



Your Benefits When You Separate from Inova or Lose Benefits Eligibility

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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.) prior to 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. 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.

What Happens to Your Benefits

Coverage ends for medical, dental and vision benefits 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			
Your coverage will end on your last day of the month in which you terminate your employment or reduce your budgeted hours to less than 20 per week.	Under the COBRA ¹ 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.	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.	You may only enroll in your current plan and coverage until Annual Enrollment, at which time you may make changes to your coverage. Team members between age 59 1/2 and 65 with 15 years of benefits-eligible service may be eligible for Bridge-to-Medicare coverage. See page 7 for rates or call Inova Benefits Center for information.
Health Savings Account (HSA)			
Eligibility to make payroll contributions will end on your last day of employment.	An HSA is your own account. Your PayFlex HSA will remain open with any remaining balance to use for eligible expenses in the future.	You may choose to roll over your account into a new employer's HSA.	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.

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
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 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 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>	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.
Dependent Care Flexible Spending Account (DCFSA)			
Your coverage will end on your last day of employment.	No continuation coverage is available. Eligible expenses must be incurred on or before your date of termination.		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.
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 Inova.org/eap (User name: Inova; password: EAP)
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 Inova Benefits Center 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 New York Life at 800-441-1832 and complete an application within 31 days after your coverage ends.	To be eligible to port your coverage, you must be actively at work on your last day of employment and not retiring.

When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
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
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 New York Life.
Paid Time Off (PTO)			
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.	N/A	N/A	PTO cannot be used as part of your notice period. You may not extend your termination of employment 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.
401(k) and 403(b) Retirement Plans			
Final retirement plan contributions will be made with your final pay.	You may elect to take a distribution of your retirement account(s), roll over your account into another retirement savings account, or leave your money in the Inova retirement plans.	If you were enrolled in either of these plans, contact Fidelity at 1-877-694-6682 for information on your account balance or questions pertaining to the transfer of funds after you leave Inova.	Distributions may be subject to taxation; you may wish to consult with a tax advisor prior to taking a distribution. Executives with a 457(b) account should contact Fidelity for information about distribution options.

When Coverage Ends	Continuation Options	What You Need to Do	What You Need to Know
Educational 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 Ecor for any classes successfully completed prior to 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>

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.

2022 COBRA Monthly Rates Effective January 1, 2022

Medical Plans	Team Member Only	Team Member + Spouse*	Team Member + Child(ren)	Family
PPO	\$713.48	\$1,568.98	\$1,388.89	\$2,122.60
HSA HDP	\$582.20	\$1,280.27	\$1,133.32	\$1,732.02

Dental Plans	Team Member Only	Team Member + Spouse*	Team Member + Child(ren)	Family
High	\$59.81	\$122.56	\$113.59	\$171.89
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.

2022 Bridge-to-Medicare Monthly Rates Effective January 1, 2022

Medical Plans	Participant Only	Participant + One	Participant + Family	Spouse Only	Spouse + Child(ren)
PPO	\$927.52	\$1,855.04	\$2,759.38	\$927.52	\$2,759.38
HSA HDP	\$756.86	\$1,513.72	\$2,251.63	\$756.86	\$2,251.63

Contact Information

Description	Contact	Phone	Website
General Questions	Inova eServices Center	703-205-2166	—
Payroll, W-2	Inova eServices Center	703-205-2166	—
Benefits: Health and Welfare	Inova Benefits Center	1-877-466-8201	myinovabenefits.org
Benefits: Retirement 401(k)/403(b)	Fidelity	1-877-694-6682	netbenefits.com
Short- and Long-Term Disability	New York Life	1-888-842-4462	www.mynylgbs.com
Medicare	CMS	1-800-633-4227	medicare.gov
Social Security	Social Security Administration	1-800-772-1213	ssa.gov
COBRA	Inova Benefits Center	1-866-365-2413 (Prompt #1)	—
Employee Assistance Program	Inova EAP	1-800-346-0110	Inova.org/eap (User name: Inova; password: EAP)

