

2026 Basic Life and AD&D Insurance

RCH provides basic life and AD&D insurance to assist you and your family. These benefits are fully paid by RCH and coverage is automatic — you do not need to enroll.

Benefits are equal to:

- Basic life insurance: 1x your base annual salary up to \$500,000 maximum*
- Basic AD&D insurance: 1x your base annual salary up to \$500,000 maximum*

** Director level and above: 3x base annual salary up to \$3 million maximum*

What is AD&D insurance?

AD&D provides another layer of benefits to either you or your beneficiary if you suffer a covered loss or pass away in an accident. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

How RCH-paid life insurance is taxed

The IRS requires you to pay taxes on the value of any RCH-paid life insurance coverage over \$50,000. This is called imputed income.



2026 Supplemental Life Insurance

For more financial protection beyond RCH's basic coverage, you can buy supplemental life insurance for yourself and your family members. You pay the full cost of this coverage, which is provided through Unum.

Who are you covering:	Life insurance	Guaranteed issue
You	Available in \$10,000 increments up to seven times your base annual salary or \$750,000*, whichever is less.**	\$200,000
Your spouse/partner	Available in \$10,000 increments up to \$300,000 (not to exceed 100% of your coverage).**	\$50,000
Your child(ren)	Birth – 14 days: \$1,000 14 days to age 26: \$15,000	N/A (one policy covers all eligible children)

* \$1 million for Director level and above

** Coverage amounts decrease by 35% if age 70 or over and 50% if age 75 or over.



2026 Voluntary Short-Term Disability (STD)

Unum coverage provides you with:

- Benefits that start after seven days of illness or injury.
- Payments equal to 70% of your salary, to a maximum of \$2,500 per week.
- Up to 26 weeks of benefits.

California state disability insurance and your short-term disability payments

Employees residing in California are eligible for short-term disability benefits through the California State Disability Insurance (CASDI) program. CASDI is funded through employee payroll deductions and provides short-term benefits to eligible workers who become injured or suffer an illness and cannot perform the duties of their job. Any benefits paid under this policy will be subject to income tax.

While you may choose to purchase short-term disability coverage, this benefit is reduced by the amount of CASDI payments you receive.



2026 Voluntary Long-Term Disability (LTD)

Coverage is 100% employee-paid.* Voluntary LTD provides you with:

- Benefits that start after you have been disabled for 180 consecutive days
- Payments equal to 60% of your regular monthly earnings to a maximum of \$15,000 per month

** Director level and above receive 100% employer-paid LTD; contact Benefits team for details*



EOI and Open Enrollment

- Any current basic/supplemental life insurance amount(s) you have for yourself and/or your spouse will carry over to the new Unum policy with no EOI required; increases in coverage may require EOI
- If you are currently not enrolled in supplemental life insurance for yourself and/or your spouse, you can enroll in up to the Guaranteed Issue amount(s) this year with no EOI; amounts above the GI are subject to EOI
- LTD/STD elections made during Open Enrollment will not require EOI
- Current STD coverage will apply to pre-existing limitations if you file a claim in 2026

