2021 Inova Benefits Summary



BENEFITS	Brief Description	Full-Time	Part-Time	Waiting Period and Enrollment Deadline		
Medical / Rx	Funded by Inova and team member					
	A choice of two plan options for you and your eligible dependents.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	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 Health Care FSA Accounts	Reimbursement of child care and/or out-of-pocket health care expenses. Deductions taken on pre-tax basis.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon employment.		
Supplemental Life and AD&D Insurance	Funded by team member					
	Up to 8 times FT or PT team member's salary, rounded down to nearest \$1,000. Combined maximum of \$1.5 million for FT and \$300,000 for PT team members.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll within 31 days of hire for guaranteed issue coverage. Upon approval of coverage.		
Dependent Life	Funded by team member					
	Up to \$250,000 FT and \$6,000 PT for spouse and \$10,000 FT and \$3,000 PT for each child.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll within 31 days of hire for guaranteed issue coverage. Upon approval of coverage.		
Short-Term Disability	Funded by Inova					
	100 percent of base pay for 2 weeks after waiting period; 66% thereafter.	Budgeted to work 60+ hrs/pay period.	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 percent of base pay. Team members can buy-up an additional 10 percent up to the \$8,500 maximum monthly benefit.	Budgeted to work 60+ hrs/pay period.	N/A	Enroll in buy-up within 31 days of hire. Coverage begins after one year of employment.		
Retirement Plans	Funded by Inova and team member					
401(k) Savings Plan Funded by Inova and team member	You are 100 percent vested in matching contributions after 3 years. Inova matches 100 percent of the first 5 percent you elect to contribute. A Roth 401(k) feature is also available.	Inova team members of participating operating units.	Inova team members of participating operating units.	Upon employment. Auto enrollment at 5 percent, auto-escalate 1 percent per year up to 10 percent, unless you opt out. Funds are provided through Fidelity Investments.		
403(b) Savings Plan Funded by team member	Set aside additional funds for retirement pre-tax. Roth feature available.	Inova team members of participating operating units (not for profit only).	Inova team members of participating operating units (not for profit only).	Upon employment. Funds are provided through Fidelity Investments.		

* May make changes after enrollment period only if you have a qualified change in status event.

This summary is intended to be a guide to understanding these benefit programs. It is not a contract and does not include every detail of the programs. If there is any discrepancy between the information contained on this summary and HR policy or plan documents, the plan documents and HR policies will govern.

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Time Away	Funded by Inova			
Time Away Programs	Flexible time off including PTO, holidays, bereavement leave, jury duty, personal and administrative leave. Accrual for PTO earned based on length of service and actual hours worked.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Accrual begins upon employment; use after 30 days of employment for qualified events.
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.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll anytime. First of the month coincident with or following date of hire.
Pet Insurance	Provides cash back on vet bills, 24/7 access to any vet with no age limit for pets.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll anytime. First of the month coincident with or following date of hire.
Pet-Care Discount Program	Discounts on pet medical care, products, prescriptions, supplies and services.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll anytime. First of the month coincident with or following date of hire.
Group Legal Services Plan	Low-cost access to a variety of legal services.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll anytime. First of the month coincident with or following date of hire.
Commuter Benefits Program	Pay for eligible commuting costs pre-tax.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll by 3rd of the month for following benefit month.
Supplemental Medical	Plans that pay cash directly to you to make up for lost income after a hospitalization, accidental injury, or critical illness.	Budgeted to work 60+ hrs/pay period.	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.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	After one year of employment.
Additional Benefits				
Inova Well Personal Food and Fit Wellness Coaching	Recognition program points for wellness activity completion. Health, parenting, fitness and other classes offered at 75 percent discount. Free consultations with a personal coach to achieve healthy eating and fitness goals.	All team members. All team members and their spouses.	All team members. All team members and their spouses.	Upon employment. Upon employment.
Inova Well Baby Personal Weight Coach Personal Back Coach Personal Quit Coach	Individualized support by care managers who help you achieve optimal health during pregnancy and breastfeeding; assist you with setting and reaching your weight goals; provide assessment, education and support for periodic or long-term back pain; create an individual smoking cessation plan.	All team members and their spouses.	All team members and their spouses.	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.	All team members.	Upon employment.
Flu Shots	Free influenza vaccinations, offered at various Inova locations during flu season.	All team members.	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.	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.	All team members and family members.	Upon employment.
Educational Assistance	Maximum assistance of \$5,250 per year.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	After 90 days of employment.

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Student Loan Refinancing	Program to refinance student debt at lower rates than federal and/or private options	All team members.	All team members.	Upon employment.
Adoption Assistance	Reimbursement up to \$7,500 per child.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon employment.
Child Care Centers	On-site child care centers at selected Inova hospitals.	All team members.	All team members.	Upon employment, based on availability.
Backup Dependent Care	Back-up dependent care when your regular arrangements are unavailable.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon employment, based on availability.
529 College Savings Plan	Tax-advantaged way to save for your children's college education.	All team members.	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.	All team members.	Upon employment.
Direct Deposit	Paycheck directly deposited into any U.S. bank that accepts ACH transactions.	All team members.	All team members.	Upon employment.
Credit Union	Non-profit savings and loan institution.	All team members.	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.	Specific team members.	Upon employment.
Professional Certification Bonus	2 percent bonus paid upon completion of professional certification/eligible program.	Budgeted to work 60+ hrs/pay period.	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.	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.	Hourly-paid team members.	Upon employment.
Team Member Referrals	Cash rewards provided for referrals. Programs vary throughout the year.	All team members.	All team members.	Upon employment.
Cafeteria/Gift Shop Discounts	Discounts for meals and other items when Inova ID badge is presented.	All team members.	All team members.	Upon employment.
Free Parking	Parking is free at all Inova locations.	All team members.	All team members.	Upon employment.
Inova Learning Network	Clinical education programs.	All team members.	All team members.	Upon employment.
Organizational Development	Leadership and professional development programs.	All team members.	All team members.	Upon employment.