



# Your benefits when you separate from Inova or lose benefits eligibility

Updated October 2, 2023

Information regarding other aspects of leaving Inova will be shared with you separate of this guide, which is focused on the transition associated with your Inova benefits. These other aspects include, but are not limited to, the handling of proprietary information, return of Inova property and how to settle any outstanding obligations (e.g., tuition reimbursement, payroll advances, etc.) before your final day of employment.

This guide has been prepared to help you understand the options that are available to you as you navigate this transition. For purposes of this document, “separation” means any termination, including retirement. Please review the information on the following pages. The goal of the information provided is to help you make the decisions that are best for you and your family, as well as providing information on how to activate your choices.

## General reminders



- Elect COBRA if you need to continue medical, dental or vision coverage as well as healthcare flexible spending account participation.



- Convert your basic life and AD&D coverage to an individual policy, if desired.



- Continue supplemental life insurance for yourself and your dependents.



- Continue your supplemental medical insurance (accident, critical illness, hospital indemnity).

# What happens to your benefits

Coverage for medical, dental, vision, and supplemental medical (accident, critical illness, hospital indemnity) benefits end at midnight on the last day of the month in which you terminate or change to an ineligible status.

All other benefits terminate at midnight on the last day worked in an eligible status.

When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
<b>Medical, Dental, Vision</b>			
<p>Your coverage will end on the last day of the month in which you terminate your employment or reduce your budgeted hours to less than 20 per week.</p>	<p>Under the COBRA<sup>1</sup> provision, you generally may continue coverage for a maximum of 18 months and you must pay the premium for the coverage. A COBRA notice will be mailed to your home address by Inova Benefits Center, Inova's COBRA administrator.</p>	<p>Call Inova Benefits Center at 866-365-2413 (Prompt #1) if you have any questions. Return the paper election form to Inova Benefits Center to elect COBRA continuation coverage. COBRA election changes or enrollment cannot occur over the phone or online.</p>	<p>You may only enroll in your current plan and coverage until Annual Enrollment, at which time you may make changes to your coverage.</p> <p>If you are 65 or older and you elect COBRA coverage, the Inova medical plans will pay claims as if Medicare Part B is your primary insurance (due to coordination of benefits rules) even if you are not enrolled in Medicare Part B. You should consider enrolling in Medicare Part B so that Medicare will pay these claims because you will be financially responsible for any Medicare-eligible claims that Medicare does not pay.</p>

<sup>1</sup> Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA).

When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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### Health Savings Account (HSA)

<p>Eligibility to make payroll contributions will end on your last day of employment.</p>	<p>An HSA is your own account. Your PayFlex HSA will remain open with any remaining balance to use for eligible expenses in the future. Inova paid a monthly administration fee during your employment, and you will pay the fee directly to PayFlex.</p>	<p>You may choose to roll over your account into a new employer's HSA.</p>	<p>Contact PayFlex or your tax advisor, particularly if you believe you may have made excess contributions prior to leaving Inova. You will be responsible for paying any applicable ongoing administrative fees.</p>
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### Healthcare Flexible Spending Accounts (HCFSA)

<p>Your coverage will end on the date you terminate your employment or reduce your budgeted hours to less than 20 per week.</p>	<p>Under the COBRA provision, you generally may continue coverage on an after-tax basis through the end of the calendar year during which you are enrolled in coverage; you must pay the applicable fee for the coverage along with the appropriate monthly contribution. A COBRA notice will be mailed to your home address by Inova Benefits Center, Inova's COBRA administrator.</p>	<p>Call Inova Benefits Center at 866-365-2413 (Prompt #1) if you have any questions about COBRA coverage. Return the paper election form to Inova Benefits Center to elect COBRA continuation coverage. COBRA election changes or enrollment cannot occur over the phone or online.</p> <p>Call PayFlex at 888-678-8242 if you have questions about claim submission for incurred expenses.</p>	<p>You will be able to submit reimbursement requests for expenses incurred prior to your termination or reduction in hours. All claims must be received by PayFlex within 90 days after your coverage ends.</p>
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### Dependent Care Flexible Spending Account (DCFSA)

<p>Your coverage will end on your last day of employment.</p>	<p>No continuation coverage is available. Eligible expenses must be incurred on or before your date of termination.</p>		<p>You will be able to submit reimbursement requests for expenses incurred prior to your termination or reduction in hours. All claims must be received by PayFlex within 90 days after your coverage ends.</p>
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When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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### Employee Assistance Program (EAP)

Your coverage will continue during your COBRA continuation period without any action on your part.	Your coverage will continue during your COBRA continuation period without any action on your part.		You may contact the EAP at 1-800-346-0110 or <a href="https://Inova.org/eap">Inova.org/eap</a> <i>(User name: Inova; password: EAP)</i>
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### Life Insurance

Your coverage will end on the date you terminate employment or reduce your budgeted hours to less than 20 per week.	You will receive information from the insurance vendor on options to convert your Basic Life coverage and continue (port) your Supplemental Life coverage (as applicable).	If you want to continue or port coverage, notify The Hartford at 877-320-0484 and complete an application within 31 days after your coverage ends.	To be eligible to port your coverage, you must not have reached your Social Security full retirement age.
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### Short-Term Disability

Your coverage will end on the date you terminate employment or reduce your budgeted hours to less than 20 per week.	There are no continuation rights under the Short-Term Disability plan.	N/A	N/A
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### Long-Term Disability (LTD)

Your coverage will end as of the date you terminate employment or change to an ineligible benefit class, such as part-time or PRN.	There are no continuation rights under the Long-Term Disability plan.	N/A	If you are in an active LTD claim status when you leave Inova, your LTD benefits will continue beyond that date as determined by the disability vendor.
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**Supplemental Medical Plans (Accident, Critical Illness, Hospital Indemnity)**

<p>Your coverage will end on the last day of the month in which you terminate your employment or reduce your budgeted hours to less than 20 per week.</p>	<p>You may continue the insurance(s) through Aetna.</p>	<p>Complete Aetna’s <i>Portability Coverage Election</i> form and submit it and the applicable insurance premium to Aetna within 30 days after your coverage ends.</p>	<p>The <i>Portability Coverage Election</i> form is available on <a href="https://myinovabenefits.org">myinovabenefits.org</a></p>
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**Paid Time Off (PTO)**

<p>If you were employed for more than 90 days of continuous employment and you terminate your employment or reduce your budgeted hours to less than 20 per week, you are entitled to a final payment equivalent to 100 percent of the dollar value of your earned and unused paid time off hours, based on your base hourly rate at the time of termination or date you became ineligible.</p>	<p>N/A</p>	<p>N/A</p>	<p>PTO cannot be used as part of your notice period. You may not extend your termination of employment date by using PTO accruals after your last day of work. After receiving your final paycheck, you will be paid any PTO payout in the next payroll cycle. Executives and employed physicians are not eligible to receive payout of any accrued PTO at termination.</p>
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**Retirement Plans: 401(k), 403(b), 457(b)**

<p>Final retirement plan contributions will be made with your final pay.</p>	<p>401(k)/403(b): You may elect to take a distribution of your retirement account(s), roll over your money into another qualified retirement account, or leave your money in the Inova retirement plans. Balances under \$5,000 have automatic distribution requirements if you take no action. Loan payments may be continued via ACH.</p> <p>457(b): You have 60 days to make an election for distribution of your money. An automatic lump sum distribution will take place if you take no action.</p>	<p>If you are enrolled in any of these plans, contact Fidelity at 1-877-694-6682 for information on your account balance, distribution options, loan repayment options or questions pertaining to the transfer of funds after you leave Inova.</p>	<p>Distributions and unpaid loans may be subject to taxation; you may wish to consult with a tax advisor prior to taking a distribution.</p>
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**Educational Assistance and Student Loan Assistance**

<p>Your coverage will end on the date you terminate employment or reduce your budgeted hours to less than 20 per week.</p>	<p>N/A</p>	<p>Request reimbursement from Edcor for any classes successfully completed before your last day of employment.</p>	<p>If you change to an ineligible benefit class or terminate employment within one year of receiving a reimbursement, you will be responsible for repayment of educational assistance funds. As outlined in the Educational Assistance Program policy, a one-time lump sum will be deducted from your last paycheck to repay the funds.</p> <p>You are not responsible for repaying funds received through the Student Loan Assistance program.</p>
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# Continuation coverage rates

You may choose to continue your health coverage for 18 months through COBRA. You may only enroll in your current plan and coverage until Annual Enrollment, at which time you may make changes to your coverage.

## 2023 COBRA Monthly Rates Effective January 1, 2023

Medical Plans	Team Member Only	Team Member + Spouse*	Team Member + Child(ren)	Family
PPO	\$771.76	\$1,697.15	\$1,502.35	\$2,295.98
HSA HDP	\$629.75	\$1,384.85	\$1,225.90	\$1,873.50

Dental Plans	Team Member Only	Team Member + Spouse*	Team Member + Child(ren)	Family
High	\$60.25	\$123.46	\$114.41	\$173.14
DMO	\$13.75	\$27.50	\$30.93	\$44.68

Vision Plans	Team Member Only	Team Member + Spouse*	Team Member + Child(ren)	Family
Vision	\$0.73	\$1.57	\$1.47	\$2.52
Vision Buy-Up	\$7.93	\$17.00	\$15.94	\$27.17
Vision Buy-Up Plus	\$12.63	\$27.10	\$25.41	\$43.32

\* Spouse includes domestic partners.



# Contact information

Description	Contact	Phone	Website
Benefits: Health and Welfare	Inova Benefits Center	1.877.466.8201	<a href="https://myinovabenefits.org">myinovabenefits.org</a>
Benefits: Retirement 401(k)/ 403(b)	Fidelity	1.877.694.6682	<a href="https://netbenefits.com">netbenefits.com</a>
COBRA	Inova Benefits Center	1.866.365.2413 (Prompt #1)	—
Employee Assistance Program	Inova EAP	1.800.346.0110	<a href="https://Inova.org/eap">Inova.org/eap</a> <i>(User name: Inova; password: EAP)</i>
General Questions	Inova eServices Center	703.205.2166	—
Life Insurance Port/Conversion	The Hartford	1.877.320.0484	<a href="https://info.selmanco.com/hartfordnocp">info.selmanco.com/ hartfordnocp</a>
Medicare	CMS	1.800.633.4227	<a href="https://medicare.gov">medicare.gov</a>
Payroll, W-2	Inova eServices Center	703.205.2166	—
Short- and Long-Term Disability <i>for disabilities 7/1/2023 and later</i>	The Hartford	1.888.301.5615	<a href="https://thehartford.com/mybenefits">thehartford.com/mybenefits</a>
Social Security	Social Security Administration	1.800.772.1213	<a href="https://ssa.gov">ssa.gov</a>
Supplemental Medical (Accident, Critical Illness, Hospital Indemnity)	Aetna	1.800.607.3366	<a href="https://aetnaresource.com/n/Inova_SupHealth">aetnaresource.com/n/ Inova_SupHealth</a>

