teammates are eligible to participate in the 401(k) Savings and Retirement Plan on the first of the month following your hire date.</li> <li>• Part-time teammates are eligible to participate after the completion of 1,000 hours during a 12 month period.</li> </ul>
<b>Contributions</b>	<ul style="list-style-type: none"> <li>• You may make contributions on a Traditional (pre-tax) or Roth (after-tax) deferral basis.</li> <li>• You may contribute up to 100% of your paycheck up to the IRS limit (currently \$19,500*).</li> <li>• If you are age 50 or older, you may contribute an additional <b>\$6,500</b> (\$26,000 maximum).</li> <li>• All contributions are 100% vested immediately.</li> <li>• Safe harbor contribution<sup>1</sup>: Teammates earning less than \$130,000 in 2021 will receive a safe harbor practice contribution equal to 3% of eligible compensation.</li> <li>• Profit sharing contribution<sup>1</sup>: If eligible under the terms of the Plan, the practice may make an additional discretionary profit sharing contribution.</li> </ul>
<b>Rollover From Prior Plans</b>	<ul style="list-style-type: none"> <li>• You may rollover qualified assets from prior retirement plans into the Radiology Partners plan.</li> <li>• Should you need assistance in rolling over your previous plan's balance, please contact Charles Schwab at <b>(800) 724-7526</b> or online at <a href="https://workplace.schwab.com">workplace.schwab.com</a>.</li> </ul>
<b>Access Your Account</b>	<ul style="list-style-type: none"> <li>• Through Charles Schwab you will be able to choose from the core plan investment options. There are multiple investment strategy tools available, as well as Vanguard Target Retirement Funds. Select your funds, change investment options and access account values via phone <b>(800) 724-7526</b> or online at <a href="https://workplace.schwab.com">workplace.schwab.com</a>.</li> <li>• Schwab Personal Choice Retirement Account: If you would like to invest your assets outside of the core investment options available in the plan, you may do so via the Personal Choice Brokerage Account. For more information on the Schwab PCRA option, call <b>(888) 393-7272</b>.</li> </ul>

<sup>1</sup> Safe harbor and profit sharing contributions are subject to change with or without notice, as required by law.

\*The IRS has not yet released 2022 limits



# Benefits That Fit

## Your Lifestyle and Needs

### Employee Assistance Program (EAP)

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a company-sponsored service that is available to you at no cost, to provide confidential support, resources and information to get through life's challenges. From counseling to financial consulting, the EAP is sure to have a resource for anything you need. Best of all, it's completely confidential, free and available to any member of your immediate household. Contact GuidanceResources for assistance at anytime, 24/7.

Phone: **(800) 311-4327** | TDD: **(800) 697-0353**  
Web: [guidanceresources.com](https://www.guidanceresources.com) | Web ID: **MGR311**

### Confidential Counseling on Personal Issues

Your EAP is a confidential assistance program to help address the personal issues you and your dependents are facing. A GuidanceConsultant<sup>SM</sup> is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. This benefit provides you with three visits per issue, per year. Call any time with personal concerns, including:

- Depression
- Stress and anxiety
- Marital and family conflicts
- Substance abuse
- Grief and loss
- Job pressures

covers **three visits per issue, per year**

### Online Will Preparation, Final Arrangements and Legal Resources

You may complete a legally binding will or plan your final arrangements online through EstateGuidance<sup>®</sup> at no cost to you. When a legal issue arises, our attorneys are available to provide confidential support. If you require representation, you can be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary fees thereafter. Call with issues such as:

- Civil lawsuits
- Divorce and family law
- Real estate transactions
- Landlord and tenant issues

### Beneficiary Financial Counseling

FinancialPoint<sup>®</sup> provides no-cost financial planning assistance to beneficiaries with an approved life claim or teammates with an approved Accelerated Benefit Option claim. Your beneficiary may call or go online to receive a welcome kit containing helpful information and a questionnaire, which may be completed via the form provided or online. Upon completion of the questionnaire, a personalized financial planning report will be prepared. In addition, your beneficiary will receive one year of access to financial professionals through a toll-free number.

### Online Information, Tools and Services

Create an account on **GuidanceResources<sup>®</sup> Online** to get assistance with issues from personal or family concerns to legal and financial concerns. You can:

- Review in-depth HelpSheets<sup>SM</sup>
- Get answers to specific questions
- Search for services and referrals

# Life and AD&D Insurance

Life insurance can fill a number of financial gaps for a family recovering from the death of a loved one. Without enough life insurance, many families have to reduce their standard of living after the loss of an income. Consider your current and future financial needs when evaluating how much coverage you need. The most common short and long-term financial needs include:

- Medical bills and funeral expenses
- Living expenses for the surviving family (housing, food, clothing, utilities, etc.)
- Large expenses, e.g., college education or home mortgage
- Taxes and debts that need to be settled

## Practice-Provided Basic Life and AD&D

Radiology Partners provides a comprehensive life insurance and accidental death & dismemberment (AD&D) plan through Prudential for teammates in the event that a death or accident occurs while you're employed by RP.

<b>Hourly Teammates</b>	\$50,000 benefit
<b>Salaried Teammates</b>	1x annual salary up to \$500,000* or flat \$50,000 benefit

\*A note about taxes: A life insurance benefit over \$50,000 is considered a taxable benefit. You will see the value of the benefit over \$50,000 included in your taxable income on your paycheck and W-2. If you want to opt out of the full benefit and to eliminate the imputed income, you can elect a flat \$50,000 life benefit.

Make sure that you have named a beneficiary for your life insurance benefit, and update it if your family or marital status changes.

## Voluntary Life and AD&D

Radiology Partners offers eligible teammates the opportunity to purchase additional life and AD&D insurance benefits for themselves, their spouse/domestic partner and their child(ren). You will pay the cost of coverage through after-tax payroll deductions. You must first elect voluntary insurance for yourself to elect spouse/domestic partner or child coverage. Spouse/Child coverage cannot exceed the coverage amount for yourself.

<b>All Support, Physicians, and Executive Teammates</b>	\$10,000 increments up to 5x base annual earnings up to \$500,000. Guaranteed Issue is \$250,000.
<b>Spouse/Domestic Partner</b>	\$10,000 increments to a maximum of \$250,000. Guaranteed Issue is \$100,000.
<b>Child(ren)</b>	\$10,000. Guaranteed Issue is \$10,000.

When you are in your initial enrollment period, you may elect coverage up to the Guaranteed Issue (GI) amount without providing Evidence of Insurability (EOI), also referred to as a health status questionnaire. If you elect more than the GI, you must complete an EOI and have the amount that exceeds the GI approved by Prudential.

If you waive your election for voluntary coverage in the initial enrollment period or during open enrollment, you may still apply at any point in the future if you change your mind; however, you will be required at that time to complete the EOI process and the GI amount no longer applies. Currently enrolled Employees only may increase coverage by any plan increment up to \$50,000 (not to exceed the guarantee issue limit of \$250k), without evidence of insurability. Elected amounts in excess of \$50,000 or any amount in excess of the plan guarantee issue limit is subject to evidence of insurability. Prudential will not grant coverage until it receives your EOI and issues an approval.



# Disability Insurance

Most people underestimate their likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

## Voluntary Short Term Disability

For limited duration issues such as:

- Pregnancy issues and childbirth recovery
- Prolonged illness or injury
- Surgery and recovery time

Short Term Disability (STD) is a voluntary benefit that can help supplement your income during a period of disability. It pays a benefit if you temporarily can't work because of an injury, illness or pregnancy.

<b>Weekly benefit amount</b>	60% of covered weekly earnings up to a maximum of \$2,000
<b>Benefits begin</b>	After 14 days of disability due to accident or sickness
<b>Maximum payment period</b>	Up to 11 weeks

## Hawaii Temporary Disability Insurance (TDI)

TDI provides 58% of your weekly wage up to a maximum of \$640. Benefits are payable for a medical disability and start after a 7-day waiting period. The duration of the benefit is up to 26 weeks with supporting medical information. Teammates may be required to contribute to ½ of the premium cost, but no more than 0.5% average weekly wage up to a weekly maximum of \$5.51 via payroll deductions. Information on the eligibility requirements are available on the [State of Hawaii Disability Compensation Division](#).

## Practice-Provided Long Term Disability

For longer term issues such as:

- Debilitating illness (cancer, heart disease, etc.)
- Serious injuries (accident, etc.)
- Heart attack, stroke, mental disorders

Long Term Disability (LTD) insurance is paid by the practice if you make \$130,000 or less annually. It provides a monthly income during a period of disability lasting up to age 65.

<b>Monthly benefit amount</b>	60% of covered monthly earnings up to a maximum of \$6,500
<b>Benefits begin</b>	After 90 days
<b>Maximum payment period</b>	Social Security normal retirement age (The age at which disability begins may affect duration of benefits.)

## Voluntary Long Term Disability

Physicians and teammates who make more than \$130,000 annually can purchase LTD insurance to replace 60% of their lost income, up to a monthly maximum benefit of \$15,000. Benefits begin after 90 days of accident injury or sickness.





# Voluntary Benefits



You're unique—and so are your benefit needs. Voluntary benefits are optional coverages that help you customize your benefits package to your individual needs. You pay the entire cost for these plans, but rates may be more affordable than individual coverage, and you get the added convenience of paying through payroll deduction. Voluntary benefits are just that: voluntary. You have the freedom and flexibility to choose the benefits that make sense for you and your family.

## Accident

Accident insurance from MetLife supplements your medical plan by providing a cash benefit in cases of accidental injuries. Benefits include hospital stays, fractures, dislocations and physical therapy. The cash benefit can be used to help offset out-of-pocket medical expenses (deductibles and coinsurance), or other expenses (lost income and household bills) arising from a covered accident. Accident insurance pays in addition to your medical plan and benefits are payable regardless of any other insurance programs. Eligible teammates and dependents will be able to elect coverage during their initial enrollment and annual enrollment, regardless of prior health history.

## Critical Illness

Critical illness insurance from MetLife helps protect against the financial impact of certain illnesses, such as heart attack, stroke and cancer. A lump-sum payment is paid directly to you and can be used to help offset out-of-pocket medical expenses (deductibles and coinsurance), or other expenses (lost income and household bills) arising from the critical illness. Critical illness pays in addition to your medical plan and benefits are payable regardless of any other insurance programs. Eligible teammates and dependents will be able to elect coverage during their initial enrollment and annual enrollment, regardless of prior health history.

## Hospital Indemnity

Hospital Indemnity insurance from MetLife helps protect against the financial impact of a hospital stay. A hospital stay due to an accident or illness can require a variety of treatments, testing and therapies which can mean extra out-of-pocket costs beyond what your medical plan may cover. A flat amount is paid on the day you are admitted to a hospital and a per-day amount is paid for each day of a covered stay. Eligible teammates and dependents will be able to elect coverage during their initial enrollment and annual enrollment, regardless of prior health history.

## Nationwide Pet Insurance

For pet owners, the cost of providing unexpected veterinary care if medical issues arise could add up to hundreds or even thousands of dollars. Pet Insurance through Nationwide is a cost-effective way to protect you from the risk of these expenses and provide medical care for your pet with peace of mind. Nationwide offers several policy options to meet a variety of needs and budgets. With this coverage, you are free to use any veterinarian worldwide.

## Legal Benefits

The MetLife® Hyatt Legal Assistance Plan offers you economical access to attorneys for common legal services, such as will preparation, estate planning and family law. You, your spouse and dependents will have access to a nationwide network of 14,000 experienced attorneys. You can also use a non-plan attorney and get reimbursed for covered services according to a set fee schedule. Legal advice will be just a phone call away. A knowledgeable client service representative can help you locate a plan attorney in your area. You'll also have online access to resources that will assist with court appearances, document review and preparation, or real estate matters.

## Identity Theft Protection from Norton LifeLock®

Identity theft protection services from Norton LifeLock® help assess your risk, deter theft attempts, detect fraud and manage the restoration process in the event of identity theft. Your identity will be monitored to uncover fraud at its inception. You will be notified of a potential fraud alert by text, phone or email. If you confirm that the suspicious transaction is fraudulent, Norton LifeLock® is on it. If your identity is ever compromised an Identity Restoration Specialist takes charge.

# Employee Perks

## LifeBalance



LifeBalance is a great way to make life a little more fun and save money at the same time! Enjoy exclusive member pricing on discounts at over 20,000 retailers on thousands of services and products - like cell phone discounts with Verizon and laptop discounts with Lenovo. With savings around the corner and across the country – you can do more of what you love!

You can find discounted rates through LifeBalance on the following:

- Electronics
- Sports & Exercise
- Arts & Culture
- Home & Relaxation
- Outdoor Adventure
- Travel & Tourism

Visit [RadPartners.LifeBalanceProgram.com](https://RadPartners.LifeBalanceProgram.com) to explore all benefits and program options.

Some of our partners include:



# Need Help?

## Say Hello to Radiology Partners Benefits Advocates Team

Reach out to a benefits advocate for personal and confidential assistance with general benefit questions; eligibility and coverage; finding a network provider; coverage changes due to life events such as marriage, a new child, or divorce; and healthcare claim or billing issues (when warranted).

[radiologypartners@alliant.com](mailto:radiologypartners@alliant.com)  
**(925) 378-6808**

8:00 am - 5:00 pm PT, Mon - Fri

## Make Friends With Mobile Apps

Stay informed while you're on the go! Many of your benefit plans offer apps that provide personalized information about your benefits coverage and individual usage. Visit the plan's website for app information or search on the Apple Store or Google Play.



Get help with your benefits however you feel most comfortable. You have many different ways to get answers to your questions and assistance with coverage and claims issues.

# Plan Contacts

Plan type	Provider	Phone	Web	Policy #
<b>Medical (CompMed 734, Drug 860)</b>	HMSA	<b>(800) 776-4672</b>	<b><a href="https://hmsa.com">hmsa.com</a></b>	106618001
<b>Dental</b>	MetLife	<b>(800) 942-0854</b>	<b><a href="https://metlife.com/dental">metlife.com/dental</a></b>	317190
<b>Vision</b>	VSP	<b>(800) 877-7195</b>	<b><a href="https://vsp.com">vsp.com</a></b>	30-078469
<b>Flexible Spending Accounts Commuter Benefits Physician Professional Expense Program (PPE)</b>	VitaFlex	<b>(800) 424-3052</b>	<b><a href="https://vitaflex.net">vitaflex.net</a></b>	N/A
<b>Basic/Voluntary Life and AD&amp;D, Short Term and Long Term Disability</b>	Prudential	Life Claims: <b>(800) 524-0542</b> Disability Claims: <b>(800) 842-1718</b>	<b><a href="https://prudential.com/mybenefits">prudential.com/mybenefits</a></b>	53011
<b>Employee Assistance Program</b>	GuidanceResources	<b>(800) 311-4327</b>	<b><a href="https://guidanceresources.com">guidanceresources.com</a></b>	MGR311
<b>401(k)</b>	Charles Schwab	<b>(800) 724-7526</b>	<b><a href="https://workplace.schwab.com">workplace.schwab.com</a></b>	RDO





# Important Plan Notices

The notices on the following pages must be provided to plan participants on an annual basis. Other documents available to you include:

## Plan documents

Important documents for our health plan and retirement plan are available by emailing [radiologypartners@alliant.com](mailto:radiologypartners@alliant.com). Paper copies of these documents and notices are available if requested. If you would like a paper copy, please email [benefits@radpartners.com](mailto:benefits@radpartners.com).

## Summary Plan Descriptions

The legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

- Radiology Partners Group Health Plan

## Summary of Benefits and Coverage

A document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format.

## Statement of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the Radiology Partners Group Health Plan. It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

