

Long Term Disability (LTD) Program Frequently Asked Questions *(For Disability commencing on or after July 1, 2023)*

1. What is Inova's Long Term Disability (LTD) program and who is eligible?

- : Inova offers a fully insured Long-Term Disability (LTD) program that provides partial income replacement when a team member is unable to return to work following exhaustion of 26 weeks of Short-Term Disability (STD) benefits for the same qualifying personal medical condition.

LTD insurance coverage is provided at no cost to team members and is equal to 60% of your covered earnings, up to a monthly maximum benefit of \$8,500. Different coverage levels apply to Executives, Management and Physicians.

All active, full-time team members who regularly work a minimum of 30 hours per week are eligible for coverage. Team members who qualify for STD but work fewer than 30 hours per week (< 0.75 FTE) are not eligible for LTD.

2. How does LTD work and what is covered?

Inova partners with The Hartford, a life and disability insurance company, for administration of disabilities that commenced **on or after July 1, 2023**, to review and approve LTD benefit claims, including determination of the duration of disability leave approved. Team members must have initially applied for and received Short-Term Disability (STD) benefits. LTD benefit claims are evaluated and approved by The Hartford and, as a fully-insured benefit, applicable criteria must be satisfied to receive LTD. The Hartford pays team members directly for LTD benefits.

LTD covers non work-related and work-related disabilities. Team members who receive workers compensation benefits are ineligible for STD benefits; however, they may apply for LTD benefits after 26 weeks of disability. LTD benefits will be coordinated with any workers' compensation or Social Security disability benefits that are payable.

Team members with a disability that commenced before July 1, 2023 will have their STD claims administered by New York Life (NYL), and if the team member should transition to LTD, LTD benefits begin with NYL after the greater of 180 days or the end of the STD period.

3. How do I apply for and start an LTD claim?

Team members must have initially applied for and received STD benefits. Team members are not required to file a new claim. The Hartford will verify your eligibility for LTD and will contact you if additional documentation is required. The case is then assigned to a new LTD claim manager and referred to a vocational coach, as appropriate. Team members who receive workers' compensation benefits are ineligible for STD benefits; however, they may apply for LTD benefits after 26 weeks of disability.

After receiving disability benefits for twelve months, team members are considered disabled if they are unable to perform the essential functions for any occupation for which they are or may reasonably become qualified based on education, training, or experience. Inova may separate a team member's employment if the team member is not expected to return to work after twelve months of disability.

4. How am I paid while on LTD?

LTD benefits (for disability claims beginning on or after July 1, 2023) are paid by The Hartford equal to 60% of your covered earnings, up to a monthly maximum benefit of \$8,500 and are subject to the same taxes and withholding as regular pay. Different coverage levels apply to Executives, Management and Physicians.

5. What is LTD Buy up coverage?

Inova provides basic Long-Term disability insurance coverage, at no cost to you, which is equal to 60% of your covered earnings and up to a monthly maximum benefit of \$8,500. Different coverage levels apply to Executives, Management and Physicians.

You may purchase additional LTD Buy-Up coverage to increase your LTD coverage from 60% to 70% of your covered earnings (subject to the monthly maximum dollar limit). Your premiums are deducted on a post-tax basis, and the LTD benefits you receive will be non-taxable.

Evidence of Insurability (EOI) is required if you enroll in LTD Buy-Up coverage after your initial benefits eligibility period (new hire), including during the Annual Enrollment period. EOI is when an insurance company requires medical information to review before approving or denying a team member's requested coverage amount.

You may change LTD Buy-Up insurance coverage at any time. Your election to enroll will require EOI. Your election to cancel coverage will not require EOI. Contact the Inova Benefits Center at 1-877-466-8201 for information.

6. What happens to my pay while my LTD claim is pending?

You may experience an interruption in pay while your LTD review is pending. If this happens, your LTD pay will be retroactively processed for payment directly by The Hartford upon approval of your claim.

7. What happens to my health benefits when I am on LTD?

You will be direct billed monthly for insurance premiums at the active team member premium rate by the Inova Benefits Center while you remain actively employed by Inova.

If your employment is separated, you will be eligible to continue your health benefits for up to 18 months through COBRA. Note that the COBRA premiums are not subsidized by Inova, so you will experience a premium rate increase.

8. Can I continue to contribute to the 401K and receive the employer match while on LTD?

401k contributions stop when a TM goes on LTD. LTD earnings are not eligible compensation for the 401k plan.

9. What happens to my life insurance coverage while on LTD?

Your life insurance coverage will end upon 14 months of disability from the initial disability start date (commencement of STD). It is your responsibility to read the life insurance certificate for instructions on how to convert/port company-provided and supplemental life insurance coverages or apply for a disability waiver of premium.

10. What happens if my LTD claim is denied?

Your Long-Term Disability claim may be denied for any of the following reasons:

- You do not qualify for coverage.
- There is insufficient medical evidence.
- Your impairment isn't covered (sometimes because it's a pre-existing condition).
- You missed a deadline or skipped a form when your initial LTD claim was filed.

If your claim is denied, The Hartford will send a letter to you that explains The Hartford's decision.

11. What do I do if I have been on LTD and am ready to return to work?

If your job is vacant and available, you may return to work following the procedures below. If your job is not available, you must apply for positions within Inova for which you are qualified.

You will be required to submit a *Fitness for Duty* form from your treating physician. The completed *Fitness for Duty* form must be submitted to eServices@inova.org or faxed to 1-703-205-2144 no later than two (2) business days before your return-to-work date. Failure to provide your *Fitness for Duty* form timely will delay your return-to-work date.

Additionally, you must also notify your Team Leader and Human Resources Business Partner (HRBP) of your exact return-to-work date so your employment assignment in Oracle can be returned to Active Payroll Eligible status and your security access to Inova systems can be restored. Your Team Leader must update your employment status in Oracle by processing a Return From Leave action no earlier than one (1) business day before your return to work date. Your security access will be restored within two (2) business days of

your change to Active Payroll status.

If your employment was separated, your employment status will be as a rehired employee. If you are rehired within one year of your separation date, your PTO accrual in effect prior to your separation will be restored. If you are rehired more than one year after your separation date, you will accrue PTO as a newly hired employee.

12. If I am unable to return to work, what happens to my employment status with Inova?

If at the conclusion of a 12-month period from the initial disability start date (commencement of STD), you are still unable to return to work in any capacity, you may remain eligible for LTD benefits, but your employment from Inova will be separated unless otherwise required by applicable law consistent with Inova's Reasonable Accommodation of Disabilities Policy.

Group health coverage will continue through the end of the separation month and may be continued at your own expense through COBRA. Contact the Inova Benefits Center at 1-877-466-8201 for information.

13. When do my LTD benefits end?

LTD benefits end when you are no longer disabled or you reach your normal Social Security retirement date (depending on your year of birth, with modification if your disability starts after age 63).

14. Where do I obtain more information about Inova's disability programs?

The *Time Away Programs* and *Disability and Medical-Related Leave Programs* policies are available in PolicyStat from the InovaNet home page. Select Policies > PolicyStat. If you do not have access to the Inova network during your leave, contact eServices at 1-703-205-2166 to request a PDF copy of the policy.

Information is also available on the Inova Benefits Portal (www.myinovabenefits.org) in the Resources section, including the LTD insurance certificate and current COBRA premium rate chart.

Contact and Resource Information

Issue or Resource	Administrator	Contact
Life and disability insurance company	<p>New York Life (for dates of disability <u>before</u> 7/1/2023)</p> <p>Policy #: FLK-980157</p> <p>-----</p> <p>The Hartford (for dates of disability and life insurance <u>on or after</u> 7/1/2023)</p> <p>Life/LTD policy#: 073222</p>	<p>1-888-842-4462</p> <p>-----</p> <p>For disability claims: 1-888-301-5615; thehartford.com/mybenefits</p> <p>For Life Insurance Customer Service: 1-800-523-2233</p> <p>For Disability waiver of premium: 1-888-563-1124</p> <p>For Life Insurance Port & Conversion: 1-877-320-0484</p> <p>For EOI/Medical Underwriting: 1-800-331-7234</p>
Benefits website	Inova	www.myinovabenefits.org
General questions	Inova eServices	1-703-205-2166
Healthcare billing & COBRA	Inova Benefits Center	1-877-466-8201