



Separation Guide

Your benefits when you separate from Inova or lose benefits eligibility

Effective January 1, 2025

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., payroll advances, etc.) before your final day of employment.

Version 1.0

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



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



- Convert your basic life and AD&D coverage to an individual policy, if desired.
- Continue supplemental life insurance for yourself and your dependents.



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



- File any eligible claims for reimbursement from your Health Care Flexible Spending Account and/or Dependent Care Flexible Spending Account.

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
Medical, Dental, Vision			
<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 COBRA¹ 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>COBRA enrollment is retroactive to the date coverage terminates, regardless of when the COBRA election is made and payment is received. If claims are incurred between when the benefit coverage ends and COBRA enrollment is finalized, the team member will be responsible to for pay out of pocket for the service and submit the information for reimbursement.</p>	<p>Call Inova Benefits Center at 1.866.365.2413 (Prompt #1) if you have any questions. Return the paper election form to Inova Benefits Center to elect COBRA continuation coverage.</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>

¹ 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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Lyra Mental Health

Your coverage will end 60 days following your termination date from Inova.	Coverage will continue automatically.	N/A	You will be able to access confidential care for your emotional and mental wellbeing. The program allows 25 coaching or therapy sessions, per person per calendar year, at no cost.
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Health Savings Account (HSA)

Eligibility to make payroll contributions will end on your last day of employment.	An HSA is your own account. Your 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 your HSA administrator.	You may choose to roll over your account into a new employer's HSA.	Contact your HSA administrator or 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.
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Healthcare Flexible Spending Accounts (HCFSA)

Your coverage will end on the date you terminate your employment or reduce your budgeted hours to less than 20 per week.	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>Call Inova Benefits Center at 1.866.365.2413 (Prompt #1) if you have any questions about COBRA coverage. Return the paper election form to Inova Benefits Center to elect COBRA continuation coverage.</p> <p>Call your FSA administrator at 1.888.678.8242 if you have questions about claim submission for incurred expenses.</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 your FSA administrator within 90 days after your coverage ends.
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When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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Dependent Care Flexible Spending Account (DCFSA)

Your coverage will end on the date you terminate your employment or reduce your budgeted hours to less than 20 per week.	No continuation coverage is available. Eligible expenses must be incurred on or before your date of termination.	N/A	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 your FSA administrator within 90 days after your coverage ends.
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Commuter Benefits

Your coverage will end on the date you terminate employment.	There are no continuation rights under the Commuter Benefits plan.	N/A	You will be able to submit reimbursement requests for expenses incurred prior to your termination. All claims must be received by the commuter benefits administrator within 90 days after your coverage ends.
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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.	N/A	You may contact the EAP at 1.800.346.0110 or Inova.org/eap (User name: Inova; password: EAP)
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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 life insurance company about 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 life insurance company at 1.877.320.0484 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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When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
Short-Term Disability (STD)			
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	If you are on an approved STD claim status at the time of termination or reduction in hours, your STD benefit payments will end on the date of your status change, even if your disability continues after your termination date.
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 (<0.75 FTE) or PRN.	There are no continuation rights under the Long-Term Disability plan.	N/A	If you are in an active LTD claim status at the time of termination or reduction in hours, your LTD benefits will continue beyond that date as determined by the disability administrator.
Workers' Compensation			
Your coverage will end on the date you terminate employment.	There are no continuation rights under the Workers' Compensation plan.	N/A	If you are in an active Workers' Compensation status claim when you leave Inova, your Workers' Compensation benefits will continue beyond that date as determined by the Workers' Compensation administrator.

When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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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 the supplemental medical plans administrator.</p>	<p>Complete the supplemental medical plans administrator's <i>Portability Coverage Election</i> form and submit it and the applicable insurance premium to the supplemental medical plans administrator within 30 days after your coverage ends.</p>	<p>The <i>Portability Coverage Election</i> form is available on myinovabenefits.org</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 earned but unused PTO in the following payroll cycle. Executives and employed physicians are not eligible to receive payout of any accrued PTO at termination.</p>
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When Coverage Ends

Continuation Options

What You Need to Do

What You Need to Know

Retirement Plans: 401(k) and 403(b)

Final retirement plan contributions will be made with your final pay.

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 \$7,000 have automatic distribution requirements if you take no action. Loan payments may be continued via ACH.

The 401(k) company match true-up is only available to team members who are employed on the last day of the calendar year. If you terminated any other day of the year, you will not receive the company match true-up that is typically made in the first quarter of the following year.

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.

Distributions and unpaid loans may be subject to taxation; you may wish to consult with a tax advisor prior to taking a distribution.

When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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401(k) Loan Repayment

<p>Your biweekly 401(k) loan repayment deduction will be withheld from your final pay.</p>	<p>An outstanding loan balance can be repaid at any time.</p>	<p>If you have a balance remaining on your 401(k) loan, you will need to contact Fidelity at 1.877.694.6682 to enroll in the direct debit so loan repayments can continue to be made from your checking or savings account.</p>	<p>The 401(k) loan will go into default 90 days after the scheduled payment was due. Upon default, the entire outstanding principal and accrued interest shall be immediately due and payable. Once default has occurred, the outstanding loan balance will be treated as an actual distribution and the loan balance will be reduced to zero. If you are not entitled to a distribution under the Plan, the defaulted loan will be reported as a taxable distribution but the outstanding loan balance will continue to be reflected as a bookkeeping asset in your 401(k) account.</p>
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When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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Retirement Plans: 457(b)

<p>Final retirement plan contributions will be made with your final pay.</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>A 457(b) plan is not eligible to rollover to an IRA or another employer's 457(b) plan because it is not a tax-qualified plan. If your new employer is a non-governmental entity that sponsors a 457(b) plan and accepts transfers from another non-governmental employer's 457(b) plan and accepts balance transfers, you may request a trust-to-trust transfer of your 457(b) balance. You must complete Fidelity's 457(b) Transfer Form and submit it within 60 days of your termination date before the automatic lump sum distribution is imposed.</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 the education vendor for any classes successfully completed before your last day of employment.</p>	<p>You are not responsible for repaying funds received from the Student Loan Assistance programs.</p>
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When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
Back-up Care			
Your coverage will end on the date you terminate employment or change to a PRN status.	There is no continuation option under the Back-up Care coverage.	N/A	If you have a reservation for back-up care scheduled for a date after your termination date or change to PRN status, your reservation will be canceled.
MetLife Legal Plans			
Your coverage will end on the date your terminate employment.	You may continue the legal plan through MetLife.	Request a portability packet from MetLife.	Any case that is ongoing (started while under the legal plan) will be covered until completion even after the TM is separated from the company.
ID Watchdog			
Your coverage will end on the date your terminate employment or change to PRN status.	You may continue the ID theft protection.	Request a portability packet from ID Watchdog.	Team members will continue to pay the same cost after portability.
High Five Point Redemption			
You will not be eligible to earn High Five points after the date you terminate employment.	You will have 14 calendar days to redeem any remaining points before your High Five account is disabled.	To redeem any remaining points, go to: https://inova.achievers.com/login Login is your Inova email address. Your password is the password used to login into your Inova computer.	To avoid any issues, it is recommended you redeem any High Points prior to your termination date.

What If I Am Rehired By Inova?

If you are rehired by Inova within 30 days following your termination, you will automatically be re-enrolled in the same benefit options you had in place prior to your employment termination, including your Flexible Spending Account elections. You must make a new Flexible Spending Account election if you are rehired in a different tax year. Your next opportunity to change your benefit elections will be if you experience an eligible qualifying life event or during the next annual enrollment period.

If you are rehired by Inova more than 30 days following your termination, you are treated as a new employee and will follow the same steps as a new hire. You will have 31 days from your rehire date to make your benefit elections.

If you are rehired by Inova within three years following your termination, you will accrue PTO at the accrual level in effect prior to your termination.

Under the 401(k) Plan, if you terminate employment with Inova before you are 100% vested, you will forfeit the non-vested portion of any such accounts. Should you return to work for Inova before you have five consecutive One-Year Breaks in Service, any forfeited amounts will be restored to your account, provided you repay the entire amount previously distributed to you (if any) under the Plan. For this purpose, a One-Year Break in Service is defined as a consecutive 12-month period during which you are credited with no Hours of Service on account of your severance from employment.

Information on Your Final Pay

Your final paycheck will include your hours worked through the final pay period worked, less any deductions and taxes. Benefit deductions will be withheld from your final paycheck because premiums are paid in arrears. Your final check will be paid via direct deposit unless you had not previously authorized direct deposit; your direct deposit information is no longer valid; or a “live” payroll check is warranted based on the requirements of your work state. In line with company policy, any outstanding overpayment will be recouped from the final pay check.

Unemployment Benefits

You may be eligible for unemployment benefits if your employment termination was involuntary. Unemployment insurance claims are usually filed in the state where you worked. If you worked in Virginia, you are encouraged to contact the Virginia Employment Commission online at www.vec.virginia.gov/unemployed or by phone at 1.866.832.2363 for information on unemployment benefits. Contact your state's unemployment commission if you worked in another state.

Employment Verifications

Inova engages a third-party administrator, The Work Number®, an Equifax company, to help provide automated income and employment verifications. Visit www.theworknumber.com, or call The Work Number Client Service Center at 1.800.367.5690.

Important

Your access to Oracle will end on your last day of employment. Make sure to retrieve payslips, and other important documents before your access ends. See the following page of the guide for instructions on how to register for access to ADP for any other payroll documents.

Paystub and W-2 Access



Download the
ADP Mobile App

ADP Registration Instructions

Register with ADP for continued access to your paystubs and W2s after you leave Inova.

Registering with your email/mobile or identity information

1. On your ADP service website, my.adp.com, click the link to Create Account.
2. Select **Find Me**.
3. Enter an email address or mobile number that you shared with your organization.
 - a. To verify your record within your organization, enter your identity information either **government-issued legal ID (SSN, EIN OR ITIN – US ONLY)** or your **Employee ID/Associate ID, Date of birth**. Options available to you may vary slightly.

(OR)

Enter your personal identity information that you shared with your organization.

- a. Enter your **First name, Last name, and Date of birth**, and then either your **legal ID** or your **Employee ID/Associate ID**.
4. Enter the verification code sent to your email address or mobile number available on record. You can also enter new phone number for identity verification.
 5. Add your primary contact information—a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed.

Registering with a registration code from your organization

1. Set up your user ID and strong password to complete the registration process for your ADP service account.
2. On your ADP service website, my.adp.com, click the link to **Create Account**.
3. Select **I Have a Registration Code**.
4. Enter the Organizational Registration code INOVAPR-myADP.
5. Enter your identity information, such as First name, Last name, Date of birth, government-issued legal ID (SSN, EIN OR ITIN – US ONLY), or your Employee ID/ Associate ID. Options available to you may vary slightly.
6. Based on your information requested during this process:
 - a. Enter the verification code sent to your email address or mobile number available on record.
 - b. You can also enter new phone number for identity verification.
 - c. You may be required to answer questions from public records.
7. Add your primary contact information—a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed.

If you forget your login information, use the **Forgot User ID/Forgot Password** link on your ADP service web site to complete a quick verification and recover your information.

Address & Contact Information

It is important that you inform Inova of any change of address so that you continue to receive COBRA, Form W-2 and other information sent to you after your separation.



- Log into Oracle and confirm your mailing address and contact information is correct. This address will be utilized for mailing you W-2 forms and other critical documents.



- If your home address changes after you leave Inova, please contact eServices by calling 703.205.2166 or by e-mail at eServices@inova.org for instructions on how to update your information.

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. COBRA rates are not subsidized by Inova. If you enroll in COBRA, you will pay 100% of the cost for the coverage plus a 2% administration fee. All payment amounts are due on a monthly basis.

2025 COBRA Monthly Rates Effective January 1, 2025

Medical Plans	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Family
HSA HDP	\$752.57	\$1,654.94	\$1,464.98	\$2,238.88
PPO	\$922.28	\$2,028.14	\$1,795.35	\$2,743.76

Dental Plans	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Family
High	\$63.32	\$129.75	\$120.25	\$181.98
DMO	\$13.75	\$27.50	\$30.93	\$44.68

Vision Plans	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Family
Core	\$0.73	\$1.57	\$1.47	\$2.52
Buy-Up	\$8.43	\$18.09	\$16.97	\$28.93
Buy-Up Plus	\$13.20	\$28.34	\$26.57	\$45.29

*Spouse includes domestic partners.

Contact information

Description	Contact	Phone	Website
Benefits: Health and Welfare	Inova Benefits Center	1.877.466.8201	myinovabenefits.org
Benefits: Retirement 401(k) / 403(b) / 457(b)	Fidelity	1.877.694.6682	netbenefits.com
Childcare – Back-up	Bright Horizons	1.877.242.2737	clients.brighthouse.com/ inova
COBRA	Inova Benefits Center	1.866.365.2413 (Prompt #1)	secure.bswift.com/default. aspx?abbrev=inova
Employee Assistance Program	Inova EAP	1.800.346.0110	Inova.org/eap (User name: Inova; password: EAP)
Employment Verifications	The Work Number®	1.800.367.5690	www.theworknumber.com
Flexible Spending Accounts and Health Savings Account	Inspira Financial	1.888.678.8242	inspirafinancial.com/
General Questions	Inova eServices Center	1.703.205.2166	—
Identity Theft Protection	ID Watchdog	1.800.240.7122	idwatchdog.com/myplan/ inova
Legal Services	MetLife Legal	1.800.821.6400	Legalplans.com
Life Insurance Port/Conversion	The Hartford	1.877.320.0484	info.selmanco.com/ hartfordnocp
Medicare	CMS	1.800.633.4227	medicare.gov
Mental Health	Lyra Mental Health	1.877.331.4685	inova.lyrahealth.org care@lyrahealth.com
Payroll, W-2	Inova eServices Center	1.703.205.2166	—
Short- and Long-Term Disability <i>for disabilities 7/1/2023 and later</i>	The Hartford	1.888.301.5615	thehartford.com/mybenefits
Social Security	Social Security Administration	1.800.772.1213	ssa.gov
Supplemental Medical (Accident, Critical Illness, Hospital Indemnity)	Aetna	1.800.607.3366	aetnaresource.com/n/ Inova_SuppHealth

