



# 2022

## Benefits Guide

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At Inovalon, we believe our employees are the foundation of our success. We offer a wide range of benefits, programs and resources that are competitive, diverse and flexible to meet your and your family’s needs.

This Guide provides you with an overview of your 2022 benefit plan options and is designed to help you understand your benefits. Review this material carefully before making your enrollment decisions.

Although this Guide contains an overview of benefits, for complete information about the plans available to you, please refer to the various plan documents (Summary Plan Descriptions (SPDs), Summary of Benefits Coverages, etc.) at [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com).

If you have questions about your benefits or the enrollment process, you may call the Inovalon Employee Benefits Line at 1-888-896-8031.

**THIS GUIDE IS NOT A CONTRACT**

This Guide is intended only to highlight or summarize general benefits available to Inovalon eligible employees and does not create a binding agreement. Your specific rights and obligations under the plans are set forth in the plan documents. All statements in this Guide are subject to the terms of the official plan documents. In the case of an ambiguity or conflict between a provision in this Guide and a provision in the plan documents, the terms of the plan documents control. Space in this Guide does not permit listing all limitations and exclusions that apply to plan participants and to each plan. Before using your benefits, call the plan for information. Benefits provided can be changed at any time without the consent of participants.

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# Enrolling in Your Benefits

## Health and Welfare Benefits

Within one week of your hire date, you will receive an email invitation to make your benefit elections [excluding 401(k)] from Assured Partners. You have 31 days from your date of hire to make your benefit elections.

If you have questions or need help, contact the Inovalon Employee Benefits Line at 1-888-896-8031 Monday through Friday, 8:00 a.m. to 5:30 p.m., ET or via email at [inovalon@assuredpartners.com](mailto:inovalon@assuredpartners.com).

## 401(k)

The 401(k) Plan is managed by Prudential Retirement. You will be able to enroll in the 401(k) Plan generally after you receive your first paycheck. Enrollment information will be sent to your home address by Prudential. There is no deadline to enroll — you can enroll at any time. To enroll, contact Prudential at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or at 1-877-778-2100.

# Health and Welfare Benefits

## Benefits Plan Year

The Benefits Plan Year runs from January 1, 2022 through December 31, 2022.

## Eligibility

### Employee Eligibility

Regular full-time or part-time employees who are scheduled to work 30 hours or more per week are eligible for the benefits described in this Benefits Guide. Coverage begins the first of the month following your hire date. If you are hired on the first of the month, your coverage begins on your hire date.

### Dependent Eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- Same or opposite sex spouse, including a common law spouse
- Same and opposite sex domestic partner
- Your children, including biological children, stepchildren, adopted children, children placed for adoption and children you are legally obligated to support. The limiting age for children is 26, except there is no limiting age for children who are dependent on you as the result of a physical or mental handicap.

### Dependent Documentation

Inovalon reserves the right to conduct a verification audit of dependent eligibility and/or request documentation from you to substantiate that your dependent(s) is eligible for coverage. If it is determined that you have enrolled, or failed to remove someone who does not meet the definition of an eligible dependent, coverage for the ineligible dependent may be terminated prospectively from the date of determination of ineligibility and you would be responsible for any healthcare expenses incurred by the ineligible dependent. If it is found that you obtained coverage through fraud or an intentional misrepresentation of material fact as prohibited by the terms of the benefits plan, you may also be subject to disciplinary action, up to and including termination.

### Domestic Partner Coverage

The IRS considers health coverage for a domestic partner a taxable fringe benefit that must be included in an employee's gross income. Therefore, the portion of premiums that Inovalon pays on behalf of your domestic partner for health, dental and vision insurance must be taxed. This process is referred to as "imputed income." Also, any medical, dental and vision plan payroll contributions that you pay that are attributable to your domestic partner's coverage must be taxed. This means a portion of your payroll contributions will be deducted after taxes are deducted.



## Benefit Deductions

### Health and Welfare Deductions

Your health and welfare benefits deductions will be taken each pay date for which your coverage is effective. Generally, your benefits deductions will begin within one to two paychecks following your enrollment. If you are a new hire and (1) you receive a paycheck with no benefits deductions, and (2) your benefits deductions were effective as of that pay date, retroactive benefits deductions<sup>1</sup> will be taken from your next available pay. For example:

Jacob is hired on April 26. He receives his first paycheck on May 13. Jacob enrolls in benefits on May 17. His benefits coverage effective date is May 1.

- Even though Jacob's benefits coverage was effective May 1, he had no health and welfare benefits deductions taken from the May 13 paycheck as he enrolled in coverage after he received his first paycheck.
- On the May 27 paycheck, he will have double health and welfare benefits deductions taken – his regular benefits deductions for the May 27 paycheck and the deductions that should have been taken from the May 13 paycheck.
- If Jacob had enrolled in benefits on April 27, benefits deductions would have been taken from the May 13 paycheck. No double deductions would be taken on the May 27 paycheck.

Emily is hired on May 10. She enrolls in benefits on May 11. Her benefits coverage is effective on June 1. Emily receives her first paycheck on May 27.

- No benefits deductions are withheld on the May 27 paycheck. She will not owe benefits deductions for her May 27 paycheck as her benefits were not effective on May 27. They are effective June 1.
- Emily's health and welfare benefits deductions will first begin on her June 10 paycheck.

<sup>1</sup>Health Care FSA, Dependent Care FSA, Transit/Parking and HSA deductions are not taken retroactively.

### 401(k) Deductions

Your 401(k) contributions and the corresponding employer match will begin within one to two pay dates following your enrollment. IRS prohibits any contributions from being taken retroactively.

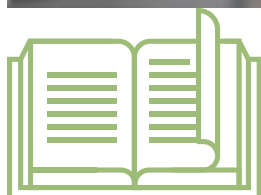
## Making Benefit Changes During the Year

The health and welfare elections you make are for the entire calendar year and generally cannot be changed outside of annual Open Enrollment. However, if you have a Qualified Life Event as defined by the IRS, you will be able to make benefit changes that are consistent with your life event.

Qualifying Life Events include:

- Marriage, divorce or newly eligible same or opposite sex domestic partner
- Birth or adoption of a child
- Death of your spouse, domestic partner or dependent child
- Your spouse or domestic partner gaining or losing coverage at his/her job
- Change in employment status that affects eligibility for you, your spouse, or dependent child(ren)
- An event that causes a spouse, domestic partner or dependent to lose or gain eligibility
- A Qualified Medical Child Support Order
- Entitlement to Medicare or Medicaid

Benefit changes must be consistent with your event. For example, if you have a baby, you may add the baby to your medical coverage. You cannot, however, drop dental coverage for other family members at this time. You have 31 days within the event to change your benefit elections. To request a change, log into the benefits website at [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com) or call the Inovalon Employee Benefits Line at 1-888-896-8031.



## Healthcare terms to know

**COINSURANCE:** The percentage of the cost you pay for a service after the plan's deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

**COPAY:** A fixed dollar amount you pay for a covered healthcare expense. The amount can vary by the type of service.

**ANNUAL DEDUCTIBLE:** The amount you pay before the plan begins sharing the cost. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

**EXPLANATION OF BENEFITS (EOB):** An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

**IN-NETWORK PROVIDER:** Doctors, hospitals and service providers that contract with your healthcare plan are called in-network providers. You usually pay less when you use an in-network provider.

**OUT-OF-NETWORK PROVIDER:** Doctors, hospitals and service providers that do not contract with your healthcare plan are called out-of-network providers. You usually pay more when you use an out-of-network provider.

**OUT-OF-POCKET MAXIMUM:** The most you'll pay in a year for eligible healthcare services. After you reach the out-of-pocket maximum, the plan covers 100% of eligible expenses for the remainder of the year.

**PREMIUMS:** The amount that is deducted from your paycheck to pay for your coverage. Your medical, dental and vision plan premiums are deducted from your paycheck pre-tax. The cost of coverage for a domestic partner comes out of your paycheck after taxes.



## Medical Insurance

You have two medical plan options:

- Cigna Open Access Plus (OAP) PPO
- Cigna Choice Fund OAP with a Health Savings Account (HSA)

Under both plans:

- You have access to Cigna's large national network of quality providers and facilities with competitive network discounts. To determine whether your doctor is in-network, visit <https://hcpdirectory.cigna.com> or call 1-800-CIGNA24.
- You may see any doctor. Referrals are not required to see a specialist. You will save money if you use in-network providers.
- Prescription drug coverage is also provided.
- Your ID card(s) will be mailed to you by Cigna generally within two weeks after you enroll in coverage. You will provide this card to your provider in order to obtain medical coverage or to fill a prescription. There is no separate prescription drug ID card.
- For less cost than a typical in-office doctor's visit, you can see a doctor via video or phone for routine medical and acute care conditions and behavioral health needs.
- You and your enrolled dependents may be eligible for Omada Health, a service that provides you with a personal health coach and digital tools to help you achieve your health goals – all at no cost to you.

### Find an In-Network Doctor

In-network providers have agreed to accept a reduced rate for their services, so you pay less out of your pocket for care. To see if your doctor is in Cigna's national network of providers, visit <https://hcpdirectory.cigna.com> or call 1-800-CIGNA24.

## Comparing Your Medical Plan Options

The key differences between the plans are the deductibles, copays, out-of-pocket maximums and the amount you'll pay each pay date for plan coverage. In addition, the Cigna Choice Fund OAP includes a health savings account (HSA). For more information on an HSA, see page 12.

Medical Plan Summary	Cigna OAP PPO		Cigna Choice Fund OAP with HSA	
	In-network	Out-of-network	In-network	Out-of-network
Deductible (only needs to be met once a year)	\$350 individual \$700 family	\$700 individual \$1,400 family	\$1,750 individual \$3,500 family	\$4,100 individual \$8,200 family
Coinsurance Percentage	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
Out-of-pocket maximum	\$5,500 individual \$11,000 family	\$6,500 individual \$13,000 family	\$3,000 individual \$6,000 family	\$5,250 individual \$10,500 family
Physician Office Visit	CCN <sup>1</sup> : \$20 Copay Non-CCN <sup>1</sup> : \$30 Copay	You pay 40% after deductible	CCN <sup>1</sup> : You pay 0% after deductible Non-CCN <sup>1</sup> : You pay 20% after deductible	You pay 40% after deductible
Specialist Office Visits	CCN <sup>1</sup> : \$30 Copay Non-CCN <sup>1</sup> : \$40 Copay	You pay 40% after deductible	CCN <sup>1</sup> : You pay 0% after deductible Non-CCN <sup>1</sup> : You pay 20% after deductible	You pay 40% after deductible
Preventive Services	You pay 0%	You pay 40% after deductible	You pay 0%	You pay 40% after deductible
Virtual Care*	\$30 Copay	Not covered	You pay 20% after deductible	Not covered
Inpatient Hospital	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
Outpatient Hospital	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
Emergency Care	\$150 copay		You pay 20% after deductible	
Urgent Care	\$50 copay		You pay 20% after deductible	
Prescription benefits <sup>3</sup> – 30-day supply from a retail pharmacy	\$10 (Generic) \$40 (Preferred) <sup>2</sup> \$60 (Non-Preferred) <sup>2</sup>	You pay 20%	\$10 (Generic) after deductible \$40 (Preferred) <sup>2</sup> after deductible \$60 (Non-Preferred) <sup>2</sup> after deductible	You pay 20% after deductible
Prescription benefits <sup>3</sup> – 90-day supply from a retail pharmacy or home delivery	\$20 (Generic) \$80 (Preferred) <sup>2</sup> \$120 (Non-Preferred) <sup>2</sup>	Retail: You pay 20% Home Delivery: Not covered	\$20 (Generic) after deductible \$80 (Preferred) <sup>2</sup> after deductible \$120 (Non-Preferred) <sup>2</sup> after deductible	Retail: You pay 20% after deductible Home Delivery: Not covered

\*For additional information on Virtual Care, see page 11

Preauthorization is required for certain services. For a list of services, go to [www.myCigna.com](http://www.myCigna.com).

<sup>1</sup> The Cigna Care Network (CCN) consists of Health Care Professionals that are assigned the Cigna Care Designation (CCD), meaning that they meet Cigna's criteria for certain quality and cost-efficiency measures. The Cigna Care Network (CCN) provides a higher level of in-network benefits (coinsurance and/or copayment), so you pay less when you visit a CCN provider. Visit [www.myCigna.com](http://www.myCigna.com) to locate a CCN provider in your area.

<sup>2</sup> When you request a preferred or non-preferred brand drug, you pay the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug (unless your physician indicates "Dispense as Written").

<sup>3</sup> Certain prescriptions that are considered to be preventive under federal law are mandated to be covered in full and the noted cost sharing does not apply. For a list of ACA approved preventive care, go to [www.healthcare.gov](http://www.healthcare.gov).

### Additional Details:

Preauthorization is required for certain services. For a list of services, go to [www.myCigna.com](http://www.myCigna.com).

If you cover any dependents on the Choice Fund OAP HSA plan, the full family deductible must be met before the plan will start to pay.

The above is a brief summary of the plans. For a more detailed summary, go to [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com).

## Medical and prescription biweekly employee payroll contributions

	Cigna OAP PPO	Cigna Choice Fund OAP with HSA
Employee	\$76.36	\$39.84
Employee + spouse	\$242.58	\$166.25
Employee + child(ren)	\$215.88	\$147.96
Family	\$343.55	\$235.44



## Medical Plan ID cards

All employees who enroll in Cigna medical plan coverage will receive a Cigna ID card to use for both medical and prescription drug coverage. ID card(s) will be mailed to you generally within two weeks after you enroll in coverage. Cigna will mail an ID for each covered dependent that you enroll. For example, a family of five would receive five ID cards.

### Electronic ID cards

If you need an ID card before your new one arrives in the mail, you may download or print your ID card by logging onto [www.myCigna.com](http://www.myCigna.com). You may also view, print or view ID card information right from your mobile device when you download the [myCigna app](#).

## Prescription Drug Coverage

Each medical plan automatically comes with prescription drug coverage through Cigna. You will use your medical plan ID card to fill prescriptions at one of Cigna’s participating pharmacies. Participating chain retail pharmacies include CVS, Costco, Walgreens, Rite Aid and several others. For a full list of participating chain retail pharmacies, go to [www.myCigna.com](http://www.myCigna.com).

Here’s some important information to know about the prescription drug benefits under both plans:

**Mandatory generic program:** The plans have a mandatory generic program. If you choose a brand name drug when a generic alternative is available, you will be charged the brand copay plus the cost difference between the brand name drug and the generic drug up to the cost of the brand drug. If your provider indicates “Dispense as Written” on your prescription, this additional charge will be waived. To find estimated costs of prescription medications nearest you, go to [www.myCigna.com](http://www.myCigna.com).

**Save time and money with Cigna Home Delivery:** Your prescription drug coverage includes a mail-order prescription drug program with Express Scripts® Pharmacy, that will deliver a 3-month supply of routine maintenance drugs to your home – for the same cost as a 2-month supply if you had your prescription filled at a local pharmacy. Specialty medications are limited to a 30-day supply.

**Go to [myCigna.com](http://www.myCigna.com) or use the [myCigna App](#)** to find information about participating pharmacies, specialty medication, view a drug dictionary, search by drug name, research generic drug availability and much more.

### Support for your medications:

- **Personalized support for complex medical conditions.** Cigna’s Specialty Pharmacy, Accredo, provides a team of specialty-trained pharmacists and nurses that will provide you with the personalized care and support you need to manage your complex medical condition. This includes counseling and training on how to administer your specialty medication. They’ll help you work through side effects, check in with you and your doctor to see how your therapy’s going, help you get your medications approved for coverage, and more.
- **Confidential medication support.** Talk with a pharmacist about your medication, interactions and side effects.
- **Make sure you’re paying the best price for your medication.** Prescription prices can vary by pharmacy. Before you fill your prescription, compare your costs online. Use the Price a Medication feature on the [myCigna app](#) or [www.myCigna.com](http://www.myCigna.com) to see how much your medication may cost you at the different pharmacies in your plan’s network. You can also see if there are lower-cost alternatives available.
- **Get reminders to take your medication.** Cigna will also remind you when it’s time to refill your prescription.



## Omada for Cigna

Omada, a service available to Cigna medical plan members (employees and their covered dependents), provides you with a personal health coach and digital tools to help you achieve your health goals – all at no cost to you.

Participants in the Omada program will receive:

- A professional Omada health coach to keep you on track
- An interactive program to guide your journey
- A free wireless smart scale to monitor your progress
- Weekly online lessons to empower you
- A small online group of participants to keep you engaged

**There are no fees or costs to participate in the program.** However, in order to participate, you have to meet certain qualifications. Generally, those qualifications include being at risk for obesity-related illnesses such as diabetes or heart disease. To see if you're eligible, take a 1-minute confidential health questionnaire (copy and paste this URL into your browser – <https://go.omadahealth.com/inovalon>).

## Wellness Resources

Your overall well-being is important. Inovalon provides a variety of well-being related programs and resources -- many of them available to your family too – at no cost. Examples of activities includes virtual yoga and meditation sessions, fitness challenges, charitable giving activities, healthy recipes and more. The Wellness page on [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com) and on [nova](#) is your source for these wellness resources. Check the site often as the offerings change frequently.

The Omada® program is administered by Omada Health, Inc., an independent third-party service provider. All Cigna® products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada® program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.



# CIGNA Virtual Care

As a Cigna member, you have access to board-certified doctors and mental health professionals by phone, secure video or online through Cigna’s virtual care service MDLive®. Virtual care provides immediate, on-demand 24/7/365 access to affordable, quality non-urgent care for minor conditions, preventive wellness screenings and behavioral health services through MDLive.

*What conditions can virtual care doctors treat?*

- **General health:** allergies, asthma, bronchitis, cellulitis, cold and flu, constipation, diarrhea, ear infection, fever, gout, headache, infections, insect bites, joint aches and pains, poison ivy, rashes, respiratory infections, sinus infection, skin inflammation, sore throat, sports injuries and urinary tract infection.
- **Pediatric care:** cold and flu, constipation, ear infection, fever, nausea, pink eye and vomiting.
- **Virtual Wellness Screening:** blood work and biometrics. Simply make your appointment online and go for a quick visit to a lab. The rest is completed online and via video or phone, wherever it’s most convenient for you. You’ll receive a summary of your screening results for your records.
- **Behavioral & Mental Health:** counseling sessions for grief/loss, life changes, panic disorders, parenting issues, postpartum depression, stress and relationship issues. This is separate from your EAP benefit and subject to your medical deductible and coinsurance rate. This feature gives you access to speak to licensed counselor or psychiatrist 24 hours a day 7 days a week for mental health needs.

*Are claims for visits with virtual care doctors covered at my in-network coinsurance percentage?*

- Yes. The claims for visits with virtual care doctors will be processed by Cigna, and you will receive an explanation of benefits (EOB), just as you do when other medical claims are processed. If you are a member of the PPO plan, you will be responsible for the in-network non-CCN copay. If you are a member of the Choice Fund HSA plan, you will be responsible for the full cost of any service (charged at the in-network rate) until the deductible is met, then you pay 20% coinsurance.

**How do I access virtual care?**

You can access care via online video or phone. Your first step is to register online so that you are ready to use the service when it’s needed. To register, go to [www.myCigna.com](http://www.myCigna.com).

\*You must be enrolled in one of Inovalon’s Cigna plans to participate in virtual care. Copay fees will apply at the time of service.



# Health Savings Account (HSA)

## What is an HSA?

The Cigna Choice Fund OAP medical plan is a high deductible health plan (HDHP) that offers a health savings account (HSA) component. An HSA is a type of savings account that lets you set aside money on a pre-tax basis through automatic payroll deductions. The money you set aside can then be used to pay for your qualified healthcare expenses.

Some of the advantages of an HSA are:

- Your HSA contributions go into your account before taxes. This lowers your taxable income. As a result, you pay less in taxes.
- The money you take out to pay for eligible healthcare expenses continues to be tax free.
- You can use the money in your HSA to pay for your out-of-pocket healthcare expenses, such as deductibles, copays, etc. or save the funds for future use. The money is yours forever.
- Any unused HSA funds roll over to the next year.
- The IRS does limit the amount that you may contribute to an HSA each year. For 2022, the limit is \$3,650 if you have employee only medical plan coverage or is \$7,300 if you have medical plan coverage of employee + dependent(s). Employees age 55 or older during 2022 can make an additional catch-up contribution up to \$1,000. These limits include any amount Inovalon contributes to your HSA.

## Eligibility for an HSA

There are some circumstances that may impact your eligibility for an HSA:

- You cannot have both an HSA and a regular Health Care Flexible Spending Account (FSA). You can have an HSA and Health Care FSA if your FSA covers eligible dental and vision expenses only (called a Limited Purpose FSA).
- If you have an HSA, your spouse cannot be enrolled in a Health Care FSA or HRA with his or her employer.
- You cannot be enrolled in Medicare or Medicaid.
- If you have other medical coverage through Tricare/Tricare for Life or have received VA benefits within the past 3 months and do not have a disability rating, you cannot have an HSA.
- If you have coverage under your spouse's medical plan, you cannot have an HSA.
- You cannot be claimed as a dependent on someone else's tax return.

## Important facts you should know about the HSA

The IRS sets the rules for health savings accounts. Here is what you should know:

- You may cover a domestic partner under your healthcare plan, but his or her qualified healthcare expenses may not be reimbursed from an HSA unless he or she is a qualified dependent for federal income tax purposes. You may still contribute the IRS maximum for family coverage if you cover a domestic partner.
- While you may cover adult dependent children for health care up to age 26 (regardless of student or marital status), using an HSA to pay for qualified health expenses of dependent children requires he or she be a qualified dependent for federal income tax purposes.
- You cannot use your HSA to pay the qualified expenses of adult dependent children who you do not claim on your taxes. However, if you have an adult child and are unable to claim them on your taxes, the adult child may open their own HSA to pay those expenses as long as they are enrolled in an HSA plan.
  - If an adult child opens his or her own HSA, he or she can contribute up to the full family amount of \$7,300 for 2022.
- You must have a receipt showing that any money used from your health savings account was used for an eligible health care expense. File your receipts for your tax return in case you are audited by the Internal Revenue Service (IRS).

## HSA Eligible Expenses

You can use your HSA to pay for a variety of healthcare products and services for you and your dependents. The IRS determines which expenses are eligible for reimbursement. Examples include medical plan deductibles and coinsurance, dental care, over-the-counter drugs (with a prescription), and contact lenses. For a complete list, visit [www.irs.gov](http://www.irs.gov) and search for Publication 502.

## Employer contribution to your HSA

If you enroll in the Cigna Choice Fund OAP with HSA, Inovalon will contribute the amount outlined below to your HSA. The amount is based on your annual salary and level of HSA medical plan coverage. If you enroll in the HSA medical plan after January 1, the employer contribution will automatically be deposited to your HSA by the end of the month following the month in which your medical plan coverage becomes effective. For example, if your medical plan coverage is effective April 1, the employer contribution will be deposited by May 31. If you enroll in an HSA medical plan during Open Enrollment, the annual employer contribution will be deposited to your account in January.

Annual Salary	Annual Employer Contribution*
Less than \$120k	<ul style="list-style-type: none"> <li>■ \$500 Employee Only Coverage</li> <li>■ \$1,000 Employee + Dependent(s) Coverage</li> </ul>
\$120k+	<ul style="list-style-type: none"> <li>■ \$250 Employee Only Coverage</li> <li>■ \$500 Employee + Dependent(s) Coverage</li> </ul>

\*If you enroll in an HSA after January 1, the employer contribution will be prorated based on your medical coverage effective date. For example, if your medical plan coverage is effective April 1, you will receive 75% of the annual employer contribution (9 months of medical coverage/12 months).



# Dental Insurance

Inovalon offers dental insurance through the Delta Dental PPO Plan. The Delta Dental program provides eligible employees access to a national network of dental providers consisting of general and specialty dentists who meet well established credentialing standards. Delta Dental’s PPO and Premier networks are both considered “in-network”; however, if you use providers in the PPO network, you will have the lowest out-of-pocket costs. You also have the option of going out-of-network and utilizing any licensed provider, but this will result in higher out-of-pocket costs.

You will receive a dental plan ID card generally within two weeks after you enroll in coverage. You will receive two ID cards. Additional cards can be printed from Delta Dental’s website. Go to [www.deltadentalins.com](http://www.deltadentalins.com), log in and click Get ID Card > Print. You can also pull up an ID card on mobile and tablet devices by downloading Delta Dental’s free mobile app.

To view a list of providers, covered services, the status of a claim, your deductible balance or oral health and wellness information, go to [www.deltadentalins.com](http://www.deltadentalins.com).

	PPO (Lowest Out-of-Pocket Costs)	Premier (Higher Out-of-Pocket Costs)	Out-of-Network (Highest Out-of-Pocket Costs)
<b>Annual Deductible</b>			
Individual only	\$50	\$50	\$50
Family	\$150	\$150	\$150
<b>Services</b>			
Diagnostic and Preventive Care*	You pay 0%	You pay 0%	You pay 0%
Basic Services	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Major Services	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Orthodontia	You pay 50%	You pay 50%	You pay 50%
Annual Benefit Maximum	\$2,000 per member		
Orthodontics Lifetime Maximum (Per Eligible Individual)	\$1,500		

\* Diagnostic and Preventive Care is exempt from the deductible and the annual benefit maximum; Orthodontia is exempt from the deductible. Benefit percentages apply to Delta Dental’s Maximum Plan Allowance or the dentist’s actual fee, whichever is less.

## Dental biweekly employee payroll contributions

	Biweekly contribution
Employee	\$7.91
Employee + spouse	\$15.82
Employee + child(ren)	\$20.85
Employee + Family	\$28.38



# Vision Insurance

Inovalon offers a vision plan through Vision Service Provider (VSP). The VSP Choice Plan offers great benefits and quality eye care provided by VSP doctors. The plan also offers affordable eyewear through national chain participating providers such as Costco. For a complete listing of participating providers, visit [www.vsp.com](http://www.vsp.com).

If you enroll in coverage, you will not receive an ID card. When you visit a provider, the provider will be able to review your coverage and benefits if you provide them with your social security number.

	In-network	Out-of-network
Eye exam (every 12 months)	\$10 copay	\$45 allowance
Lenses (every 12 months)		
Single vision	\$25 copay	\$30 allowance
Bifocal	\$25 copay	\$50 allowance
Trifocal	\$25 copay	\$65 allowance
Lenticular	\$25 copay	\$100 allowance
Frames (every 12 months)	\$150* Allowance After \$25 Copay	\$70 Allowance
Contact Lenses and Exam (every 12 months)	\$60 Copay (Elective) \$150 Allowance (Elective) \$25 Copay (Medically Necessary)	\$105 Allowance (Elective) \$210 Allowance (Medically Necessary)

\* \$80.00 frame allowance at Walmart®/Sam's Club®/Costco® Optical

## Vision biweekly employee payroll contributions

	Biweekly contribution
Employee	\$2.46
Employee + spouse	\$4.94
Employee + child(ren)	\$5.24
Employee + Family	\$8.29

Get to know your vision benefits. Create your account on [VSP.com](http://VSP.com) to:

- View your coverage details and discover money saving offers
- Find an in-network doctor
- Get access to more than \$3,000 in savings with VSP exclusive member extras
- Shop for contacts, glasses and sunglasses using your vision benefits on Eyeconic® –the VSP preferred online retailer.



# Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) Plan allows you to set aside pre-tax dollars to pay for eligible expenses that you would have otherwise paid for with post-tax dollars.

There are three types of FSAs:

	2022 IRS Limits	Qualified Expenses
Health Care FSA <sup>1</sup>	\$2,850	Deductibles, prescriptions, vision, dental care and over-the-counter healthcare products
Dependent Care FSA <sup>2</sup>	\$5,000 <sup>3</sup>	Daycare, after-school programs, summer day camps, limited eldercare programs
Limited FSA <sup>4</sup>	\$2,850	Dental (cleanings, fillings, orthodontia), vision (eye exams, lenses)

<sup>1</sup>The Health Care FSA is NOT available if you are enrolled in the Cigna Choice Fund OAP Plan and have established and contribute to a Health Savings Account (HSA).

<sup>2</sup>In accordance with IRS regulations, the Dependent Care FSA Plan must be reviewed each year to ensure the Plan does not disproportionately benefit [highly-compensated employees](#). If the Plan is found to be discriminatory, highly-compensated participants may have their annual dependent care FSA election amount reduced and will be notified mid-year accordingly.

<sup>3</sup>Annual limit is \$2,500 if you are married but file taxes separately

<sup>4</sup>The Limited FSA is only available to employees who establish an HSA

## Under all three plans:

- The annual amount you elect to contribute is equally deducted from your paychecks and may not be changed or stopped unless you experience a qualified life event.
- Your qualified expenses must be incurred during the calendar year. You have until March 31 of the following year to submit these expenses for reimbursement; otherwise, you will forfeit the money in your account that is not spent.
- Assured Partners is the FSA Administrator for the FSA Plans.
- You can view your claims history and check your available account balance by logging onto your account at <https://AssuredPartners.lh1ondemand.com>. Register as a New User by selecting “Get Started.”

## Rollover option for the FSAs

If you participate in either the Health Care FSA (HCFSAs) or Limited Purpose FSA (LPFSA), you have the option to rollover up to \$570 of unused funds into the next plan year. You will forfeit any remaining balance over \$570. The rollover amount of \$570 does not impact the max election limit of \$2,850 for the following plan year (e.g., with the max election limit of \$2,850 and the max rollover of \$570, a participant will have access to up to \$3,420 for the next plan year).

The rollover of unused funds will automatically occur after the end of the claim’s submission deadline for the previous plan year (March 31) and all claims are processed. For example, up to \$570 of your unused 2022 funds will be rolled over after March 31, 2023.

## Commuter Benefits

Transit and parking benefits allow you to pay for your work-related monthly commuting expenses, such as public transit, vanpooling, and parking fees, using pre-tax dollars. Unlike a health care or dependent care FSA, you can enroll, change or stop your parking or transit contributions at any time.

The IRS sets the monthly maximum that may be deducted before taxes (pre-tax). For 2022, the IRS monthly maximum for both transit and parking is \$280 respectively. To enroll, log into the benefits website at [www.myinvalonbenefits.com](http://www.myinvalonbenefits.com) or call the Inovalon Employee Benefits Line at 1-888-896-8031.





# Life Insurance

## Basic Life Insurance

Inovalon provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance through Prudential to eligible employees at no cost.

- You will automatically be enrolled in basic life and AD&D insurance coverage in the amount of 1x your annual base salary with a maximum of \$250,000.
- Company-paid life insurance in excess of \$50,000 is considered a taxable benefit per Section 79 of the Internal Revenue Code. Any premium that is paid by the Company on the benefit amount above \$50,000 is imputed income and will be reflected on your paystub.

Benefit <sup>1</sup>	Benefit Amount	Your Cost Each Pay Date
Basic Life	1x base salary <sup>2</sup> Maximum benefit of \$250,000	No cost to you 100% employer-paid
Basic Accidental Death and Dismemberment (AD&D)	An additional 1x base salary <sup>2</sup> if death is due to an accident Maximum benefit of \$250,000	No cost to you 100% employer-paid

<sup>1</sup> Basic Life and AD&D benefits will reduce from 100% to 50% at age 70

<sup>2</sup> For sales employees on a commission plan, benefit amount generally includes base salary, sales bonuses and commissions

## Beneficiary Designation

You will need to designate at least one beneficiary for your life insurance. Your beneficiary is the spouse, parent, guardian of your child(ren), trust, etc. that will receive the money from the insurance company in the event of your death. You may designate your life insurance beneficiary on the benefits enrollment website at

[www.myinovalonbenefits.com](http://www.myinovalonbenefits.com).

## Voluntary Life Insurance

You can purchase Voluntary Term Life Insurance for you and your dependents through Prudential.

Benefit <sup>1</sup>	Description	Amount You May Purchase as a New Hire <sup>2</sup>	Your Cost Each Pay Date
Voluntary Employee Life	Life insurance for the employee that is in addition to the Company-provided Basic Life insurance	1x – 5x annual base salary <sup>3</sup> , up to \$750,000 You will have to submit and pass evidence of insurability if: <ul style="list-style-type: none"> <li>The total coverage amount exceeds (1) 4x your annual base salary or (2) \$300,000</li> </ul>	Rate is based on the amount you elect and your age
Spouse Life	Life insurance for an employee's spouse or domestic partner	\$5,000 to \$250,000. Amount may not exceed 100% of your own Voluntary Employee Life insurance. Your spouse will have to submit and pass evidence of insurability if: <ul style="list-style-type: none"> <li>He or she is electing an amount greater than \$50,000</li> </ul>	Rate is based on the amount you elect and your age — not your spouse's age
Child Life	Life insurance for the child(ren) of the employee, the employee's spouse or domestic partner	\$2,500 to \$10,000 of coverage for children that are unmarried, depend on you for at least 50% of their support and are under age 26. Amount may not exceed 100% of your own Voluntary Employee Life insurance. Evidence of insurability is not required.	Rate is based on the amount you elect
Voluntary Employee AD&D	Provides extra protection in the event the employee dies or suffers certain injuries as the result of an accident	1x - 5x annual base salary <sup>3</sup> up to \$750,000 Evidence of insurability is not required.	Rate is based on the amount you elect
Voluntary Spouse AD&D	Provides extra protection in the event your spouse dies or suffers certain injuries as the result of an accident.	\$5,000 to \$250,000 Amount may not exceed 100% of your own Voluntary Employee AD&D insurance. Evidence of insurability is not required.	Rate is based on the amount you elect
Voluntary Child AD&D	Provides extra protection in the event your child(ren) dies or suffers certain injuries as the result of an accident.	\$2,500 to \$10,000 of coverage for children that are unmarried, depend on you for at least 50% of their support and are under age 26. Amount may not exceed 100% of your own Voluntary Employee AD&D insurance. Evidence of insurability is not required.	Rate is based on the amount you elect

<sup>1</sup> Voluntary Life and AD&D benefits will reduce from 100% to 50% at age 75.

<sup>2</sup> As a new hire, if you initially waive coverage and/or elect an amount that is less than the guaranteed issue amount but want to enroll or increase coverage at a later date, you will need to provide satisfactory evidence of insurability before any coverage can take effect.

<sup>3</sup> For sales employees on a commission plan, benefit amount generally includes base salary, sales bonuses and commissions.

### What is Evidence of Insurability?

Evidence of insurability is a process where Prudential reviews your medical information and either approves or denies your coverage. Usually, this is a questionnaire; however, it may include reviewing medical records and a physical exam. The medical information you provide to Prudential is kept strictly confidential and will not be shared with your employer.

### Special Rules for Relatives Working at Inovalon

The following dual coverages are not allowed under the life insurance plans:

- Legal spouses who are both employed by Inovalon may not be covered as both an employee and a legal spouse
- Legal spouses who are both employed by Inovalon may not both cover the dependent child(ren)
- Dependents who are both employed by Inovalon may not be covered as both an employee and a dependent child(ren)

### Voluntary Employee Life and Spouse Life Insurance biweekly employee payroll contributions

Prudential Voluntary Life	Biweekly Contribution per \$1,000 of Coverage	
	Employee	Spouse
<25	\$0.0258	\$0.0258
25-29	\$0.0258	\$0.0258
30-34	\$0.0305	\$0.0305
35-39	\$0.0517	\$0.0517
40-44	\$0.0822	\$0.0822
45-49	\$0.1380	\$0.1380
50-54	\$0.2418	\$0.2418
55-59	\$0.3886	\$0.3886
60-64	\$0.5654	\$0.5654
65-69	\$0.8977	\$0.8977
70-74	\$1.6274	\$1.6274
75+	\$2.7189	\$2.7189

### Voluntary Child Life Insurance biweekly employee payroll contributions

Prudential Child Life	Biweekly Contribution per \$1,000 of Coverage
\$2,500	\$0.198
\$5,000	\$0.397
\$7,500	\$0.595
\$10,000	\$0.794

### Voluntary AD&D Insurance biweekly employee payroll contributions

Prudential Voluntary AD&D	Biweekly Contribution per \$1,000 of Coverage
Employee	\$0.008
Spouse	\$0.007
Child	\$0.003

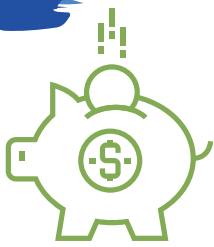
# Disability Insurance

Inovalon provides the following disability plans through Prudential.

Benefit	Description	Benefit Start Date	Your Cost Each Pay Date
Short-Term Disability (STD) <sup>1</sup>	60% of your base salary <sup>2</sup> , up to a maximum benefit of \$2,800 per week	After a 7-day waiting period	No cost to you 100% employer-paid
Basic Long-Term Disability (LTD)	50% of your base salary <sup>2</sup> , up to a maximum benefit of \$10,000 per month	After 90 days	No cost to you 100% employer-paid
LTD Buy-Up Option	You may purchase an additional 10% benefit; total maximum monthly benefit, to include Basic LTD and LTD Buy-Up Option, is \$10,000	After 90 days	Rate is based on your salary

<sup>1</sup> For disability due to pregnancy, employees that give birth will receive 6 weeks of leave at 100% of pay

<sup>2</sup> For sales employees on a commission plan, benefit amount generally includes base salary, sales bonuses and commissions



# 401(k) Retirement Savings Plan

One of the best ways to save for your retirement is through a 401(k) Plan. Even saving a small amount can help you down the road.

## Eligibility

All full-time and part-time employees, interns and temporary employees are eligible to enroll in the Plan. Employees residing in Puerto Rico or any employee performing services in Puerto Rico are not eligible to participate in the Plan.

## Your Contributions

Pre-tax and Roth (after-tax contributions) are available. If you are or will be 50 years old or older in 2022, you may elect additional “catch-up contributions.”

## Employer Matching Contributions

Inovalon provides a great employer match! Inovalon will match 100% of your first 5% in eligible earnings that you contribute each paycheck. You will be immediately 100% vested in employer matching contributions.

### Example of how the match works:

Ashley earns \$3,000 per paycheck and elects to contribute 5% to the 401(k) Plan

$$\$3,000 \times .05 = \$150 \quad (\text{Ashley's contribution})$$

$$\$3,000 \times .05 = \underline{\$150} \quad (\text{employer match})$$

\$300 total contribution deposited to  
Ashley's 401(k) account each paycheck

## Annual IRS Maximums

The IRS limits the amount you may contribute each year. For 2022, the maximum you may contribute is \$20,500. If you are age 50 or older in 2022, you may contribute an additional \$6,500. These limits include both your pre-tax and Roth contributions.

The payroll system will automatically stop your contributions, and the employer match, once your contributions have reached the 2022 IRS limit. Your contributions will automatically resume again beginning with the first paycheck in the next calendar year. A few things to note about the annual IRS maximum:

- The annual IRS maximum applies to your contributions only. It does not include the employer matching contributions.

- The maximum applies to all employee contributions you have made for the year under all 401(k) Plans. If you are a new hire and contributed to your prior employer's 401(k) plan during the year, you need to take into account the amount you contributed under your prior employer's plan when electing your contribution percentage. The payroll system will not take into account the amount you contributed to your prior employer's 401(k) plan when tracking the annual IRS limit.
- If you reach the IRS annual limit early in the year, you may miss out on 401(k) match. In order to receive employer match, you must contribute. If you reach the IRS maximum early in the year and your contributions stop, the corresponding employer match will also cease and you will no longer receive any employer match for the year.

## Rollovers

You may roll over your pre-tax assets from another qualified retirement plan, such as a former employer's 401(k) Plan, at any time. The 401(k) Plan rollover form and instructions can be found in the 401(k) Plan Enrollment Guide which is available on the benefits website at [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com) or by contacting Prudential Retirement at 1-877-778-2100.

## Investments

The Plan offers a variety of investments to include target date funds.

## Enrollment

You must take action and enroll for your contributions, and the employer matching contributions, to begin. To enroll, contact Prudential Retirement at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or at 1-877-778-2100. If you are a new hire, you may enroll generally after you receive your first paycheck. When you enroll, you'll need to decide if you want to make pre-tax contributions and/or Roth (after-tax) contributions. A separate election is required to enroll in catch-up contributions and to have 401(k) taken from any bonus payments you may receive. Your 401(k) paycheck deductions, and the employer match, will begin generally one to two pay dates following your enrollment. You may change, stop or re-enroll in the 401(k) Plan at any time.

# Legal Plan and ID Theft Protection

Need legal advice? Worried about identity theft? LegalShield and IDShield have you covered.

LegalShield Plan benefits include:

- Legal Consultation and Advice
- Court Representation
- Legal Document Preparation and Review
- Letters and Phone Calls Made on Your Behalf
- Speeding Ticket Assistance
- Will Preparation
- 24/7 Emergency Legal Access
- Mobile App

Identity Theft Protection is provided by IDShield. IDShield Plan benefits include:

- Identity Consultation and Advice
- Dedicated Licensed Private Investigators
- Identity and Credit Monitoring
- Social Media Monitoring
- Child Monitoring (family plan only)
- Comprehensive Identity Restoration
- Identity and Credit Threat Alerts
- 24/7 Emergency Access
- Mobile App

You have the option to enroll in only the legal plan or just the ID theft protection plan or combine both.

Plan Options	Biweekly Employee Payroll Contributions
Legal Plan	\$7.27
Individual IDShield	\$3.21
Family IDShield	\$5.98
Individual Legal Plan w/Individual IDShield	\$10.02
Family Legal Plan w/Family IDShield	\$12.37

For more information visit [benefits.legalshield.com/inovaloninc](https://benefits.legalshield.com/inovaloninc).

# Pet Insurance

Pets are family too! When you enroll in Total Pet Plan coverage through Pet Benefits Solutions, the following suite of benefits will be available for your furry friend:

## **PetPlus: Discounts on Products and Rx**

- Receive member-only pricing (up to 40% off) on prescription medications, preventatives, food, toys, treats & more
- Shipping is always free and same-day pickup available for human-grade medications
- Covers all dogs & cats in any condition including pre-existing conditions

## **PetAssure: Discounts on Veterinary Care**

(Visit [www.petbenefits.com/search](http://www.petbenefits.com/search) to locate a network vet)

- Save 25% instantly on all in-house medical services at any network vet
- Covers accident, illness & wellness visits. Routine vaccines, dental cleaning, surgery, cancer treatment, tumor removal, and more
- Covers all type of pets, including dogs, cats, ferrets, guinea pig, horses, etc. including pets with pre-existing conditions

## **AskVet: 24/7 Pet Telehealth**

- Receive 24/7 support on health, wellness, behavior and more
- Unlimited access to US licensed veterinarian, at no additional cost
- Reduce unnecessary vet visits and improve pets' health
- Covers all dogs & cats

## **The PetTag: Lost Pet Recovery Service**

- Receive durable ID Tag with QR code to place on collar of pet
- QR code provides access to pet's emergency contact information reuniting lost pets with family even faster than a microchipped pet
- Receive 24/7 support to help connect lost pet with owner
- Covers all pets wearing a collar

For more information, visit [www.petbenefits.com/land/inovalon](http://www.petbenefits.com/land/inovalon).

Plan Options	Biweekly Employee Payroll Contributions
One Pet	\$5.42
Family plan (2+ pets)	\$8.54

# Employee Assistance Program (EAP)

Provided by BHS, your Employee Assistance Program (EAP) provides you and your household members with **free, confidential, in-the-moment support** to help with personal or professional problems that may interfere with work or family responsibilities.

When you call the EAP, a Care Coordinator (master's level clinician) will confidentially assess the problem, assist with any emergencies and connect you to the appropriate resources. The Care Coordinator may resolve your need within the initial call; assess your need as a short-term issue, which can be resolved by an EAP counselor within the available sessions; assess your need as requiring long-term care and assist with connecting you to a community resource or treatment provider available through your health insurance plan.

## Work-Life Services

**Childcare:** BHS provides up-to-date, carefully screened, national resources and referrals for a range of childcare needs, including: adoption and special needs; before and after school programs; emergency and back-up care; summer camps; and more.

**Eldercare:** BHS provides up-to-date, national resources and referrals for a range of eldercare needs, including: home-based services, such as nutrition and cleaning; retirement communities and subsidized housing; medical and nursing rehabilitation services; inpatient services, such as nursing homes and assisted living facilities; transportation services; and more.

**Legal:** When faced with a legal matter, simply contact BHS and you will be connected to an attorney with expertise specific to your needs. Legal benefits under the program include: free 30-minute consultations; in office or telephonic with local plan providers; and 25 percent off the attorney's hourly rate when an hourly rate is quoted for services beyond consultation.

**Convenience Care Resources and Referrals:** Your personal concierge is just a phone call away! BHS can help you find information, resources and referrals for a range of needs such as concert, sport and theater tickets; contractors, handymen, plumbers and landscapers; party planning; personal shoppers; pet care; spa and salon services; adult education; airfare, hotel and car rental; and more!

**Financial:** You and your household members can access unlimited telephonic financial counseling, information and education from BHS' team of highly-trained financial counselors. Typical financial matters include: budgeting, college funding, credit counseling, debt management and consolidation, and retirement funding.

## MyBHS Portal

The MyBHS portal provides access to more than 500,000 tools and resources on a variety of well-being and skill-building topics.

- Announcements
- Program Information
- News & Tips
- Access to Live Chat
- BHS Focus Newsletter
- Access to the Resource Library
  - Articles
  - Training Center
  - Assessments and Calculators
  - Legal Forms and more.

Access the MyBHS Portal online at [portal.BHSONline.com](https://portal.BHSONline.com) (username: Inovalon) or download the BHSApp from the Apple App Store or Google Play.

**The BHS EAP is available  
24-hours a day, 7-days a week.**

**Phone:** 1-800-327-2251

**Web:** [portal.BHSONline.com](https://portal.BHSONline.com)

**Username:** Inovalon

# Professional Development

Eligible associates may be reimbursed for specialized short-term learning opportunities that may include conferences, seminars, and workshops separate from formal coursework in a degree program.

For information, to include how to apply and claim reimbursement, refer to the Professional Development Policy in the [Policy Center](#) on nova's homepage. Click the **Policy Center** link under the **Toolbox** section. Note: You must be logged into an Inovalon network in order to access the Policy Center on nova.

# Tuition Reimbursement

Eligible associates may be reimbursed for tuition expenses up to \$5,250 per calendar year based on department budget approval.

For information, to include how to request tuition reimbursement, refer to the Tuition Reimbursement Policy in the [Policy Center](#) on nova's homepage. Click the **Policy Center** link under the **Toolbox** section. Note: You must be logged into an Inovalon network in order to access the Policy Center on nova.

Request for approval must be submitted no later than 15 days before the course start date. To obtain the Tuition Reimbursement forms, go to [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com).

# Wellness Resources

Inovalon provides a Wellness Resources page on nova, our internal communications website, to support your overall well-being. On this page, you will find a variety of physical, nutritional, emotional, financial and social well-being tools and resources – many of them available to you and your family free of charge.

In addition, you will discover ways to participate in our healthy corporate activities including lunch and learn sessions, wellness challenges and community support events to help you be the best you can be.

We encourage you to participate in some or all of our well-being programs.





# Additional Benefits at a Glance

Plan Name	Insurer/Provider	Description	When you can enroll	Who may be covered	Cost
Accident Insurance	Voya Financial	Pays a benefit for specific injuries and events resulting from a covered accident	Only during Open Enrollment or as a new hire	Employee and eligible dependents	Varies by coverage level
Adoption Assistance	Inovalon	Reimburses for eligible adoption-related expenses up to a maximum of \$5,000	No enrollment is necessary. Assistance is automatically available to you with a qualifying adoption	Employee	No cost to you
Charitable Giving Programs	Various	Employees and their families can help give back to the community by participating in Inovalon charitable giving program events	Any time	Employee and eligible dependents	N/A
Corporate Discounts	BenefitsHub	Discounts are available on a variety of products and services including gym memberships, clothing, entertainment and more	Any time. Discounts are automatically available to you	Employee and eligible dependents	No cost to you
Critical Illness Insurance	Voya Financial	Provides a lump sum payment if you or a covered family member experiences a covered medical condition (such as cancer, heart attack, or MS)	Only during Open Enrollment or as a new hire	Employee and eligible dependents	Varies by plan and coverage level
Health Advocacy and Assistance Program	Health Advocate	Provides access to a Personal Health Advocate who can help you with benefit questions and a full range of healthcare and insurance-related issues	No enrollment necessary. You and eligible dependents are automatically covered	Employee and eligible dependents	No cost to you 100% employer-paid
Hospital Confinement Indemnity Insurance	Voya Financial	Provides a cash payment in the event you or a covered member have a covered stay in a hospital, critical care unit or rehab facility	Only during Open Enrollment or as a new hire	Employee and eligible dependents	Varies by coverage level
LA Fitness Gym Membership	LA Fitness	Inovalon pays your initiation fee. You also receive a reduced monthly membership rate	Any time	Employee	Monthly payment of \$24.99 and annual fee of \$35

# Paid Time Off

## Paid Time Off

Inovalon provides eligible employees with paid time off to be used for time away from work such as vacation, personal time, sick time and short-term illness or injury.

Regular full-time employees who work a minimum of 40 hours per week shall be entitled to paid time off (PTO) for their personal use, in accordance with the following schedule:

Length of Employment	Amount of PTO Provided in January 2022
New Hire to 3 years completed within 2022	17 days (136 hours)
4 to 8 years completed within 2022	20 days (160 hours)
9 years or more completed within 2022	25 days (200 hours)

PTO will be granted on January 1st of each calendar year. The amount of PTO received is based on the number of service years completed within the calendar year.

If you are a new hire, you will receive a prorated share of PTO during your first year of employment. Your PTO will be prorated based on the number of whole months remaining in the calendar year. For example, you start employment on June 15. You will receive 68 hours  $[(136/12 \text{ months}) \times 6 \text{ whole months remaining}]$  of PTO to utilize prior to the end of the calendar year.

Regular part-time employees who are scheduled to work a minimum of 30 hours per week are granted PTO on a prorated basis.

For more information, refer to the [PTO Policy](#).

## Holidays

Nine paid holidays to include:

Holiday	2022 Date
New Year's Day	January 3
Martin Luther King Jr. Day	January 17
Memorial Day	May 30
Independence Day	July 4
Labor Day	September 5
Thanksgiving Day	November 24
Day after Thanksgiving	November 25
Christmas Day	December 26
One Floating Holiday	Any Day

## Parental Leave

Eligible new parents with 12+ months of service will receive up to 15 days of paid leave at 100% of salary following the birth, adoption or placement of a child. Associates with at least 6 months of service but less than 12 months of service are eligible for 10 days of paid parental leave.

For information, to include eligibility and how to apply for parental leave, refer to the Parental Leave Policy in the [Policy Center](#) on nova's homepage. Click the **Policy Center** link under the **Toolbox** section. Note: You must be logged into an Inovalon network in order to access the Policy Center on nova.

## Bereavement Leave

In the unfortunate event of a death of an immediate family member, regular full-time employees who work a minimum of 40 hours per week are eligible for up to 40 work hours of paid bereavement leave. Immediate family consists of current spouse, domestic partner, parent, step-parent, child, step-child, foster child, sister, brother, grandparent, grandchild, father-in-law and mother-in-law.

For an extended family member, regular full-time employees who work a minimum of 40 hours per week are eligible for up to 24 work hours of paid bereavement leave. Extended family is defined as brother-in-law, sister-in-law, daughter-in-law, son-in-law, aunt and uncle. In the event of the passing of a fellow employee, an associate may be eligible for up to 4 hours of bereavement

Regular part-time employees who are scheduled to work between 30-39 hours per week are granted bereavement leave on a prorated basis.

To be eligible for bereavement leave, an employee must have worked for 90 days or more prior to the date the bereavement leave is first taken.

## Required Notices

Inovalon is required to make available to you certain regulatory notices regarding employee benefits plans. These notices include:

- CHIP Notice
- HIPAA Special Enrollment Notice
- HIPAA Comprehensive Notice of Privacy Policy and Procedures
- Health Insurance Exchange Notice
- Medicare Part D Notice
- Summary Annual Reports (SARs)
- Summary of Benefits and Coverage for each Medical Plan
- Summary Plan Descriptions (SPDs)
- Women's Health and Cancer Rights Notice
- 401(k) Plan Safe Harbor Notice

You may view and print these notices by logging into the benefits website at [www.myinovalonbenefits.com](http://www.myinovalonbenefits.com). You may request that a paper copy of a notice be mailed to you at no cost by emailing [hbenefits@inovalon.com](mailto:hbenefits@inovalon.com).

## Jury Duty

Inovalon regards jury duty as a civic responsibility. If called and selected for jury duty, an employee will receive his or her regular salary in accordance with applicable state law.

## Personal Leave

Inovalon offers an unpaid personal leave for eligible employees who need to take time away from work for an authorized reason that is not covered by another leave option.

For additional information on all leave plans, refer to the [Policy Center](#) on nova's homepage. Click the Policy Center link under the Toolbox section. Note: You must be logged into an Inovalon network in order to access the Policy Center on nova.

# Benefits Contact Information

Refer to the chart below for website and phone information for Inovalon's benefit plans.

Benefit	Provider	Website	Contact Information
401(k)	Prudential Retirement	<a href="http://www.prudential.com/online/retirement">www.prudential.com/online/retirement</a>	1-877-778-2100
Accident Insurance	Voya Group #: 0070699-0	<a href="http://www.voya.com/claims">www.voya.com/claims</a>	1-877-236-7564
Benefits Information/ Help Desk	Assured Partners	<a href="http://www.myinovalonbenefits.com">www.myinovalonbenefits.com</a>	1-888-896-8031 <a href="mailto:inovalon@assuredpartners.com">inovalon@assuredpartners.com</a>
Critical Illness	Voya Group #: 0070699-0	<a href="http://www.voya.com/claims">www.voya.com/claims</a>	1-877-236-7564
Dental	Delta Dental Group #: 04950	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>	1-800-932-0783
Employee Assistance Program	BHS	<a href="http://portal.BHSONline.com">portal.BHSONline.com</a> Username: Inovalon	1-800-327-2251
Employee Discounts	BenefitHub	<a href="http://www.inovalondiscounts.benefitHub.com">www.inovalondiscounts.benefitHub.com</a>	N/A
Pet Insurance	Pet Benefit Solutions Group ID: 4955	<a href="http://www.petbenefits.com">www.petbenefits.com</a>	1-800-891-2565 <a href="mailto:customer.care@petbenefits.com">customer.care@petbenefits.com</a>
Flexible Spending Accounts (Health Care and Dependent Care)	Assured Partners	<a href="https://AssuredPartners.lh1ondemand.com">https://AssuredPartners.lh1ondemand.com</a>	1-800-657-6265 <a href="mailto:fsa@assuredpartners.com">fsa@assuredpartners.com</a>
Health Savings Account (HSA)	Cigna Group #: 3337352	<a href="http://www.myCigna.com">www.myCigna.com</a>	1-800-244-6224
Health Advocacy and Assistance Program	Health Advocate	<a href="http://www.healthadvocate.com/inovalon">www.healthadvocate.com/inovalon</a>	1-866-695-8622 <a href="mailto:answers@healthadvocate.com">answers@healthadvocate.com</a>
Hospital Indemnity Plan	Voya Group #: 0070699-0	<a href="http://www.voya.com/claims">www.voya.com/claims</a>	1-877-236-7564
Legal and ID Theft Services	LegalShield	<a href="http://www.legalshield.com">www.legalshield.com</a>	1-888-807-0407 <a href="mailto:membersupport@legalshieldcorp.com">membersupport@legalshieldcorp.com</a>
Life and Disability Insurance	Prudential Life & Disability Group #: 52720	<a href="http://www.myinovalonbenefits.com">www.myinovalonbenefits.com</a>	1-888-896-8031 <a href="mailto:inovalon@assuredpartners.com">inovalon@assuredpartners.com</a>
Maternity, Parental Leave, FMLA, Disability	Various	<a href="mailto:askhr@inovalon.com">askhr@inovalon.com</a>	N/A
Medical, Prescription and HSA	Cigna Group #: 3337352	<a href="http://www.myCigna.com">www.myCigna.com</a>	1-800-244-6224
Virtual Care for Cigna Members	MDLive	<a href="http://www.myCigna.com">www.myCigna.com</a>	1-888-726-3171
Time Off (PTO, Holidays, Parental Leave, Bereavement)	Inovalon	<a href="#">Policy Center on nova</a>	N/A
Transit and Parking	Assured Partners	<a href="https://AssuredPartners.lh1ondemand.com">https://AssuredPartners.lh1ondemand.com</a>	1-800-657-6265 <a href="mailto:fsa@assuredpartners.com">fsa@assuredpartners.com</a>
Adoption Assistance, Tuition Reimbursement, Professional Development	Inovalon	<a href="mailto:hrbenefits@inovalon.com">hrbenefits@inovalon.com</a>	N/A
Vision	VSP Group #: 30035696	<a href="http://www.vsp.com">www.vsp.com</a>	1-800-877-7195
Wellness Resources	Various	<a href="#">Wellness Resources page on nova</a>	N/A



The descriptions of these benefits are not a guarantee of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

