

RETIREMENT FROM INOVA – MEDICAL PLAN INFORMATION

If you are planning to retire from Inova and are enrolled in an Inova medical plan at the time of your retirement, your coverage will end on the last day of the month in which you retire. If you are at or over age 65 when you retire you will become eligible for Medicare and will no longer be eligible for Inova coverage. Listed below are options for continuing medical plan coverage for retirees under age 65.

MEDICAL PLAN COVERAGE OPTIONS FOR RETIREES:

1. Bridge to Medicare Plan
2. COBRA continuation coverage
3. No coverage

1. Bridge to Medicare Plan Option

Team members who retire on or after January 1, 2009 but before December 31, 2022, may be eligible to continue coverage in certain Inova medical plans administered by Aetna until they reach age 65 at which time they become eligible for Medicare. Under-age-65 spouses or domestic partners of over-age-65 retirees may continue coverage in the Bridge to Medicare plan until they reach age 65 and become Medicare eligible.

Please note that the Bridge to Medicare Plan Option will be frozen to current participants as of 1/1/2023. This plan will be discontinued effective 1/1/2024.

To be eligible for Bridge to Medicare, you must:

- Be at least age 59½ but under age 65 at the time of retirement,
- Have at least 15 years of benefits-eligible service,
- Have been continuously benefits-eligible during the last five years of service,
- Be continuously enrolled in Bridge to Medicare to remain eligible.

Bridge to Medicare rates are 130 percent of COBRA rates. Coverage will begin the first of the month after your retirement date. To enroll in the Bridge to Medicare Plan, call the Inova Benefits Center at 1-877-INOVA01 (1-877-466-8201), 8:00 a.m. to 8:00 p.m. EST Monday – Friday. You will be invoiced directly for your premium by our benefits administrator. Bridge to Medicare participants who are rehired by Inova into a benefits-eligible position will have access to Active team member coverage as of the first of the month following the rehire date. This coverage must be elected by the rehired team member to avoid a lapse in coverage.

If you elect to continue Bridge to Medicare coverage, you will receive materials each fall detailing plan changes and rates for the new plan year as well as information on how to make changes. ***You must remain continuously enrolled in the Bridge to Medicare program to continue eligibility.***

2. COBRA Continuation Coverage Option

You may choose to continue your health coverage for 18 months through COBRA. You may only enroll in your current plan and coverage tier until Annual Enrollment, at which time you may make changes to your coverage. If you choose this option your coverage will end after 18 months and you will not be able to enroll in Bridge to Medicare coverage at a later date.

3. No Coverage Option

You may choose to waive or elect no coverage for retiree medical at the time you retire. If you waive retiree medical coverage, the decision is permanent, and you may not enroll in the Bridge to Medicare plan at a later date.

Eligible Dependents

The following dependents are eligible for retiree medical coverage as long as they are enrolled in your Inova medical plan at the time of your retirement:

- Your legal spouse or domestic partner.
- Your child(ren) up to the age of 26.
- Your dependent who is currently classified as disabled by the Social Security Administration, who shares the same home with you for more than half of the calendar year and who is primarily dependent on you for financial support.

IMPORTANT NOTES ABOUT RETIREE COVERAGE:

- Retiree medical coverage options discussed above do not include dental or vision coverage. Retirees may enroll in stand-alone dental and/or vision coverage for 18 months through COBRA upon their retirement.
- If you have questions about Medicare, please contact Centers for Medicare & Medicaid Services (CMS) at 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov.

2022 BRIDGE TO MEDICARE MONTHLY RATES EFFECTIVE JANUARY 1, 2022

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

* Spouse rates are provided for spouses who are under age 65 while the retiree is over age 65.

CONTACTS

DESCRIPTION	CONTACT	PHONE	WEBSITE
General Questions (payroll, W-2, etc.)	Inova eServices Center	703-205-2166; eservices@inova.org	—
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
Medicare	CMS	1-800-633-4227	medicare.gov
Social Security	Social Security Administration	1-800-772-1213	ssa.gov
COBRA	bswift	866-365-2413 (Prompt #1)	—