Radiology Partners - vRad

Voluntary Term Life Insurance with Accidental Death and Dismemberment

How does it work?

Term Life Insurance allows you to keep coverage for a set amount of time, or term. If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more. Accidental Death and Dismemberment (AD&D) Insurance pays a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

You can purchase the following Voluntary Term Life and AD&D coverage for you and your family during this enrollment. You are eligible for coverage if you are working the minimum hours required by your employer.

Employee	A maximum of the lesser of 5 times your annual earnings or $500,000, in $10,000 increments. The minimum purchase amount is $10,000. You can purchase up to the lesser of 5 times your earnings or $350,000 of Life coverage without answering medical questions.
Spouse	A maximum of $250,000 in $5,000 increments. Your spouse can get $100,000 of coverage without medical underwriting. You must be insured under the plan in order to elect coverage for your spouse.
Child	A flat $10,000 amount of coverage. Dependent children are eligible up to age 26. You must be insured under the plan in order to purchase coverage for your children.

Evidence of Insurability

During this special open enrollment for January 2027, you can purchase up to the non-medical maximum, the lesser of $350,000 or 5 times your earnings, with no medical underwriting to qualify for coverage. If you've previously been declined coverage, health questions are required. If you elect an amount over the non-medical maximum, you will need to submit evidence of insurability. If you do not elect coverage during this enrollment, you may need to submit evidence of insurability in the future.

You can purchase spouse coverage up to $100,000 with no medical underwriting to qualify for coverage. If your spouse previously has been declined coverage, health questions are required. If you elect an amount over the non-medical maximum, you will need to submit evidence of insurability. If you do not elect spouse coverage during this enrollment, you may need to submit evidence of insurability in the future.

Accelerated Death Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 80% of your life insurance benefit (up to $500,000) while you are still living. This amount will be taken out of the death benefit. **These benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable.** You should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

Waiver of Premium

Your cost may be waived if you are totally disabled for a period of time. The requirements for waiver of premium are outlined in your certificate of coverage.

Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work. Employees or dependents cannot port coverage if they are confined to a hospital or home at the time of application and/or age 70 or older at time of application. State restrictions may apply.

Life Planning and Financial Resources

Provides expert financial and legal counseling as well as planning to the beneficiary of a deceased insured employee or a terminally ill employee or spouse.

Work-life Balance Employee Assistance Program

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

Worldwide Emergency Travel Assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

Exclusions and limitations

Active employment and eligibility

Eligible employees must be in active employment with the employer. You are working for your Employer for earnings that are paid regularly and you are performing the Material and Substantial Duties of your Regular Occupation. You must be regularly scheduled to work at least the minimum number of hours defined by your Employer. Your work site must be your Employer's usual place of business in the United States, an alternative work site in the United States at the direction of your Employer, or a location in the United States to which your job requires you to travel. Normal vacation, holidays or temporary business closures are considered Active Employment provided they are in Active Employment on the last scheduled workday preceding such time off.
Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Delay of Coverage

If an employee is not in active employment (on the date coverage would otherwise become effective) due to an injury, sickness, temporary layoff or leave of absence, coverage will be delayed until that person returns to active employment. It does not apply to someone who is absent from work on the plan effective date due to being on a scheduled vacation or due to a minor injury or illness that does not lead to a disability.

Delay of Coverage Effective Date for your Spouse

Your Spouse's Coverage Effective Date will be delayed if your Spouse: is an inpatient in a Hospital, Hospice, or other health care facility; is confined at home under the care of a Physician. If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

This provision does not apply to Children
Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.
AD&D benefits are excluded (not paid) for losses caused by, contributed to by, or resulting from:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation;
- being engaged in an illegal activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot, insurrection, or terrorist activity. This does not include Injury as an innocent bystander, or Injury for self-defense;
- being Intoxicated
- voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, poison, fume, or other chemical or controlled substance unless taken as directed by the manufacturer, or, as prescribed or directed by your Physician;
- a Covered Loss that occurs while you are incarcerated in a penal or correctional institution or under house arrest or confinement;
- Mental or Nervous Disorders;
- disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- war or any act of war, whether declared or undeclared

Refer to your certificate for a full list of exclusions.

Voluntary Coverage Age Reduction

Coverage amounts for Life with AD&D Insurance for you will reduce to:
- 50% of the original amount when you reach age 70

Increases due to salary changes are allowed once coverage is reduced, otherwise, no increases are allowed.

End of Coverage

Your coverage under this certificate ends on the earliest of:

- the date the policy is cancelled by us or your Employer;
- the date you are no longer in an Eligible Group;
- the date your Eligible Group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

The work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.
This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form UA-GTLP21-1 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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