## 2023 Inova Benefits Summary



BENEFITS	Brief Description	Eligibility	Waiting Period and Enrollment Deadlines
Medical / Rx	Funded by Inova and team member		
	A choice of two plan options for you and your eligible dependents.	FT/PT budgeted to work 40+ hrs/pay period.	Must enroll within 31 days of hire. Coverage begins first of the month coincident with or following date of hire.*
Dental	Funded by Inova and team member		
	A choice of two plan options for you and your eligible dependents.	FT/PT budgeted to work 40+ hrs/pay period.	Must enroll within 31 days of hire. Coverage begins first of the month coincident with or following date of hire.*
Vision	Funded by Inova and team member		
	A choice of three plan options for you and your eligible dependents.	FT/PT budgeted to work 40+ hrs/pay period.	Must enroll within 31 days of hire. Coverage begins first of the month coincident with or following date of hire.*
Flex Spending Accts	Funded by team member		
Dependent Care and Healthcare FSA Accounts	Reimbursement of child/elder care and/or out-of-pocket healthcare expenses. Deductions taken on pre-tax basis.	FT/PT budgeted to work 40+ hrs/pay period.	Must enroll within 31 days of hire. Coverage begins first of the month coincident with or following date of hire.*
Life Insurance	Funded by Inova		
Basic Life and AD&D Insurance	One times salary rounded down to nearest \$1,000 up to \$500,000 for FT; one-half times salary up to \$50,000 for PT team members.	FT/PT budgeted to work 40+ hrs/pay period.	Effective first of the month coincident with or following date of hire
Business Travel Insurance	\$100,000 for FT team members and \$50,000 for PT team members.	FT/PT budgeted to work 40+ hrs/pay period.	Upon employment.
Supplemental Life and	Funded by team member		
AD&D Insurance	Up to 8 times base salary, rounded down to nearest \$1,000. Combined maximum of \$1.5 million for FT and \$300,000 for PT team members.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll within 31 days of hire for guaranteed issue coverage. Above GI upon approval of coverage.
Short-Term Disability	Funded by Inova		
	100% of base pay for 6 weeks after waiting period; 66%% thereafter.	FT/PT budgeted to work 40+ hrs/pay period.	First of the month coincident with or following date of hire.
Long-Term Disability	Base benefit funded by Inova, Buy-up funded by team member		
	60% of base pay with \$8,500 monthly maximum. May buy-up to 70% (with combined \$8,500 monthly maximum.)	FT budgeted to work 60+ hrs/pay period.	First of the month on or after date of hire Enroll in buy-up within 31 days of hire.
Retirement Plans	Funded by Inova and team member		
<b>401(k) Savings Plan</b> Funded by Inova and team member	Inova matches 100% of the first 5% you elect to contribute. You are 100% vested in matching contributions after 3 years. A Roth after-tax feature is available.	All team members, including PRN.	Upon employment. Auto enrollment at 5%, auto-escalate 1% per year up to 10%, unless you opt out. Funds are provided through Fidelity Investments.
<b>403(b) Savings Plan</b> Funded by team member	Set aside additional funds for retirement pre-tax. A Roth after-tax feature is available.	Inova team members of participating operating units (not for profit only).	Upon employment. Funds are provided through Fidelity Investments.
Time Away	Funded by Inova		
Time Away Programs	Flexible time off including PTO for vacation and incidental sick leave, holidays, bereavement leave, jury duty, personal and administrative leave. Accrual for PTO earned based on position, length of service and actual hours worked. Includes Paid Parental Leave to bond with newborn or adopted child.	FT/PT budgeted to work 40+ hrs/pay period.	Accrual begins upon employment; use after 30 days of employment for qualified events.

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Supplemental Plans	Funded by team member		
Long-Term Care Insurance	Coverage for nursing home and services received at home and in other types of care facilities.	FT/PT budgeted to work 40+ hrs/pay period.	Must enroll within 60 days of employment for guaranteed acceptance.
Group Auto/Home Insurance	Discounted auto, home, condo, renter's, fire, boat and umbrella coverage through a choice of two national insurance carriers.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll anytime.
Pet Insurance	Provides cash back on vet bills, 24/7 access to any vet with no age limit for pets.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll anytime.
Pet-Care Discount Program	Discounts on pet medical care, products, prescriptions, supplies and services.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll anytime.
Group Legal Services Plan	Low-cost access to a variety of legal services.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll within 31 days of hire. First of the month coincident with or following date of hire.
Identity Theft Protection	Discounted identity theft protection plan.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll anytime. First of the month coincident with or following date of hire.
Supplemental Medical	Plans that pay cash directly to you to make up for lost income after a hospitalization, accidental injury, or critical illness.	FT/PT budgeted to work 40+ hrs/pay period.	Enroll within 31 days of hire. First of the month coincident with or following date of hire.
Purchasing Program	Buy brand-name household products and pay for them via payroll deduction.	FT/PT budgeted to work 40+ hrs/pay period.	Effective first of the month coincident with or following date of hire.
Additional Benefits	Funded by Inova and team member		
Lyra Mental Health	Mental Health coaching or therapy free of charge plus online self-care resources.	All team members and dependents	Upon employment.
Inova Well (Personal Food and Fit Wellness Coaching Inova Well Baby Personal Weight Coach Personal Back Coach Personal Quit Coach)	Recognition program points for wellness activity completion. Health, parenting, fitness and other classes offered at 75 percent discount. Free consultations with a health personal coach. Individualized support by care managers for an array of health and wellness goals.	All team members. Spouses for some programs.	Upon employment.
Joan and Russell Hitt Center for Healthy Living	A fitness center located on the Inova Center for Personalized Health campus. Includes Massage Therapy and Inova Well Acupuncture. Fees apply. Includes BurnAlong, a virtual fitness platform free for all Inova team members.	All team members.	Upon employment.
Recognition Program (High Fives)	System-wide recognition program where team members are celebrated for living our values, completing wellness activities and service anniversaries.	All team members.	Upon employment.
Flu Shots	Free influenza vaccinations, offered at various Inova locations during flu season.	All team members.	Upon employment.
Employee Assistance Program (EAP)	Confidential program providing support, counseling and referrals for team member and dependents in family counseling, legal and financial services.	All team members and family members.	Upon employment.
Team Member Discount Program (Benefit Hub)	Exclusive savings opportunities to in- store events, theme parks, discounts, movie tickets and local offerings.	All team members and family members.	Upon employment.
Educational Assistance	Tuition reimbursement up to maximum of \$5,250 per year (combined with Student Loan Assistance.)	FT/PT budgeted to work 40+ hrs/pay period.	After 90 days of employment.

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Student Loan Assistance	Monthly payment toward team member's outstanding student loan debt. Maximums apply.	FT/PT budgeted to work 40+ hrs/pay period.	After 90 days of employment.
Family Scholarship for Team Members' Children	Scholarship of \$5,000 for team members' children in the 3 <sup>rd</sup> , 4 <sup>th</sup> or 5 <sup>th</sup> year of a healthcare-related undergraduate degree.	FT/PT budgeted to work 40+ hrs/pay period.	After 5 years of service.
Student Loan Refinancing	Program to refinance student debt at lower rates than federal and/or private options	All team members.	Upon employment.
Adoption Assistance	Reimbursement up to \$7,500 per child.	FT/PT budgeted to work 40+ hrs/pay period.	Upon employment.
Childcare Centers	On-site childcare centers at selected Inova hospitals.	All team members.	Upon employment, based on availability.
Backup Dependent Care	Back-up dependent care when your regular arrangements are unavailable, at home or in-center.	FT/PT budgeted to work 40+ hrs/pay period.	Upon employment, based on availability.
Tutoring and College Coach programs	Tutoring services and College Coach support offered through our Childcare vendor partner.	FT/PT budgeted to work 40+ hrs/pay period.	Upon employment.
529 College Savings Plan	Tax-advantaged way to save for your children's college education.	All team members.	Upon employment.
Simplified Employment- Verification Service	Independent, confidential and rapid employment and salary history verification if you are applying for a loan, mortgage, lease and other transactions.	All team members.	Upon employment.
Direct Deposit	Paycheck directly deposited into any U.S. bank that accepts ACH transactions.	All team members.	Upon employment.
Credit Union	Non-profit savings and loan institution.	All team members.	Upon employment.
Team Member Scholarship Program	Applicants may by awarded scholarship amounts up to \$7,500 per fiscal year when enrolled in a specific clinical program.	Specific team members.	Upon employment.
Professional Certification Bonus	2% bonus paid upon completion of professional certification/eligible program.	FT/PT budgeted to work 40+ hrs/pay period.	After 90 days of employment.
ADVANCE Clinical Ladder	Recognizes and rewards excellence in nursing clinical practice, leadership and professional growth.	Budgeted and benefit-eligible RNs.	After 90 days of employment.
Shift Differentials and On-Call Pay	Eligible team members receive additional compensation for working evenings, nights, weekends and for being on-call.	Hourly-paid team members.	Upon employment.
Team Member Referral Bonus	Cash rewards provided for referrals. Programs vary throughout the year.	All team members.	Upon employment.
Cafeteria/Gift Shop Discounts	Discounts for meals and other items when Inova ID badge is presented.	All team members.	Upon employment.
Free Parking	Parking is free at all Inova locations.	All team members.	Upon employment.
Inova Learning Network	Clinical education programs.	All team members.	Upon employment.
Organizational Development	Leadership and professional development programs.	All team members.	Upon employment.

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