

2015 Inova Benefits Summary

BENEFITS	Brief Description	Full-Time	Part-Time	Waiting Period and Enrollment Deadline
Medical	<i>Funded by Inova and employee</i>			
Medical and Prescription Drugs	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 following date of hire.
Dental	<i>Funded by Inova and employee</i>			
	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 following date of hire.
Vision	<i>Funded by Inova and employee</i>			
	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 following date of hire.
Flex Spending Accts	<i>Funded by employee</i>			
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.	First of the month following date of hire.
Life Insurance	<i>Funded by Inova</i>			
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 employees.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Effective first of the month following 3 months of hire.
Business Travel Insurance	\$100,000 for FT employees and \$50,000 for PT employees.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon employment.
Supplemental Life and AD&D Insurance	<i>Funded by employee</i>			
	Up to 8 times FT or PT employee's salary, rounded down to nearest \$1,000. Combined maximum of \$1.5 million for FT and \$300,000 for PT employees.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon approval of coverage.
Dependent Life	<i>Funded by employee</i>			
	Up to \$250,000 for spouse and \$10,000 for each child.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon approval of coverage.
Short-Term Disability	<i>Funded by Inova</i>			
	66% percent of base pay.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	First of the month following date of hire.
Long-Term Disability	<i>Base benefit funded by Inova</i>			
<i>Buy-up funded by employee</i>	60 percent of base pay. Employees can buy-up an additional 10 percent benefit.	Budgeted to work 60+ hrs/pay period.	N/A	After one year of employment. Enroll in buy-up within 31 days of one-year anniversary.
Retirement Plans	<i>Funded by Inova and employee</i>			
401(k) <i>Funded by Inova and employee</i>	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 employees of participating operating units.	Inova employees of participating operating units.	Upon employment. Auto enrollment at 4 percent, auto-escalate 1 percent per year up to 8 percent, unless you opt out. Funds are provided through Fidelity Investments.
403(b) <i>Funded by employee</i>	Set aside additional funds for retirement pre-tax. Roth feature available.	Inova employees of participating operating units.	Inova employees of participating operating units (not for profit only).	Upon employment. Funds are provided through Fidelity Investments.

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.

2015 Inova Benefits Summary

BENEFITS	Brief Description	Full-Time	Part-Time	Waiting Period and Enrollment Deadline
Time-Off Benefits <i>Funded by Inova</i>				
Paid Time Off (PTO)	Flexible paid time off for personal time, holidays, vacation and incidental sick leave. Accrual 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.
Bereavement Leave	3 paid days, as defined in policy.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon employment.
Jury Duty	Provides compensation for fulfilling legal obligations.	All employees.	All employees.	Upon employment.
Voluntary Plans <i>Funded by employee</i>				
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 three national insurance carriers.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	First of the month following date of hire.
Pet-Care Discount Program	Discounts on pet medical care, products, maintenance supplies and services.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	First of the month following date of hire.
Group Legal Services Plan	Easy and low-cost access to a wide variety of personal legal services.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	First of the month following date of hire.
Commuter Benefits Program	Pay for eligible commuting costs through automatic payroll deductions	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Enroll by 3 rd of the month for following benefit month
Identity Theft Protection	Discounted identity theft protection plan through payroll deduction.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	First of the month following date of hire.
Aflac Insurance	Plans that pay cash directly to you to make up for lost income after an injury or illness.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	First of the month following date of hire.
Purchasing Power	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 HealthSource Discount	Health, parenting, fitness and other classes offered at 75 percent discount.	All employees.	All employees.	Upon employment.
Personal Food Coach and Personal Fit Coach	Work with a personal coach to achieve healthy eating and fitness goals.	All employees and their spouses.	All employees and their spouses.	
Inova BabyNET Inova WeightNET Inova BackNET Inova TobaccoNET	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 employees and their spouses.	All employees and their spouses.	Upon employment.
Flu Shots	Free influenza vaccinations, offered at various Inova locations during flu season.	All employees.	All employees.	Upon employment.
Employee Assistance Program (EAP)	Confidential program providing support, counseling and referrals for employee and dependents in family counseling, legal and financial services.	All employees and family members.	All employees and family members.	Upon employment.
Employee Assistance Savings Center	Exclusive savings opportunities to in-store events, theme parks, discounts, movie tickets and local offerings.	All employees and family members.	All employees and family members.	Upon employment.

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.

2015 Inova Benefits Summary

BENEFITS	Brief Description	Full-Time	Part-Time	Waiting Period and Enrollment Deadline
Educational Assistance	Maximum assistance of \$3,000 per year. Award will be granted based on budgeted hours worked per week.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	After 180 days of 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	NAEYC-accredited on-site child care centers at selected Inova hospitals.	All employees.	All employees.	Upon employment, based on availability.
Backup Child Care	Back-up child care when your regular arrangements are unavailable.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Upon employment.
529 College Savings Plan	Tax-advantaged way to save for your children's college education.	All employees.	All employees.	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 employees.	All employees.	Upon employment.
Direct Deposit	Paycheck directly deposited into any U.S. bank that accepts ACH transactions.	All employees.	All employees.	Upon employment.
Credit Union	Non-profit savings and loan institution.	All employees.	All employees.	Upon employment.
Employee Scholarship Program	Applicants may be awarded scholarship amounts up to \$7,500 per fiscal year when enrolled in a specific clinical program.	Specific employees.	Specific employees.	Upon employment.
Family Scholarship Program	Awards for employees' children who plan to pursue, or are pursuing, a post-secondary education in college/vocational programs.	Budgeted to work 60+ hrs/pay period.	Budgeted to work 40+ hrs/pay period.	Continuously employed by Inova for at least one year.
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.	Must complete 90 days of employment.
Shift Differentials and On-Call Pay	Eligible employees receive additional compensation for working evenings, nights, weekends and for being on-call.	Hourly-paid employees.	Hourly-paid employees.	Upon employment.
Employee Referrals	Cash rewards provided for referrals. Programs vary throughout the year.	All employees.	All employees.	Upon employment.
Cafeteria/Gift Shop Discounts	Discounts for meals and other items when Inova ID badge is presented.	All employees.	All employees.	Upon employment.
Free Parking	Parking is free at all Inova locations.	All employees.	All employees.	Upon employment.
Service Awards	Recognition awards for employees celebrating length of service.	All employees.	All employees.	Based on years of service.
Inova Learning Network	Clinical education programs.	All employees.	All employees.	Upon employment.
Organizational Development	Leadership and professional development programs.	All employees.	All employees.	Upon employment.

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.