# 2027 VRS Benefits

## Open Enrollment



# Healthcare Cost Trends

vRad is continuing to invest in our team members and their families by absorbing rising benefit costs and keeping their rates flat for 2027. We remain focused on keeping our benefit program strong, competitive, and sustainable—balancing quality coverage with cost management as the healthcare and economic landscape evolves.

## Healthcare costs continue to rise nationwide

- Healthcare spending is growing faster than overall inflation, driven by higher prices for medical services, specialty drugs, and increased utilization
- Employers across all industries are experiencing significant year-over-year premium increases

## We all have a role to play in impacting these cost trends

- Take advantage of preventive care and wellness resources to stay healthy and detect issues early
- Use in-network providers and cost comparison tools when possible to manage your out-of-pocket costs and overall plan spend
- Engage in condition management programs that help avoid serious or costly complications
- Remember: healthier habits today help reduce costs—for you, your family, and your teammates

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# Open Enrollment

**October 26th – November 13th**

Questions?

Email Human Resources at HR@vrad.com

## First-Time Open Enrollment in Workday

We encourage all teammates to confirm their access to Workday early to:

- Review current benefits and personal information
- Confirm if any elections should be updated or changed
- Submit any required dependent documentation if adding new dependents to your plan
- Make any Flexible Spending Account (FSA) or Health Savings Account (HSA) elections up to the IRS annual maximums - you must re-enroll if you wish to participate in 2027

Note: Changes can not be made to your benefit elections after OE closes unless you experience a Qualified Life Event (QLE).

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# What's New for 2027?

Please review all benefit materials during open enrollment to ensure that you understand these changes and how they impact you and your family.

## Medical Plan Changes:

| | 2026 | 2027 |
|---|---|---|
| **Anthem HDHP HSA** | | |
| Annual Deductible<br>Individual<br>Individual within a Family<br>Family | (Network/Non-Network)<br>$2,500 / $5,000<br>$3,400<br>$5,000 / $10,000 | (Network/Non-Network)<br>**$3,000 / $6,000**<br>**$3,500**<br>**$6,000 / $12,000** |

## Other 2027 Benefit Updates:

- Expanded virtual primary care with **Transcarent** (previously 98point6)
- **Carrier Change:** Life, Disability, and Leave Benefit Administration will be administered by **Unum**
  - If you are currently out on disability/leave your claim will remain with Prudential
- **HSA contribution limits** are increasing to $4,500 for individual coverage (up from $4,400 in 2026) or $9,000 for family coverage (up from $8,750 in 2026)
- **Health FSA limit** is expected to increase to $3,500 (up from $3,400 for individuals in 2026) and FSA carryover limit to $700 (up from $680 in 2026), pending final updates from the IRS

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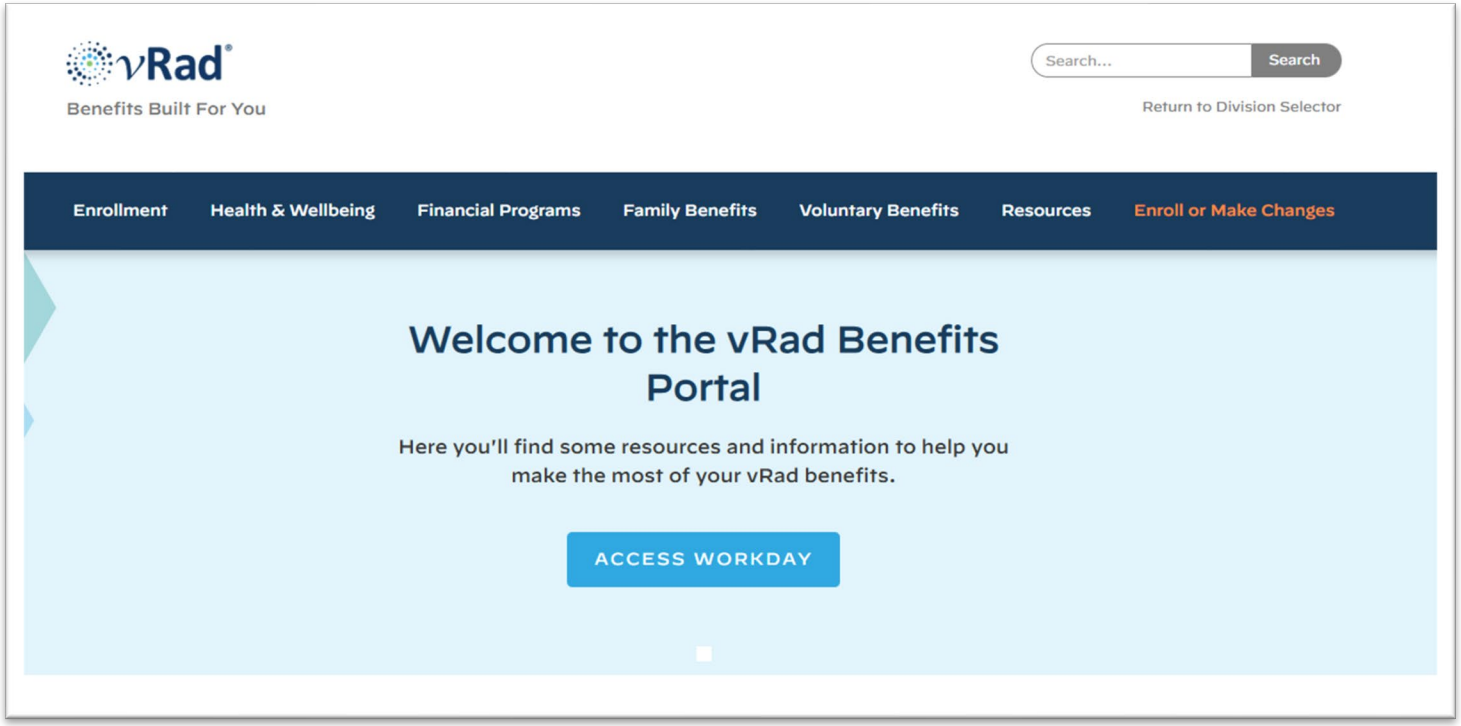
# Benefits Website

Visit

rpbenefits.com

## Reminder! RPBenefits.com hosts all your relevant benefits information such as:

- Resources for all benefits related information
- Open enrollment information
- Plan details, summaries and required notices
- Link to Workday enrollment platform



# Alliant Medicare Services

AMS is your resource to help you understand the different parts of Medicare.

## Turning 65? Understand Your Medicare Options

### Choosing the right healthcare option is an important decision when you reach age 65

- No-cost service for you, family members, and friends
- Alliant Medicare Solutions can help you with:
  - Your Medicare plan options
  - How Medicare works with your existing coverage
  - Enrolling for Medicare



Call our dedicated line:
(888) 660-1195

Find your Medicare 101 guide on
**RPBenefits.com**

Alliant
MEDICARE SOLUTIONS
*A Non-Government Entity*

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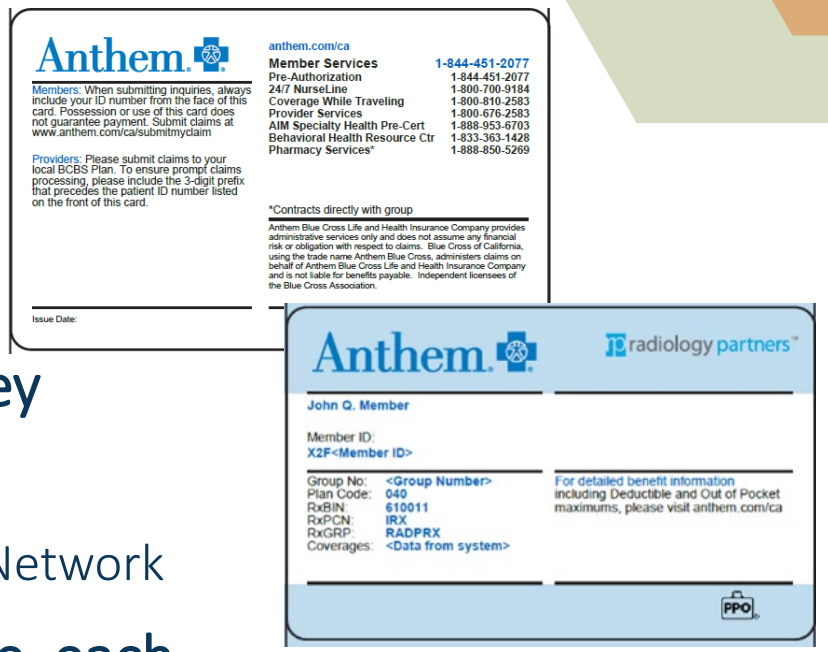
# Medical & Pharmacy Benefits



# Anthem Medical

Medical benefits are provided by Anthem Blue Cross

- **Contact Anthem for questions regarding:**
  - Claims & Eligibility
  - Condition Management
  - What medical benefits are covered
- **Search for in-network providers and other resources on Anthem.com or Sydney Health Mobile App**
  - Search in the National PPO (BlueCard PPO) Network
- **If newly enrolling or making a plan change, each member of your family will receive an ID card**
  - If you receive a new card in the mail even if you did not make changes, please use that new card going forward and inform your provider
  - Additional cards can be requested online and through Sydney Health mobile app




Anthem

# Anthem Medical Plan Comparison

| MEDICAL BENEFIT | PPO 750 (In-Network) | HDHP HSA 3000 (In-Network) | HDHP HRA 4000 (In-Network) |
|---|---|---|---|
| Practice HSA and HRA Funding | n/a | n/a | $1,000 |
| Calendar Year Deductible | $750 individual / $3,000 family | $3,000 individual / $6,000 family<br>$3,500 individual in a family | $4,000 individual / $8,000 family |
| Calendar Year Out-of-Pocket Max (includes deductible) | $5,000 individual / $10,000 family | $5,000 individual / $10,000 family | $5,000 individual / $10,000 family |
| Coinsurance | 20% after deductible | 20% after deductible | 20% after deductible |
| Primary Care / Specialist Visit | $25 Copay / $50 Copay | 20% after deductible | 20% after deductible |
| RETAIL PRESCRIPTION (30-day supply) | | | |
| Generic (Tier 1) | $15 Copay | After Deductible - $15 Copay | $15 Copay |
| Preferred Brand Name (Tier 2) | $35 Copay | After Deductible - $35 Copay | $35 Copay |
| Non-Preferred (Tier 3) | $60 Copay | After Deductible - $60 Copay | $60 Copay |
| MAIL ORDER PRESCRIPTION (90-day supply) | | | |
| Generic (Tier 1) | $37.50 Copay | After Deductible - $37.50 Copay | $37.50 Copay |
| Preferred Brand Name (Tier 2) | $87.50 Copay | After Deductible - $87.50 Copay | $87.50 Copay |
| Non-Preferred (Tier 3) | $150 Copay | After Deductible - $150 Copay | $150 Copay |
| Specialty | 20% (up to $200) | After Deductible - 20% (up to $200) | 20% (up to $200) |

# Spotlight on High-Deductible Health Plans

## How HDHP HSA and HRA Plans Work

- Comprehensive medical coverage on the same, national Anthem Blue Cross network of providers
  - Anthem National PPO (Blue Card PPO)
- Higher Deductible = lower premium
- You pay $0 for preventive care (covered at 100%)
- You pay 100% on all other eligible services until you meet the plan deductible *
- Once you meet your deductible, then you pay 20% coinsurance (in-network)
- You pay $0 after meeting the annual out-of-pocket maximum

Use your HSA / HRA for out-of-pocket expenses

* Prescription drugs are not subject to deductible on the HDHP HRA 4000

# HSA Basics

## Health Savings Account (HSA)

### How you can use it

- Deductibles
- Copayments
- Coinsurance
- Medical, dental and vision expenses
- Prescription drugs
- Over-the counter products
- Eyeglasses

### Features

- Unused money rolls over year after year
- Account balance earns interest and can be invested
- Savings strategy for future healthcare and retirement expenses
- Account is yours if you change plans, change jobs, or retire
- Participants cannot participate in health care FSA (limited purpose only)

### Triple Tax Advantages

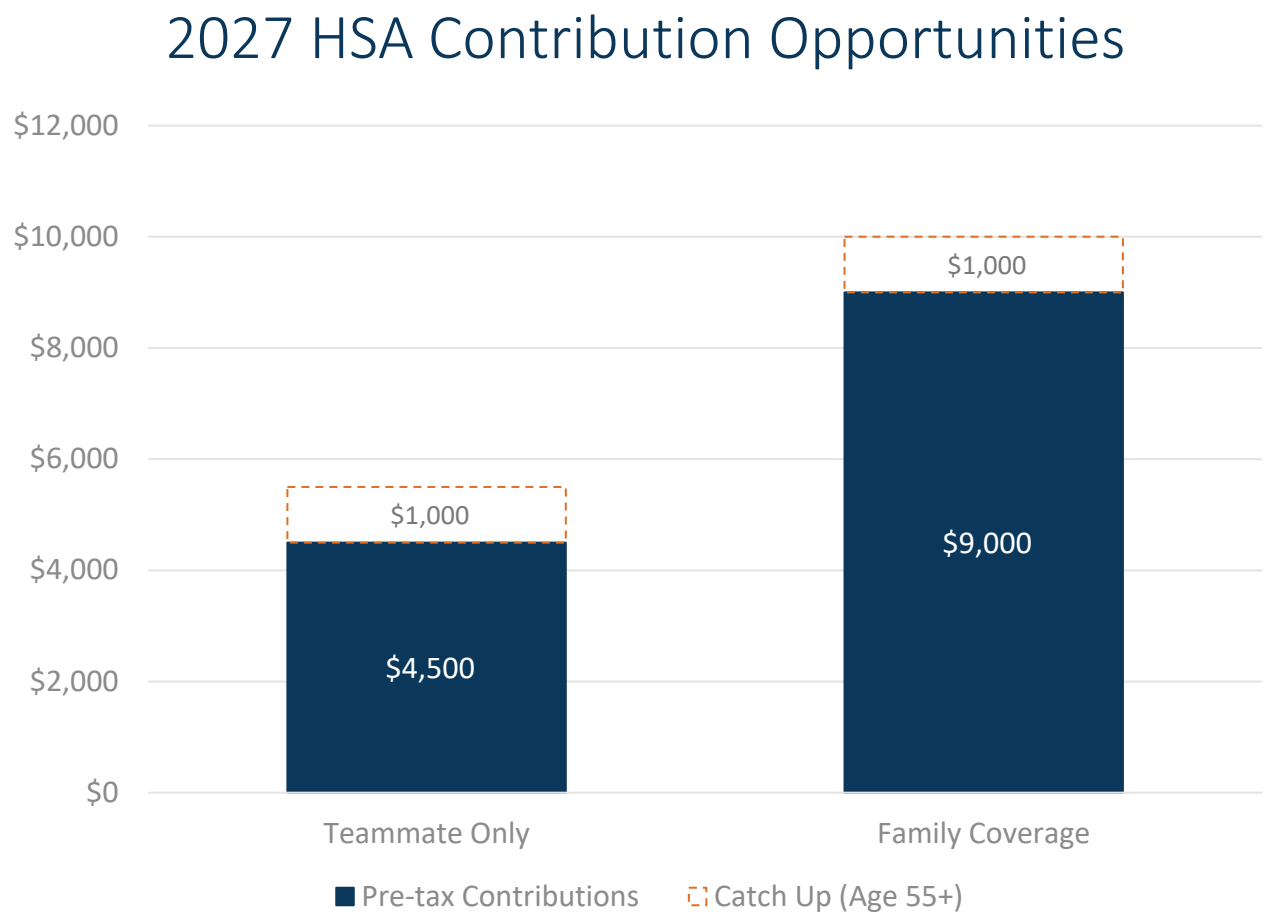
- Tax-free contributions*
- Tax-free withdrawals for eligible healthcare expenses
- Tax-free interest and earnings*

*Federally tax-free. CA and NJ tax contributions and earnings.

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# HSA Contributions

- You can contribute via payroll deductions up to IRS limit
- $1,000 “catch up” contribution at 55 +
- Easy pre-tax payroll deductions
- Make deposits directly to your HSA for 100% federal deduction at tax time



# HRA Basics

## Health Reimbursement Arrangement (HRA)

### Features:

- HRA funds are available immediately upon enrollment
- HRA balance resets each year (no rollover)
- Account is forfeited if you change plans, change jobs, or retire
- Plan participants are eligible to contribute to a healthcare FSA for eligible medical, dental, and vision expenses

### How you can use it:

- Deductibles
- Coinsurance
- Prescription drug copays

# Comparing Plan Costs

Example: Active Family with preventive care and out of pocket expenses from managing illnesses or acute injuries and looking to save money for future healthcare expenses/unexpected costs.

| | PPO 750 | HDHP HSA 3000 | HDHP HRA 4000 |
|---|---|---|---|
| A Calculate your Annual Teammate Contributions *(illustrative)* | *$20,500* | *$11,000* | *$8,000* |
| B HSA/HRA Funding | N/A | Up to $9,000 (Elective) | $1,000 |
| C Preventive Care<br>In-network provider | $0<br>Covered 100% | $0<br>Covered 100% | $0<br>Covered 100% |
| C Out of Pocket Medical Expenses<br>• Specialist visits<br>• Doctor visits<br>• Generic Rx<br>• Brand Rx | $3,000 deductible<br>$400 coinsurance (20%)<br>$200 office visit copays<br>$720 Rx copays | $6,000 deductible<br>$280 coinsurance (20%)<br>$300 Rx copays | $5,600 towards deductible<br>$250 Rx copays |
| D **Total Cost**<br>Contributions (A) + Out-of-pocket Costs (C) – HSA/HRA Funding (B) | **$24,820** | **$14,580**<br>(using HSA funds to cover deductible costs) | **$12,850** |
| Remaining HSA Balance [1] | N/A | Up to $3,000 | N/A |
| Illustrative HSA Tax Savings [2] | N/A | ($2,250) | N/A |

[1] HRA Balances do not rollover from year-to-year

[2] Assumes 25% federal income tax rate (actual tax savings will vary by income and state of residence)

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# Anthem Resources

Anthem members have access to convenient resources and tools to engage with your health

**Open Enrollment Tip:** Confirm your provider's network status, contracts and provider participation can change!

## Total Health, Total You

- Gives you the tools to help you engage with your health, work on lifestyle changes, and connect with specialized health professionals, no matter where you are

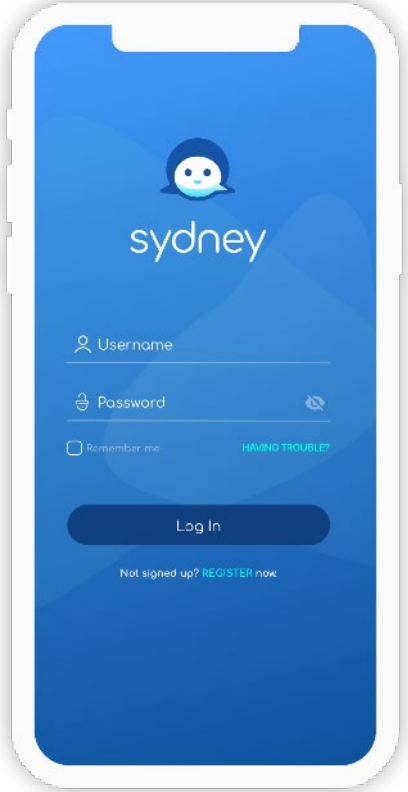
## Sydney Health Mobile App

- View your health plan details
- Access your digital ID card
- Find local doctors in the Anthem National PPO (BlueCardPPO) network
- Participate in wellness activities

## Health Guides

- Call or chat with a health guide directly through the Sydney app to support you and your care team through a new diagnosis or chronic care management
- If you need extra support, a Health Guide can connect you to a team of health professionals, such as nurses, social workers, dietitians, respiratory therapists, pharmacists, exercise physiologists, and health coaches

Anthem




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# Hinge Health

Anthem members have access to Hinge Health – your virtual care program for musculoskeletal pain support.

Scan for more information:

## Hinge Health provides personalized care plans for Anthem participants (18+) living with joint or muscle pain.

### Specialized personal, at-home care with no member cost-share includes:

- 1-on-1 support from a physical therapist or coach
- A care plan for your everyday activities and busy life
- Women's Pelvic Health Program

### Pain Prevention Program

- Virtual exercise therapy to prevent back, knee, neck and other common joint pain for those who have been pain-free for 12 weeks or more to maintain wellbeing



# Virtual Care

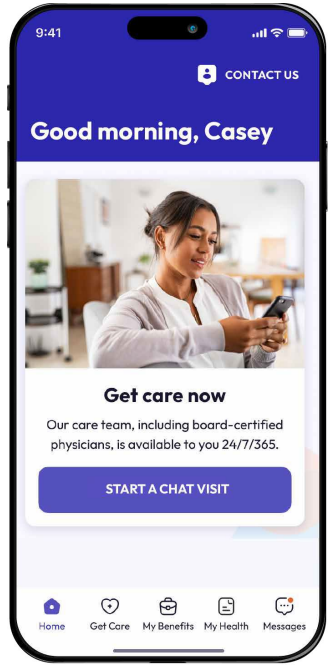
Medical plan participants ages 1+ have access to on-demand virtual primary care through Transcarent

Scan here to download the app

## Expanded Virtual Primary Care through Transcarent

- **On-Demand 24/7:** Whether you're feeling unwell or have a health-related question, simply sign in and start a visit whenever you're ready. No appointment needed.
- **New! Schedule Ahead:** Looking for a more convenient way to access primary care, preventive care and mental health visits? Schedule appointments and choose your providers through the app.
- **No Cost:** You pay nothing for your visit if you are enrolled in the vRad Anthem medical plans.
  - Note: Any prescriptions or labs ordered will be processed and billed in accordance with your medical plan benefits.
- **24/7:** Get immediate, non-emergency care around the clock—even after hours and on holidays.
- **Quality Care:** U.S-based, board-certified physicians provide care on-demand for many common conditions.

transcarent




Learn more on the **Transcarent Portal**

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# Family Building with Kindbody

All medical plan participants have access to fertility benefits and helpful family planning resources

## The following benefits are available to all vRad teammates and family members enrolled in an Anthem medical plan:

- 2 Cycle Coverage including egg freezing and fertility medication, subject to co-pay, deductible or other cost-sharing based on your Anthem plan design
- Network of partner clinics in locations across the U.S.
- A dedicated Care Navigation Team available to guide you through your journey
- End-to-end fertility services from standard gynecological care to conception, nutrition & mental wellness
- New! KindMan connects men with fertility specialists who create personalized treatment plans tailored to their needs
- 24/7 Virtual care options, online appointment scheduling, and a dedicated patient care navigator to guide you through your entire process
- Secure patient portal

kindbody



# Optum Rx

Pharmacy Benefits

**Coverage Reminder:** Each year our formulary is reviewed and may change.

If a drug changes tiers or is newly excluded, members will get a letter from OptumRx and may need to work with your provider if a change is needed.

## All Anthem medical plan participants have prescription benefits under Optum Rx. You can get your prescribed drugs at a variety of retail locations or via Optum Rx's mail order pharmacy.

Optum Rx®

Visit OptumRx.com to access the following:

- A list of your current prescriptions with information on how to use them and possible side effects
- A price comparison tool allowing you to see costs at pharmacies near you as well as prices for generic options
- Claims information for filled prescriptions and the amount you paid
- A pharmacy locator to allow you to search for network pharmacies near your current location



### 90 Day Refills:

You will receive discounted 90-day supplies (2.5x 30-day copay) of maintenance prescriptions when you fill through a CVS retail pharmacy or OptumRx mail order.

Filling a 90-day prescription anywhere else will be 3x 30-day copay.

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# HMSA Medical

For our Radiologists residing in Hawaii, the HMSA medical plan is available.

| HMSA Medical Benefit Plan - Preferred Provider Plan 797 (In-Network) | |
|---|---|
| Practice HSA and HRA Funding | n/a |
| Calendar Year Deductible | $350 individual / $1,050 family |
| Calendar Year Out-of-Pocket Max (medical only; includes deductible) | $3,000 individual / $9,000 family |
| Coinsurance | 20% after deductible |
| Primary Care / Specialist Office Visit | $17 Copay |
| **HMSA Pharmacy Benefit Plan 860** | |
| Prescription Drug Annual Out of Pocket Max | $3,600 individual / $4,200 family |
| **Retail Prescriptions (30-day supply)** | |
| Generic (Tier 1) | $7 Copay |
| Preferred Brand Name (Tier 2) | $30 Copay |
| Non-Preferred (Tier 3) | $30 Copay + $45 Tier 3 cost share per copay |
| Preferred Formulary Specialty Tier (Tier 4) | 20% coinsurance |
| Non-preferred Specialty (Tier 5) | 25% coinsurance |
| **Mail Order Prescriptions (90-day supply)** | |
| Generic (Tier 1) | $11 Copay |
| Preferred Brand Name (Tier 2) | $65Copay |
| Non-Preferred (Tier 3) | $65 Copay + $135 Tier 3 cost share per copay |

# Dental and Vision Benefits



# MetLife Dental

| MetLife | |
|---|---|
| Annual Benefit Maximum | $2,500 |
| **Annual Deductible** | |
| Preventative Services | None |
| Basic and Major Services | $50/$150 |
| **Preventive Services** | |
| X-rays | 100% |
| Office/Visits/Exams | 100% |
| Cleaning (Prophylaxis) | 100% |
| **Basic Services** | |
| Fillings (Restorative) | 80% |
| Oral Surgery | 80% |
| Periodontics: Non-Surgical/Surgical | 80% |
| Endodontics | 80% |
| **Major Services** | |
| Crowns | 50% |
| Bridges | 50% |
| Prosthetics | 50% |
| **Orthodontia Services – Child & Adult** | |
| Plan Maximum | $1,000 |
| Benefit | 50% |
| Major Services Waiting Period | None |

- Covers preventive, basic and major services for teammates and their eligible dependents
- Annual maximum resets January 1
- Orthodontia services covered for both adults and children
- Orthodontia is lifetime maximum
- No ID cards will be sent out – use your SSN or employee number when visiting your dentist

MetLife



**Search for dentists** at
www.metlife.com
In the PDP/PDP Plus network

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# VSP Vision

| VSP | | |
|---|---|---|
| | In-Network | Non-Network |
| Exam Coverage | $20 copay | Up to $45 |
| Single Lenses | $20 copay | Up to $30 |
| Bifocal Lenses | $20 copay | Up to $50 |
| Trifocal Lenses | $20 copay | Up to $65 |
| Frame Coverage | $130 allowance | Up to $70 |
| Medically Necessary Contacts | Covered in full | Up to $210 |
| Elective Contacts | $130 allowance | Up to $105 |
| **Frequency** | | |
| Exams | Once per Calendar Year | Once per Calendar Year |
| Lenses | | |
| Frames | | |
| Contacts | | |

vsp vision care



VSP does not issue ID cards – just provide your doctor's office with our carrier name (VSP) and your SSN to verify coverage

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# Pre-Tax Benefits



# Health Savings Account (HSA)

Administered by Vita

- An HSA is available if you enroll in the HDHP HSA 3000 Plan and don't have any disqualifying coverage (i.e., Medicare, Tricare, etc.)
- Pay for qualified medical expenses for you or your eligible dependents
- You receive a Vita Flex debit card
- 100% owned by you – no vesting period
- Funds roll over from year to year – save for retirement!
- IRS contribution limits for 2027
  - Individual: $4,500
  - Family: $9,000
- Catch-up contributions (age 55+): $1,000

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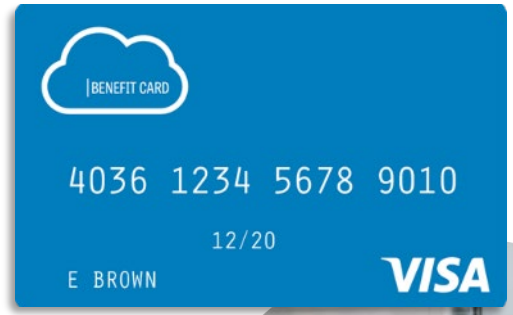

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# Health Reimbursement Account (HRA)

Administered by Vita

- HRA funded by the practice for qualified medical and prescriptions costs
- Available when you enroll in the HDHP HRA 4000 medical plan
- Annual practice contribution: $1,000 (regardless of coverage tier)
- Note, funding is pro-rated for any mid-year enrollments
- No Teammate contributions can be made to the HRA
- Vita Flex debit card will be issued for qualified HRA expenses
- HRA funds do not rollover and you cannot take it with you if you leave the practice

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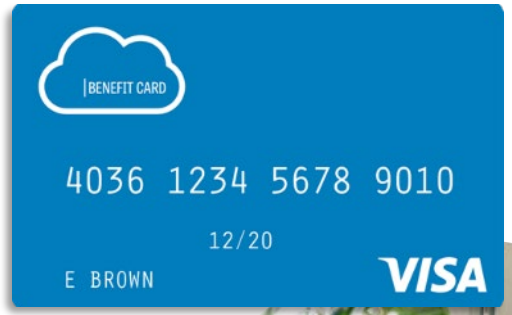

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# Healthcare Flexible Spending Account (FSA)

Administered by Vita

- Set aside pre-tax money in an FSA for health expenses that are incurred out of pocket
  - Medical, dental, vision or hearing expenses
  - Deductibles
  - Coinsurance amounts
  - Copays
  - Certain over the counter expenses
- Limits for 2027:
  - Minimum- $240 annually
  - Maximum- $*3,500* annually (pending)
- Use Vita Flex FSA debit card or submit claim for reimbursement
- Up to $*700* (pending) Medical FSA carryover to the next plan year if you re-enroll
- Not eligible for Healthcare FSA if you have an HSA (see Limited Purpose FSA)

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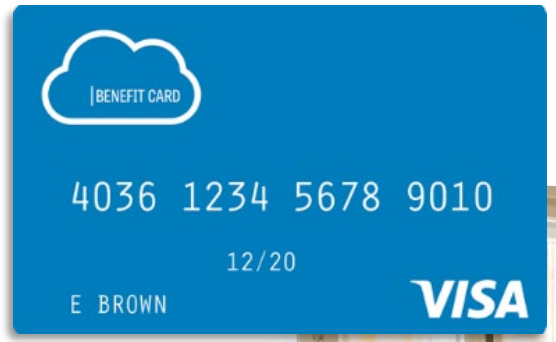



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# Limited Purpose FSA

Administered by Vita

- Reduce your taxable income and preserve your HSA dollars for future use
- Eligible for dental and vision expenses only, for you, your spouse and your eligible dependents
- Limits for 2027:
  - Minimum $240 annually
  - Maximum *$3,500* annually (pending)
- Use Vita Flex FSA debit card or submit claim for reimbursement
- Up to $*700* (pending) Medical FSA carryover to the next plan year if you re-enroll



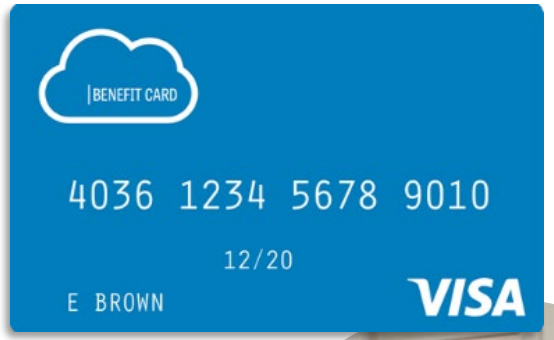



**Reminder:** Be sure to keep your EOBs and receipts for your eligible expenses as you may be asked to substantiate claims for reimbursement!

# Dependent Care FSA

Administered by Vita

- Set aside pre-tax money for Dependent Care expenses
- Use for daycare needs for dependent children who are under 13 OR an older dependent who is incapable of self-care, resides in your home and depends on you financially
- Daycare or before/after school care and summer day camps are eligible, however they must be a licensed provider
- Limit for 2027: $7,500 (per family)
- Complete and submit a claim (online or paper) with VitaFlex for reimbursement for eligible claims between January 1 and December 31
- Use it or lose it






*Note: DC FSA plans are subject to annual non-discrimination testing per IRC Section 129. Each year, vRad must test elections and in the event of test failure, participant elections may be adjusted to pass.*

# Practice Paid Benefits



# Vital WorkLife

Physician wellbeing is important, and Vital WorkLife is your designated resource for support.

## Whether you're looking to grow professionally, manage stress or navigate personal challenges, Vital WorkLife is your confidential resource for support.

### Program Features

- **Peer Coaching**: Connect with experienced peer coaches to strengthen leadership skills, navigate tough feedback, set professional goals, and more.
- **24/7 Counseling Support:** Access licensed mental health and behavioral health professionals anytime, day or night. Get help with stress, anxiety, substance use, marital concerns, legal issues, and more.

### WorkLife Concierge Support

Take the stress out of everyday tasks with the WorkLife Concierge—a personal virtual assistant designed to help you save time and stay organized. Services include:

- Personal errands & services
- Shopping & gift support
- Party & event planning
- Appointment scheduling
- Auto maintenance coordination
- And much more

VITAL WORK·LIFE™

visit vitalworklife.com
or
call (877) 731-3949

Download VITAL WorkLife App

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# Employee Assistance Plan (EAP)

Administered by Workplace Options (WPO) in partnership with Modern Health

Access EAP resources through the Modern Health app

## Extra support is available to anyone in your household.

- 24/7 crisis support by master's level counselors
- Referrals to long-term resources and support through Modern Health
- Complimentary access to Work-Life specialists who can help with customized research and referrals
- Work-Life Services
  - Childcare
  - Eldercare
  - Financial & Legal Support
  - Education Support
  - Convenience Services

MODERN HEALTH

WORKPLACE OPTIONS



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# Life Insurance

The practice provides all full-time benefits eligible teammates with basic life and AD&D insurance

| Life Insurance Coverage |
| --- |
| 1x Annual Earnings up to $375,000 |

- 100% Practice Paid
- Includes a matching level of practice-paid AD&D coverage
- Designate or update beneficiary(ies) when enrolling
- Note, any amount above $50,000 is considered taxable income and is treated as imputed income (GTL)



# Short-Term Disability

vRad will automatically enroll all eligible teammates in the practice provided short term disability benefit

| | Short Term Disability |
|---|---|
| Elimination Period | 14 calendar days for injury, hospitalization and / or sickness. Benefits begin on the 15th day |
| Maximum Benefit Duration | 11 weeks |
| STD Benefit | 60% of your weekly earnings to a maximum per month of $2,000 per week* |
| Benefits Offset with Other Income | Yes |
| Premiums Paid | Post-tax |
| Benefits Taxable? | **Yes** |

*Benefit may be reduced or not pay out depending on your earnings if you reside in a state where there are disability benefits available including, but not limited to: CA, CT, HI, MN, NJ, NY, RI.



# Practice Paid Long Term Disability

All eligible teammates are automatically enrolled in the practice-paid Long Term Disability benefit

| | Long Term Disability |
|---|---|
| Elimination Period | 90 days |
| Maximum Benefit Duration | To age 65 |
| LTD Benefit | 60% of your monthly earnings to a maximum of $10,000 |
| Benefits Offset with Other Income | Yes |

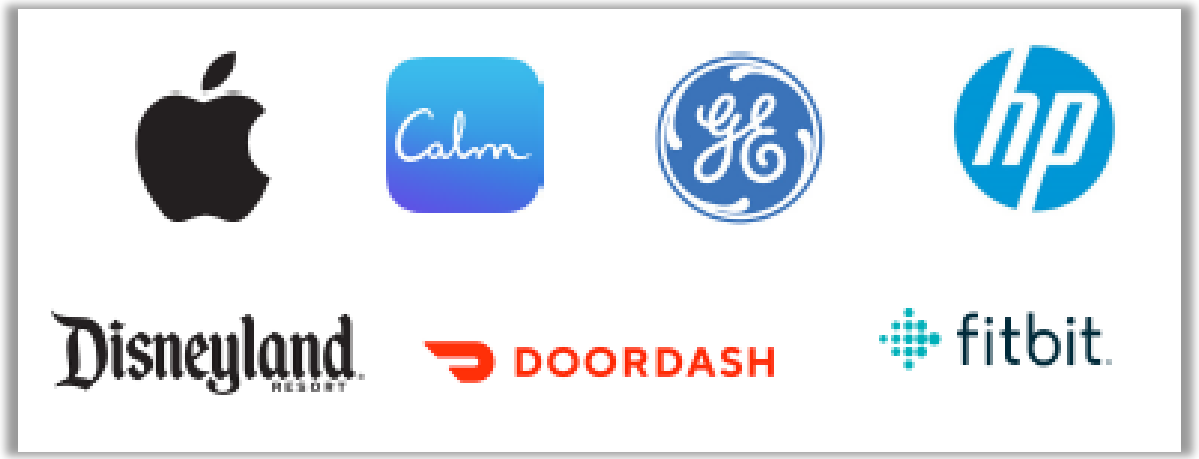
Note: Eligible VRC and VRS teammates can purchase voluntary individual disability insurance through Unum to supplement the practice paid benefit and replace up to 75% of insurable income, less their Group LTD benefit, up to $6,000.
Benefits begin after 90 days of accident injury or sickness. Contact HR for details.

# Perks Platform

Access exclusive perks and discount deals with LifeBalance

LifeBalance

- Visit radpartners.lifebalanceprogram.com
- Perks and deals: save on the things you love most!
- Exclusive member pricing on discounts at over 20,000 retailers
- Fun family time, the great outdoors, health, fitness, travel, sports, the arts, and much more!




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# Financial Wellness

Financial wellness services available to all teammates

CREATIVE PLANNING

**Work with a dedicated Financial Wellness Consultant to help you develop a road map to achieve short-term financial goals as well as meet retirement needs!**

You'll be able to get guidance for navigating financial concerns such as:

- Am I on track for retirement? How much should I save?
- How do I take advantage of tax-efficient investing?
- Do I have the right insurance coverage?
- Student loan strategies
- Estate planning and strategies
- How should I be investing now for retirement?

Scan this QR to book an appointment!

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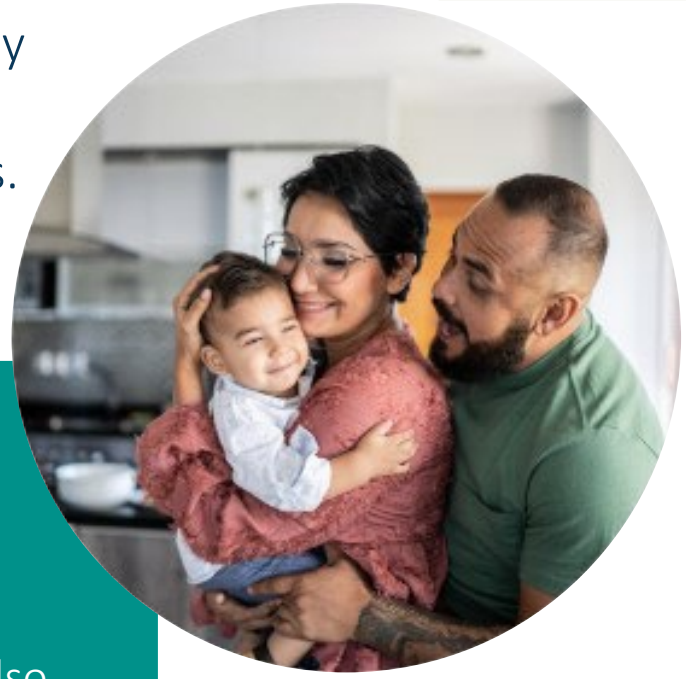
# Voluntary Benefits



# Voluntary Teammate Life Insurance

Purchase additional life insurance for yourself

- **Life and AD&D Benefit:** Increments of $10,000, up to the lesser of 5 times your annual earnings or $500,000
- Voluntary Life and AD&D benefits are elected separately and while elections do not have to match; dependent elections cannot be more than team member elections.
- 50% reduction at age 70
- **Special 2027 Open Enrollment Opportunity**



- Team members currently enrolled in Voluntary Life Coverage may purchase voluntary insurance by increments of $10,000 up to the lesser of 5 times your earnings or $350,000 without medical questions or underwriting.
- Any late entrants applying for voluntary life coverage may also enroll in voluntary coverage during Open Enrollment in **increments of $10,000 up to the lesser of 5 times your earnings or $350,000 without medical questions or underwriting.**
- **Note, if you've previously been declined coverage, health questions will be required.**

# Voluntary Spouse & Dependent Life Insurance

Purchase life insurance for your family

## Spouse Coverage

- Increments of $5,000 to a maximum of $250,000
- Not to exceed 100% of teammate's election
- Evidence of Insurability (EOI) required for elections over $100,000
- 50% reduction at age 70
- Rates are based on the current age of teammate and amount of coverage elected

## Dependent Child Coverage

- $10,000 for children birth to age 26
- No medical information required



You must purchase voluntary life insurance for yourself to purchase coverage for your dependents.

# Additional Voluntary Programs

Enroll in voluntary insurance plans

## MetLife Accident Insurance

- High & low plan options

## MetLife Critical Illness

- Covers cancer, heart attack, stroke, and more

## MetLife Hospital Insurance

- High & low plan options

## MetLife Legal Plan

- Fully covered legal services from experienced attorneys

## LifeLock Identity Theft Protection

- Two protection options

## Nationwide Pet Insurance

- Enroll directly with Nationwide www.petinsurance.com/radpartners



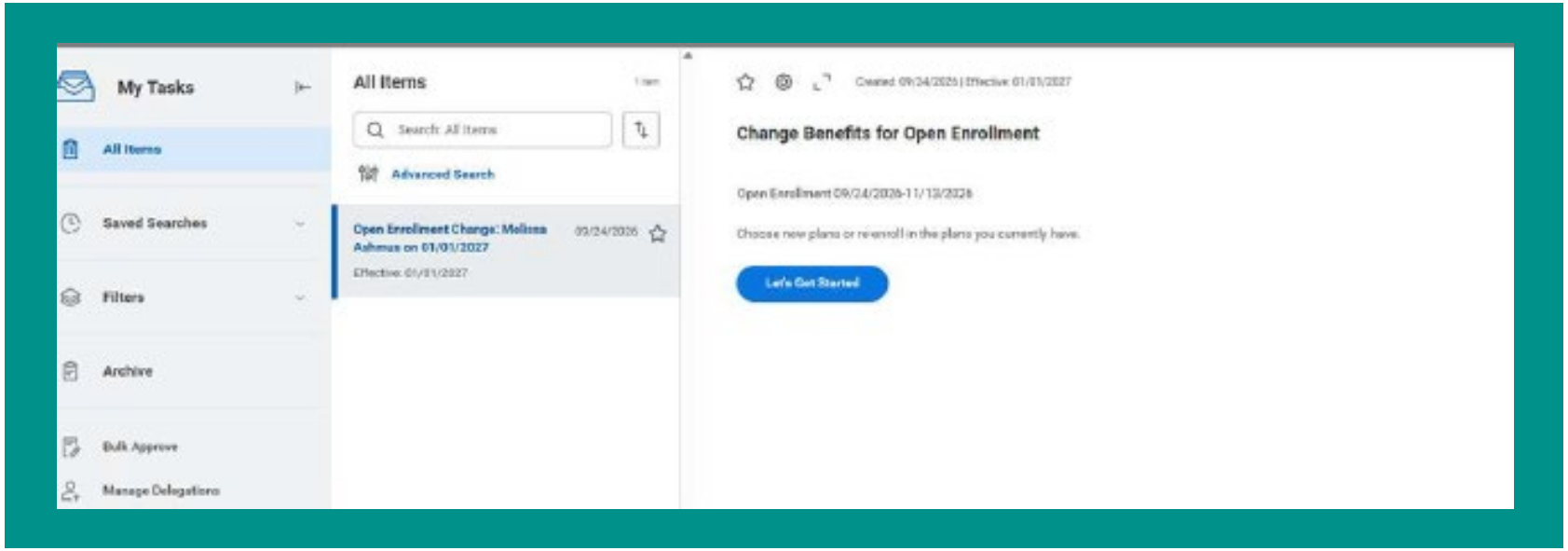
# How to Enroll



# How to Enroll

**To confirm your benefits and enroll or make changes for 2027, log on to Workday from October 26th – November 13th to elect your benefits**

- Access the link to Workday on the RPBenefits.com OE page
  - Check out the Workday Job-Aid to reference for assistance
- Once you are on the Workday homepage, locate the menu bar on the top left-hand corner, then select My Tasks > Open Enrollment Change > Let's Get Started (as seen in the photo below).
- Please reach out to HR if you have questions



# What's Next?

## Don’t forget to complete your enrollment!

- Deadline: November 13th
- To enroll, log on to Workday
- Questions? Schedule time with HR in the emailed booking page to discuss before November 12th
- Be sure to review your benefits and check your beneficiary elections
  - You must re-enroll in the FSA and HSA if you wish to contribute to these accounts in 2027
- Complete any EOI or attestation forms as required for applicable elections
- Be sure to **Accept** the Legal Notice and **Submit** elections to complete your enrollment
- Elections made now will be your elections for all of 2027, unless you have a Qualifying Life Event (QLE) in the middle of the plan year
  - A Qualifying Life Event allows you 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.

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# Additional Questions?



Have questions about your benefits or issues with Workday?
Please reach out to HR before November 13!

## Utilize the following resources:

Visit RPbenefits.com

Email vRad@alliant.com

Call (925) 378-6808

7:00 am – 5:00 pm PT, Monday – Friday

to connect with a Benefits Advocate who can assist with questions on your benefit options and enrollment support.

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