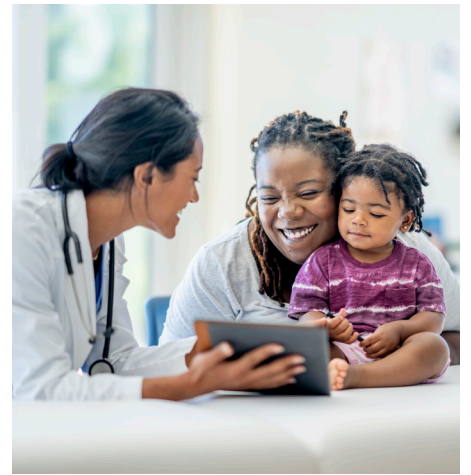




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Benefits Guide



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At Inovalon, we believe our associates 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 2024 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.

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

Have enrollment questions?

Contact the Inovalon Benefits Center at 1-888-896-8031 or send your questions via email to inovalon@assuredpartners.com.

Representatives are available
M-F, 8:00 a.m. to 5:30 p.m. ET.

THIS GUIDE IS NOT A CONTRACT

This Guide is intended only to highlight or summarize general benefits available to Inovalon eligible associates 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.

Your Enrollment Checklist

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.

401(k)

- The 401(k) Plan is managed by Empower 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 Empower. There is no deadline to enroll — as a new hire, you may enroll generally after you receive your first paycheck. To enroll, contact Empower at empowermyretirement.com or at 1-855-756-4738.

Prepare

- Think about your and your family's health history and healthcare needs.
- Gather your dependent and beneficiary information, including Social Security numbers and dates of birth, as you'll need this information if you wish to add a dependent to your current coverage or designate them as a beneficiary

Explore

- Review the information in this Guide to make sure you understand all the benefit options available to you. You can also attend one of the in-person open enrollment meetings or virtual webinars. Visit www.myinovalonbenefits.com for details.

Enroll

- Make your 2024 benefits elections on the Inovalon benefits website at www.myinovalonbenefits.com or by calling the Inovalon Benefits Center at 1-888-896-8031. See page 25 of this Guide for detailed information on how to enroll.

Review

- After you complete your enrollment, be sure to download a confirmation of your elections for your records. Please review your confirmation statement to ensure your elections are correct as changes generally cannot be made you experience a qualifying life event.



Have enrollment questions?

Contact Inovalon's Employee Benefits Center at 1-888-896-8031 or send your questions via email to inovalon@assuredpartners.com. Representatives are available M-F, 8:00 a.m. to 5:30 p.m. ET.

Eligibility

Regular full-time or part-time associates who are scheduled to work 30 hours or more per week are eligible for the benefits described in this Benefits Guide.

Dependent Eligibility

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

- spouse, including a common-law spouse,
- domestic partner, and
- 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 disability.

Certify Your Dependents for Benefits Coverage

When you add a dependent to your benefits coverage, that election is incomplete until the required certification documents are received.

The deadline for returning proper documentation is 45 days from the requested coverage effective date. It is important that acceptable documentation be received in a timely manner as failure to do so will cause delays in activating coverage for your dependent(s). Your dependent(s) will not be enrolled with the insurance carrier(s) until proper documentation has been received and processed.

Additional information on dependent eligibility and how to submit documentation can be found on www.myinovalonbenefits.com.



Medical Coverage for Dependents

Inovalon must report to the IRS the names and social security numbers of everyone covered by our company-sponsored medical plans. Therefore, if you are enrolling dependents in the medical plans, be sure to include their Social Security numbers.

Domestic Partner Coverage

Domestic partners are not currently recognized as Internal Revenue Service (IRS) dependents. 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.

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.



Medical Insurance

You have two medical plan options:

- Open Access Plus (OAP)
- High Deductible Health Plan (HDHP) with HSA

Under both plans

- Medical coverage is provided through Allegiance utilizing Cigna's large national network of quality providers and facilities with competitive network discounts.
- 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 administered by Cigna is also included.
- For less cost than a typical in-office doctor's visit, you can see a doctor by phone, secure video, or mobile app for minor medical conditions, preventive wellness screenings, and behavioral health services.

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



Managing Your Medical and Prescription Benefits

Healthcare doesn't have to be confusing. To make things easier, Inovalon has partnered with Quantum Health to simplify your healthcare experience, get the most out of your benefits, and save you money.

Quantum

Quantum Health Care Coordinators are an expert team of nurses, patient services representatives, and benefit specialists who are ready to help you through every single step of your healthcare journey. Think of Care Coordinators as your personal health care team — they fight hard to help you save money and make sure you get the best possible care for you and your family.

www.myinovaloncarecoordinator.com

- Medical ID Card
- Questions about claims, billing, and benefits
- Finding in-network providers
- Nurse support
- Reduce out-of-pocket costs

Call a Care Coordinator for support at 1-866-885-1125.

How Quantum Health Care Coordinators have helped Inovalon's associates

“ Sarah uncovered the reason my claims were not being paid. She followed-up with my surgeon, the facility, and anesthesia, ensuring that all claims were submitted, processed, and paid. I am very thankful for Sarah helping me resolve these issues and relieve the stress that goes along with them.

“ I just had an amazing conversation and interaction with Miranda. When I originally called in, I was extremely upset about the process of looking for a doctor, my anxiety was through the roof, and she was able to calm me down. Miranda took it to the next level and shared tools to help navigate the website and help me narrow down my search, she simplified the process. I want to share how amazing and patient she was. I really appreciated her help.

“ I am so happy that Inovalon chose to have Quantum Health as our Care Coordinators! I know that if I were calling my insurance directly, they would not provide half the customer service that Quantum Health does. I just wanted to let you know that I love Quantum!

“ My Care Coordinator answered all my questions and offered great feedback in explaining how my deductible worked!

Comparing Your Medical Plan Options

Need a refresher in common healthcare terms? We've got you covered with a glossary of insurance terminology on page 26.

Medical Plan Summary	OAP		HDHP 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 ¹ : \$20 Copay Non-CCN ¹ : \$30 Copay	You pay 40% after deductible	CCN ¹ : You pay 0% after deductible Non-CCN ¹ : You pay 20% after deductible	You pay 40% after deductible
Specialist Office Visits	CCN ¹ : \$30 Copay Non-CCN ¹ : \$40 Copay	You pay 40% after deductible	CCN ¹ : You pay 0% after deductible Non-CCN ¹ : You pay 20% after deductible	You pay 40% after deductible
Preventive Services (i.e., immunizations, wellness screenings, etc.)	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 ³ – 30-day supply from a retail pharmacy	\$10 (Generic) \$40 (Preferred) ² \$60 (Non-Preferred) ²	You pay 20%	\$10 (Generic) after deductible \$40 (Preferred) ² after deductible \$60 (Non-Preferred) ² after deductible	You pay 20% after deductible
Prescription benefits ³ – 90-day supply from a retail pharmacy or home delivery	\$20 (Generic) \$80 (Preferred) ² \$120 (Non-Preferred) ²	Retail: You pay 20% Home Delivery: Not covered	\$20 (Generic) after deductible \$80 (Preferred) ² after deductible \$120 (Non-Preferred) ² after deductible	Retail: You pay 20% after deductible Home Delivery: Not covered

¹ 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.myinovaloncarecoordinator.com.

² When a generic is available and you request a preferred brand 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").

³ 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.

Additional Details:

Precertification is required for certain services. For a list of services, refer to the back of your ID card.

If you cover any dependents on the HDHP with 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

Medical and prescription biweekly employee payroll contributions

	OAP	HDHP with HSA
Employee	\$80.94	\$42.23
Employee + spouse	\$257.13	\$176.22
Employee + child(ren)	\$228.84	\$156.84
Family	\$364.16	\$249.57

Pre-certifying Care

Quantum Health handles all precertification of services for our medical plans. Precertification means that a healthcare service must be reviewed and approved in advance to be covered by the medical plan. The precertification process helps to ensure you receive high-quality, safe, and effective care in the appropriate setting.

If you or a covered family member needs to have any of the following services, your healthcare provider should call Quantum Health at the number on your insurance card to confirm eligibility, determine coverage, and initiate precertification. Your Quantum Health Care Coordinators will work directly with the provider to obtain the necessary documentation.

Medical services requiring precertification

- MRI/MRA/PET scans
- Outpatient surgeries
- Oncology services (chemotherapy and radiation)
- Genetic testing
- Dialysis
- Transplants
- Home healthcare
- Hospice care
- Durable medical equipment (all rentals and purchases over \$1,500)
- Partial hospitalization and intensive outpatient care for behavioral health and substance use
- Hospitalizations to include acute care, skilled nursing, skilled rehabilitation, and behavioral health/substance disorder

The precertification process helps ensure care is medically necessary and appropriate. **If you fail to pre-certify services when required, benefits may be denied.**

Medical Plan ID Cards

All employees who enroll in medical plan coverage will receive an 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.

- **How many cards will be mailed?** You will receive two ID cards to the primary account holder. If you wish to order additional cards, you can do so at no additional cost by calling Quantum Health at 1-866-885-1125.
- **Do I need a separate ID card for prescription drug benefits?** No, your medical plan ID card can be used for both prescription drugs and medical plan provider services.

As a reminder, a temporary ID card is available if you ever need one.

- 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.myinovaloncarecoordinator.com. You may also view, print, or view ID card information right from your mobile device when you download the Quantum Health app. Then, you can show it to your doctor or pharmacist.

CareFinder™

Find high-quality, cost-effective, in-network care – all with a single search tool

New to town and need a doctor? Out of town and need a doctor? Looking for the best place to have joint surgery? For all your healthcare research and decisions, now there's only one place you need to go – and it's as close as your computer or mobile device.

Found on your Quantum Health member portal at www.myinovaloncarecoordinator.com, Care Finder™ helps you find and compare healthcare providers and facilities so you can make informed choices about the care you'll receive. Checking cost and quality rankings in advance can save you hundreds or even thousands of dollars and ensure you receive the best possible care.

Prescription Drug Coverage

Inovalon offers a prescription drug plan through Cigna. Each medical plan automatically comes with prescription drug coverage. You will use your medical plan's ID card to fill prescriptions at one of Cigna's participating pharmacies. You can fill a 30-day supply at any retail pharmacy in the network, including CVS, Walmart, Publix, and several others. Or, you may fill a 90-day supply at a select in-network retail pharmacy or Express Scripts®, Cigna's home delivery pharmacy. For a list of participating retail pharmacies, go to cigna.com/rx90network.

How Quantum can help you make the most of your pharmacy benefit

PRESCRIPTION SAVINGS: Get your meds at the lowest cost available. Your dedicated Quantum Health Care Coordinators are familiar with your health plan's drug formulary (a tiered list of generic and brand-name prescription drugs that are covered by your plan). Medications in the lower tiers will cost you less. Below are a few other ways Quantum Health Care Coordinators can help you save:

- Comparing prices from different pharmacies
- Investigating same-class alternatives in generic versions
- Finding available savings programs through specific pharmacies and drug manufacturers
- Using discount card programs, coupons, and coinsurance assistance programs
- Researching home delivery options
- Engaging the Quantum Health in-house pharmacy team

PRESCRIPTION EDUCATION: Learn more about your condition, medications, and specialty drug programs available to you. Condition-specific support programs can improve treatment participation, help you build a sense of community with fellow patients and caregivers, and provide a source of the latest information about treatment.

PRESCRIPTION MANAGEMENT SUPPORT: For those with chronic conditions, autoimmune diseases, or complex illnesses, your Quantum Health Care Coordinator can help you manage your drug therapy.

- If you are prescribed infusion therapy, Quantum Health Care Coordinators help you find less-costly sites of service
- If you are prescribed a medication that is only available through a specialty pharmacy, Quantum Health Care Coordinators can help you find an in-network specialty pharmacy and help with prior authorizations

- If there are barriers to taking your medications as prescribed, the Quantum Health Care Coordinators will suggest ways to promote adherence
- The Quantum Health Care Coordinators will provide support, continuous education, and ongoing monitoring
- The Quantum Health in-house pharmacy team can perform a thorough review of all the medications you take, to ensure safety

PRESCRIPTION REVIEW: The Quantum Health Care Coordinators will engage their in-house pharmacy team to support those with numerous prescriptions, costly prescriptions, or adherence issues. Their pharmacy professionals will review your records to identify any patterns and potential problems with drug therapy, which can alert them to the need for therapeutic intervention. Then, they'll call the prescribing physician to discuss potential dosage adjustments or replacement, if necessary.

Quantum Health Pharmacy Review includes:

- Medication appropriateness
- Drug-disease interactions and serious treatment risks
- Drug-drug interactions
- Therapeutic duplication
- Clinical abuse and misuse
- Drug-allergy interactions
- Generic substitution
- Incorrect dosage
- Inappropriate frequency or duration of drug treatment
- Potential and actual adverse effects
- Pregnancy alerts



Virtual Care

All medical plan members have access to virtual care through MDLIVE. When it's not an emergency, virtual care provides fast, convenient, and affordable care for minor medical conditions, preventive wellness screenings, and behavioral health services.

A virtual visit can cost less than going to the urgent care clinic or emergency room and services are available 24/7/365.

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 Employee Assistance Program benefit and subject to your medical deductible and coinsurance percentage. 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 rate?

- Yes. The claims for visits with virtual care doctors will be processed by Allegiance, 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 OAP plan, you will be responsible for the in-network non-CCN copay. If you are a member of the HDHP with 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 phone, secure video, or MDLIVE app. Your first step is to register online so you are ready to use the service when it is needed. Connect MDLIVE through www.mdlive.com/allegiance.



Omada

Omada is a digital support program that helps medical plan members lose weight, manage diabetes, and lower blood pressure — at no cost.

If you are eligible, each program provides:

- A personal health coach
- A clinical specialist (if eligible)
- All the smart devices you need
- A personalized care plan
- Weekly lessons
- Tools for managing stress
- Online peer group and communities

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 – go.omadahealth.com/allegiance). Omada is available to associates enrolled in the Inovalon medical plans and their covered adult dependents.

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.

Health Savings Account (HSA)

The High-Deductible Health Plan (HDHP) medical plan gives you more control over your healthcare and spending decisions. If you enroll in this plan, you pay less per paycheck for your medical coverage. You may also contribute money to a health savings account and use the funds to pay out-of-pocket expenses with pre-tax dollars.

Employer contribution to your HSA

Inovalon will make an annual contribution to your health savings account when you enroll in the HDHP medical plan, even if you don't contribute. Use these funds for any out-of-pocket medical expenses, including prescription, dental, and vision.

The amount is based on your annual salary and level of medical plan coverage. 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.

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

*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).

The HSA offers many great advantages to help you budget for and save on your healthcare costs:

- You receive an HSA debit card from Allegiance to access your funds when you need to pay for healthcare expenses.
- You own it. The money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account, even after you retire.
- You choose how to use it. You choose how much to contribute, and you may change the amount at any time throughout the year to fit your needs. Any unused funds roll over from one year to the next.
- You save three ways. Your money goes in tax-free, builds earnings tax-free, and comes out tax-free when used on eligible expenses.
- You invest in your future. Balances over \$2,000 may be invested in mutual funds.

2024 IRS HSA Maximum Contributions

The IRS does limit the amount that you may contribute to an HSA each year. Contribution limits are based on your medical plan tier and your age in 2024:

- Employee only coverage: \$4,150
- Employee + dependent(s): \$8,300

Associates age 55 or older during 2024 may make an additional catch-up contribution of up to \$1,000.

HSA Eligibility Requirements

- Enrollment in high-deductible health plan (HDHP)
- No secondary coverage (i.e., Medicare, TRICARE, health FSA)
- Not claimed as a dependent on another individual's tax return



Dental Insurance

Inovalon offers dental insurance through the Delta Dental PPO Plan. The Delta Dental program provides eligible associates access to a national network of dental providers consisting of general and specialty dentists who meet well-established credentialing standards. Providers within both the Delta Dental 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, log in and select Get ID Card. You can also pull up an ID card on mobile and tablet devices by downloading Delta Dental’s 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.

	PPO Network (Lowest Out-of-Pocket Costs)	Premier Network (Higher Out-of-Pocket Costs)	Out-of-Network ¹ (Highest Out-of-Pocket Costs)
Annual Deductible			
Individual Only	\$50	\$50	\$100
Family	\$150	\$150	\$300
Services			
Diagnostic and Preventive Care ²	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	\$2,000 per member	\$2,000 per member
Orthodontics Lifetime Maximum (Per Eligible Individual)	\$2,000 per member	\$2,000 per member	\$2,000 per member

¹ Premier contracted fees are the program allowance for non-Delta Dental dentists.

² 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	\$8.27
Employee + spouse	\$16.54
Employee + child(ren)	\$21.80
Employee + family	\$29.68

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. Please visit www.vsp.com for a complete listing of participating providers.

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)

*Out-of-network reimbursements are less any applicable plan copayment. the out of network copays are the same as in network copays.

Get to know your vision benefits. Create your account on 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

Vision biweekly employee payroll contributions

	Biweekly contribution
Employee	\$2.62
Employee + spouse	\$5.28
Employee + child(ren)	\$5.61
Employee + family	\$8.87

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:

	2024 IRS Limits	Qualified Expenses
Health Care FSA ¹	\$3,200	Deductibles, prescriptions, vision, dental care, and over-the-counter healthcare products
Dependent Care FSA ²	\$5,000 ³	Daycare, after-school programs, summer day camps, limited eldercare programs
Limited FSA ⁴	\$3,200	Dental (cleanings, fillings, orthodontia), vision (eye exams, lenses)

¹The Health Care FSA is NOT available if you are enrolled in the High Deductible Health Plan medical plan and have established and contribute to a Health Savings Account (HSA).

²In 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.

³Annual limit is \$2,500 if you are married but file taxes separately.

⁴The Limited FSA is only available to associates 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 qualifying 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.
- AssuredPartners is the FSA Administrator for the FSA Plans.

Rollover option for the Health Care FSA

If you participate in the Health Care FSA (or Limited Health Care FSA for HSA participants), you have the option to rollover up to \$610 of unused Health Care FSA funds at the end of 2023. You must have a balance of at least \$50 to be able to rollover unused funds. The rollover amount of \$610 does not impact the maximum election limit of \$3,200 for the 2024 plan year (i.e., with the maximum election limit of \$3,200 and a rollover amount of \$610, a participant will have access to \$3,770 for the 2024 year). The rollover of unused funds will occur after the claims submission deadline has passed for the previous plan year (March 31, 2024) and all claims are processed.

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 healthcare 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 2024, the projected IRS monthly maximum for both transit and parking is expected to be \$315 for each.



Life Insurance

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

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

¹ For sales associates, benefit amount generally includes base salary, sales bonuses, and commissions

² Base salary as of October 1, 2023

Important things to know

Elect a Beneficiary

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

Imputed Income

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.

Voluntary Life Insurance

You can purchase voluntary term life insurance for you and your dependents through Prudential.

Benefit	Description	Amount You May Purchase	Your Cost Each Pay Date
Voluntary Employee Life	Life insurance for the associate that is in addition to the company-provided Basic Life insurance	1x – 5x annual base salary, up to \$750,000 You will have to submit and pass evidence of insurability if: <ul style="list-style-type: none"> The total coverage amount exceeds (1) 4x your annual base salary or (2) \$300,000 You are electing this benefit for the first time You are increasing coverage by more than one level 	Rate is based on the amount you elect and your age
Spouse Life	Life insurance for an associate'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"> They are electing this benefit for the first time They are increasing their current coverage level by any amount 	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 associate, the associate'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 associate dies or suffers certain injuries as the result of an accident	1x - 5x annual base salary, up to \$750,000 Evidence of insurability is not required.	
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.	
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.	

Disability Insurance

Inovalon provides the following disability plans through Prudential.

Benefit	Description	Benefit Start Date	Your Cost Each Pay Date
Short-Term Disability (STD) ¹	60% of your base salary ^{2,3} , 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 ^{2,3} , 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

¹ For disability due to pregnancy, associates who give birth will receive 100% of pay for 6 or 8 weeks depending on the type of delivery

² For sales associates, benefit amount generally includes base salary, sales bonuses, and commissions

³ Base salary as of October 1, 2023



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. Here are some reasons to enroll:

- You have the choice of pre-tax and Roth contributions.
- Inovalon provides a generous employer match!
 - Inovalon will match 100% of the first 5% of your eligible compensation that you contribute to the plan each pay date. For example, if you earn \$3,000 per pay date and contribute 5% (\$150), Inovalon will provide you with an employer matching contribution of \$150 for a total annual employer contribution of \$3,900 (\$150 x 26 pay dates).
 - The employer match is yours as soon as it hits your account. All associates are immediately 100% vested in employer matching contributions.
- Per IRS regulations, while you are an associate, withdrawals from the plan are restricted. However, you may be eligible to take a loan against your account.
- You may enroll, change, or stop your contributions at any time.
- Empower is the plan provider.

*Associates residing or performing services in Puerto Rico are not eligible for the 401(k) Plan.

How to Enroll or Make Changes

- Log into Empower's website at www.empowermyretirement.com.
- Contact an Empower representative at 1-855-756-4738.

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)
- Full-Service 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 www.shieldbenefits.com/inovaloninc/overview.

Pet Benefits

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, and more
- Shipping is always free and same-day pickup is available for human-grade medications
- Covers all dogs and cats in any condition including pre-existing conditions

PetAssure: Discounts on Veterinary Care

(Visit 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, and 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 veterinarians, at no additional cost
- Reduce unnecessary vet visits and improve pets' health
- Covers all dogs and 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.

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. Participants can receive up to five confidential counseling sessions with licensed experts, per issue, per year.

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 and 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% 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, sports, 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 and 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 (username: Inovalon) or download the BHSApp from the Apple App Store or Google Play.

Contact the BHS EAP

Services are available 24-hours a day, 7-days a week.

Phone: 1-800-327-2251

Web: portal.BHSONline.com

Username: Inovalon



Professional Development

Eligible associates may be reimbursed up to \$2,500 per calendar year 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.

Request for approval must be submitted at least 30 days prior to registering for the professional development expense. To obtain the Professional Development Request form, go to www.myinovalonbenefits.com.

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 form, go to www.myinovalonbenefits.com.

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 and [nova](#) is your source for these wellness resources. Check the site often as the offerings change frequently.

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	Associate and eligible dependents	Varies by coverage level
Corporate Discounts	BenefitsHub	Discounts are available on a variety of products and services including gym memberships, clothing, entertainment, and more	No enrollment needed. Discounts are automatically available to you	Associate 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	Associate and eligible dependents	Varies by plan and coverage level
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	Associate and eligible dependents	Varies by coverage level

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:

Years of Service (completed within 2023)	PTO Days Granted in January
New hire	18 days
1-3 years	19 days
4-8 years	22 days
9 or more years	27 days

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 month you are hired in. For example, you start employment on June 15. You will receive 84 hours $[(144/12 \text{ months}) \times 7 \text{ months}]$ of PTO.

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

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

Holidays

Ten paid holidays to include:

Holiday	2024 Date
New Year's Day	January 1
Martin Luther King Jr. Day	January 15
President's Day	February 19
Memorial Day	May 27
Independence Day	July 4
Labor Day	September 2
Thanksgiving Day	November 28
Day after Thanksgiving	November 29
Christmas Day	December 25
One Floating Holiday	Any Day

Parental Leave

Eligible new parents will receive up to 20 days of paid leave at 100% of salary following the birth, adoption or placement of a child.

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.

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.

How to Enroll

You can make your 2024 benefits election online within 31 days of your hire date.

Online Enrollment

You can enroll from your smart phone or your computer directly through the Inovalon's Benefits Information and Enrollment website:

- a. Go to www.myinovalonbenefits.com and click the LOG IN button in the upper right corner
- b. **Enter your Username**
Your username is your work email
- c. **Enter your Password**
Your initial password is your date of birth (MMDDYYYY format). You will be prompted to change your password.

If you need login assistance, contact the Inovalon Benefits Line at 1-888-896-8031. Representatives are available M-F, 8:00 a.m. to 5:30 p.m. ET.

- d. **Begin your enrollment**

Proceed with your enrollment by selecting **Start Your Enrollment**. Easy-to-follow instructions will lead you through the following three steps to confirm your information on file and choose your benefit elections.

- 1. Verify Your Information**

- i. **Employee** (Personal Information). Verify the accuracy of all information and update as needed. Name and address changes must be updated in Oracle which can be accessed through nova.
- ii. **Family** (Dependent Information). You may add dependent information as necessary. Please remember to include Social Security numbers for all dependents.

- 2. Your Benefits**

Company-paid benefits will be marked as complete. You must confirm your elections for all benefits showing as **Selection Required** before continuing to the next step. Once your elections are complete, click the Continue button on the right side of the page.

- 3. Enroll and Assign Your Beneficiaries**

You will be asked to assign beneficiaries, do a final review of your benefit elections, and confirm your election(s). It's always a good idea to double check your beneficiary designations to make sure they are up to date.

Key Resources

The Inovalon Benefits Information and Enrollment website is www.myinovalonbenefits.com. On this website, you can obtain detailed benefits information to include benefits summaries, legal documents such as summary plan descriptions (SPDs) and regulatory notices, claim forms, provider contact information, and much more.



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.

Benefits Contact Information

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

Your primary source for all benefits information is www.myinovalonbenefits.com. Bookmark that site and you will never miss an update again!

Benefit	Provider	Website	Contact Information
401(k)	Empower	www.empowermyretirement.com	855-756-4738
Accident Insurance	Voya Group #: 0070699-0	www.voya.com/claims	1-877-236-7564
Benefits Information/ Help Desk	AssuredPartners	www.myinovalonbenefits.com	1-888-896-8031 inovalon@assuredpartners.com
Critical Illness	Voya Group #: 0070699-0	www.voya.com/claims	1-877-236-7564
Dental	Delta Dental Group #: 04950	www.deltadentalins.com	1-800-932-0783
Employee Assistance Program	BHS	portal.BHSONline.com Username: Inovalon	1-800-327-2251
Employee Discounts	BenefitHub	inovalondiscounts.benefitHub.com/Welcome	N/A
Pet Insurance	Pet Benefit Solutions Group ID: 4955	www.petbenefits.com	1-800-891-2565 customer.care@petbenefits.com
Flexible Spending Accounts (Health Care and Dependent Care)	AssuredPartners	https://AssuredPartners.lh1ondemand.com	1-800-657-6265 fsa@assuredpartners.com
Health Savings Account (HSA)	Allegiance Group #: 3337352	www.myinovaloncarecoordinator.com	1-877-424-3570
Hospital Indemnity Plan	Voya Group #: 0070699-0	www.voya.com/claims	1-877-236-7564
Legal and ID Theft Services	LegalShield	www.legalshield.com	1-888-807-0407 membersupport@legalshieldcorp.com
Life and Disability Insurance	Prudential Life & Disability Group #: 52720	www.myinovalonbenefits.com	1-888-896-8031 inovalon@assuredpartners.com
Maternity, Parental Leave, FMLA, Disability	Various		leave@inovalon.com
Medical	Quantum	www.myinovaloncarecoordinator.com	1-866-885-1125
Prescription	Quantum	www.myinovaloncarecoordinator.com	1-866-885-1125
Virtual Care	MDLive	go.omadahealth.com/allegiance	1-877-753-7992
Time Off (PTO, Holidays, Parental Leave, Bereavement)	Inovalon	Policy Center on nova	N/A
Transit and Parking	AssuredPartners	https://AssuredPartners.lh1ondemand.com	1-800-657-6265 fsa@assuredpartners.com
Adoption Assistance, Tuition Reimbursement, Professional Development	Inovalon		People Center
Vision	VSP Group #: 30035696	www.vsp.com	1-800-877-7195
Wellness Resources	Various	Wellness Resources page on nova	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.

