

Benefits Open Enrollment

November 12, 2024 -
November 27, 2024



Benefits Guide 2025





Inovalon is committed to providing our associates with a competitive total rewards package, which includes the valuable health and welfare benefits outlined in this Guide.

This Guide will help you understand your 2025 benefit plan options and we encourage you to 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.

Here's where to find ...

2025 Open Enrollment	3
Changes for 2025.....	4
Associate Eligibility.....	5
Medical Insurance.....	6
Virtual Care.....	11
Carrum Health Benefit.....	12
Omada.....	13
Health Savings Account (HSA)	14
Dental Insurance.....	15
Vision Insurance	16
Flexible Spending Accounts (FSA)	17
Employee Assistance Program.....	18
Life Insurance.....	19
Disability Insurance.....	20
401(k) Retirement Savings Plan.....	21
Legal Plan and ID Theft Protection.....	22
Pet Benefits.....	23
Professional Development.....	24
Supplemental Insurance.....	24
Tuition Reimbursement.....	24
Wellness Resources.....	24
How to Enroll.....	25
Healthcare Terms to Know.....	26
Benefits Contact Information.....	27
Legal Notices.....	28

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 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.

2025 Open Enrollment

Open Enrollment Dates

November 12, 2024 - November 27, 2024

Open enrollment is your opportunity to elect benefits coverage for 2025. Your Open Enrollment elections will be effective January 1, 2025 through December 31, 2025.

Do I Need to Take Action During Open Enrollment?

It is always a good idea to review your benefit choices each year. Open Enrollment is your opportunity to change your benefit elections, update dependents, and ensure your beneficiaries are up-to-date.

Most of your current benefits will automatically roll over to 2025. You must take action and enroll if you want to:

- **NEW IN 2025:** Enroll a spouse or domestic partner on the medical plan. Refer to the Working Spouse Surcharge section on page 9 for details;
- Contribute to a Flexible Spending Account (Dependent Care and Health Care FSA) in 2025;
- Contribute to a Health Savings Account (HSA) beginning with your first paycheck in 2025.

Can I Make Changes During the Year?

Outside of open enrollment, you will not have the chance to add, change, or remove benefits unless you experience a qualifying life event such as a marriage, birth, divorce, or loss of spouse's employment. You have 31 days from the date of the event to change your benefit elections by contacting the Inovalon Benefits Center at 1-888-896-8031.

You can make the following benefit plan changes any time of year:

- Enroll, change, or stop your HSA contributions.
- Enroll, change, or stop your commuter benefits (pre-tax parking and transit) contributions.
- Enroll, change, or stop your 401(k) plan contributions.

Your Open Enrollment Checklist

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

- Familiarize yourself with your benefit plan options. Review this guide and visit www.myinovalonbenefits.com for more details and additional tools and resources.

Enroll

- Make your 2025 benefits elections during the Open Enrollment period (November 12 - November 27, 2024) on the Inovalon benefits website at www.myinovalonbenefits.com or by calling the Inovalon Employee Benefits Center at 1-888-896-8031. See page 25 of this Guide for detailed information on how to enroll.

Review

- Review the beneficiaries on your life insurance plans to make sure they are accurate.
- Download and save a confirmation of your benefit elections for your records. Ensure your confirmation statement reflects your desired elections as changes generally cannot be made after the Open Enrollment period unless you experience a qualifying life event.

Attend an Open Enrollment meeting
or Virtual Health Fair event
For information, go to
www.myinovalonbenefits.com.



Changes for 2025

Medical Plan Coverage

Due to rising healthcare costs nationwide, as well as the rising cost of medical and prescription drug claims among our plan members, our medical plan premiums will be increasing. The biweekly employee contribution increase will range from \$4 to \$37, depending on your plan and coverage level. Inovalon will continue to pay the majority of the plan's total cost, keeping the impact on employee premiums to a minimum.

Additionally, there will be slight increases in the deductible and out-of-pocket maximums for both medical plans. Due to these plan design changes, you will be receiving new medical ID cards.

See page 8 for the 2025 medical plan summary and biweekly employee contribution amounts.

Carrum Surgical and Cancer Care Benefit

We are partnering with Carrum Health Centers of Excellence to provide Inovalon medical plan members with the highest-quality healthcare experience. Whether you need cancer care or a range of surgical procedures, Carrum Health works with the country's top cancer specialists and surgeons to offer a streamlined way to receive care at significantly reduced costs. See page 12 for details.

Working Spouse Surcharge

To further align with best practices and ensure our benefits remain cost-effective for everyone, we will be introducing a working spouse surcharge. This only applies if your spouse or domestic partner is offered medical coverage through their own employer but chooses to remain on the Inovalon medical plan. We encourage associates to explore the medical plan options available through Inovalon's medical plans as compared to your spouse's or domestic partner's employer plan. See page 9 for additional information.

Associate 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 Open Enrollment Guide.

Dependent Eligibility

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

- Your spouse,
- Your domestic partner, and
- Your children, including biological children, stepchildren, your domestic partner's children, 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.

Dependent Documentation

If you add a dependent to any of your healthcare plans, you will be required to provide documentation to substantiate the eligibility of your dependent. Your dependent will not be enrolled until proper documentation has been received and processed.

Documentation is not required for dependents that have been previously verified and are currently enrolled in the Inovalon health plans; however, Inovalon reserves the right to request supporting documentation at any time.

Detailed information about the eligibility and documentation process can be found at www.myinovalonbenefits.com.



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.

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.



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 using 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 14.



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 healthcare team—they fight hard to help you save money and make sure you get the best possible care for you and your family.

Your Quantum Health Care Coordinator can help you with:

- Receiving ID cards
- Answering claims, billing and benefit questions
- Finding in-network providers
- Pre-certifying care when required
- Reducing out-of-pocket costs

Call a Care Coordinator for support at 1-866-885-1125 or visit www.myinovaloncarecoordinator.com.

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 Myranda. 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. Myranda 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)	\$750 individual \$1,500 family	\$1,500 individual \$3,000 family	\$2,200 individual \$4,400 family	\$4,550 individual \$9,100 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	\$3,500 individual \$7,000 family	\$5,750 individual \$11,500 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 healthCare 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	\$89.26	\$46.56
Employee + spouse	\$283.56	\$194.34
Employee + working spouse	\$329.72	\$240.49
Employee + child(ren)	\$252.36	\$172.96
Family	\$401.59	\$275.22
Family with working spouse	\$447.74	\$321.38

Working Spouse Surcharge

If you elect coverage for your spouse or domestic partner under an Inovalon medical plan and they have medical coverage offered through their employer, a \$100 working spouse surcharge will be added to your monthly medical contribution each month.

The working spouse surcharge does not apply to your spouse or domestic partner if they are:

- Not employed
- Covered by COBRA
- Employed by Inovalon
- Working but are not eligible for medical coverage through their employer
- Covered by the Marketplace, Medicare, Medicaid, Tricare, or other state assistance programs

If your spouse or domestic partner does not have other coverage available, you must complete an attestation form as a new hire and during each Open Enrollment period or be financially responsible for the surcharge. For additional information on the working spouse surcharge including FAQs, visit www.myinovalonbenefits.com.

Medical Plan ID Cards

All medical plan participants in 2025 will receive new ID cards, even if you are not making any changes from the prior year.

- **When will new ID cards be mailed?** Allegiance will mail new ID card(s) prior to January 1, 2025.
- **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.
- **Will I receive a new HSA debit card if I am currently enrolled in the HSA medical plan?** No, you may continue to use your current HSA debit card. You will not receive a new card.

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 **MyQHealth - Care Coordinators app**. Then, you can show it to your doctor or pharmacist.

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 included acute care, skilled nursing, skilled rehabilitation, and behavioral health/substance disorder
- Bariatric (weight loss) surgery
- Hip and knee replacement surgery
- Spinal fusion surgery

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

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, 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](https://www.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.



Carrum Surgical and Cancer Benefit

Carrum Health helps associates enrolled in an Inovalon medical plan and their eligible dependents get the highest-quality surgical and cancer care experience, at significantly reduced costs.

About Carrum Health

Whether you need cancer care or a range of surgical procedures, Carrum works with the top doctors, surgeons, and cancer specialists in the country—those who have better outcomes and higher patient satisfaction levels—and most, if not all, costs are covered.*

Key Benefits

With Carrum Health, members enjoy:

- **QUALITY CARE:** The surgeons and cancer specialists in the Carrum Health program achieve better outcomes and have exceptional bedside manner
- **MINIMAL COST:** When you receive care through Carrum Health, Inovalon often covers most, if not all, of the medical costs.*
- **TOTAL SUPPORT:** The Carrum Health Team helps with all the planning and paperwork, so you can focus on your health.

Covered Procedures

Carrum Health covers a variety of procedures, including knee, hip, shoulder, spine, heart, and weight loss surgeries, cancer care, and many more.

Important Note

As of January 1, 2025, Carrum Health will be the preferred provider for bariatric weight loss surgery, total joint replacements, and certain spine procedures. Inovalon medical plan members must go through Carrum Health to have these costs covered. Costs will not be covered by the Inovalon medical plan if a member gets one of these surgeries outside of Carrum Health. Other surgeries and procedures will continue to be covered by Allegiance, or by Carrum Health, as applicable.



Resources

- Website: carrum.me/Inovalon
- Phone: 1-888-855-7806, Mon-Fri 9 a.m. to 8 p.m. ET
- Carrum App: Available on Google Play for Android and the App store for iPhone

Additional Information

To learn more or to get started with the program, visit the Carrum Health page on www.myinovalonbenefits.com or call the Quantum Health Care Coordinators at 1-866-885-1125.

*With the exception of second opinions, individuals enrolled in a high-deductible plan must first meet their deductible, but copays and coinsurance will be waived. Second opinions are provided at no cost to the member and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income to the covered member.



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, 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) 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 HSA medical plan coverage. The full amount of the annual employer contribution will be deposited in January 2025 for associates who enroll in the HSA medical plan during Open Enrollment.

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

*Annual base salary as of October 1, 2024

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.

2025 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 2025:

- Employee only coverage: \$4,300
- Employee + dependent(s): \$8,550

Associates age 55 or older during 2025 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 not receive a new ID card if you were enrolled in this coverage during 2024 and elect coverage for 2025. You may continue to use your current ID card.

If you enroll in coverage in 2025 and were not enrolled in dental coverage in 2024, you will receive Delta Dental ID cards to be used when you visit the dentist. You will receive two ID cards. Additional cards can be printed from Delta Dental's website. Go to www.deltadentalins.com, log in and go to Online Services > Click on Print ID Card > Print. You can also pull up an ID card on your smart phone. Go to the website, log in to your Online Services account > Select My ID Card from the main menu.

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

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

²Diagnostic 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:

	2025 IRS Limits	Qualified Expenses
Health Care FSA ¹	\$3,300	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	\$3,300	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 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.
- 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 \$660 of unused Health Care FSA funds at the end of 2024. You must have a balance of at least \$50 to be able to rollover unused funds. The rollover amount of \$660 does not impact the maximum election limit of \$3,300 for the 2025 plan year (i.e., with the maximum election limit of \$3,300 and a rollover amount of \$660, a participant will have access to \$3,960 for the 2025 year). The rollover of unused funds will occur after the claims submission deadline has passed for the previous plan year (March 31, 2025) 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 2025, the IRS monthly maximum for both transit and parking is \$325 respectively.



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 free 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

Organization ID: Inovalon



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 and commissions (excludes sales bonuses, SPIFF pay, and any supplemental pay)
² Base salary as of October 1, 2024

Important things to know

Elect a Beneficiary

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., who will receive the money from the insurance company in the event of your death. You may designate your life insurance beneficiary on the Open 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 a total coverage amount that exceeds \$50,000 	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 and commissions (excludes sales bonuses, SPIFF pay, and any supplemental pay)

³ Base salary as of October 1, 2024



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 great 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 1-877-778-2100.



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



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 Process on the [People Center](#).

Supplemental Insurance

Eligible associates may only enroll in supplemental Accident, Critical Illness, and Hospital Indemnity Insurance during the new hire benefits enrollment period or during Open Enrollment. These supplemental plans, administered through Voya, are designed to give you an extra peace of mind by supplementing your core health insurance coverage.

For details on the supplemental insurance options through Voya, visit www.myinovalonbenefits.com/additional-benefits.

Tuition Reimbursement

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

Request for approval must be submitted no later than 15 days before the course start date.

For information, to include how to request tuition reimbursement, refer to the [People Center](#).

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 Well-being page on www.myinovalonbenefits.com and [nova](#) is your source for all things wellness. Check the site often as the offerings change frequently.



How to Enroll

You may make your 2025 benefits election online beginning on November 12. The last day to enroll is November 27.

Online Enrollment

You can enroll from your smart phone or your computer directly through the Inovalon 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. Please note: If your work email address does not work due to the 40 character limitation, please use *first name.last name*.
- c. **Enter your Password**
Your temporary password is the **First initial of your first name + 2-digit birth month + first five digits of SSN**. You will be prompted to change your password. Please note: If you established a password previously for the site, you should follow the instructions above as all prior passwords have been reset.
- 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.
 4. **Download and Save Your Confirmation Statement**
After you've enrolled, print or save the confirmation statement. Review this statement to make sure all of your information is correct.

Key Resources

The Inovalon Benefits Information 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	1-877-778-2100
Accident Insurance	Voya Group #: 0070699-0	www.voya.com/claims	1-855-756-4738
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/	N/A
Pet Insurance	Pet Benefit Solutions Group ID: 4955	www.petbenefits.com	1-800-891-2565 customercare@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	1-866-885-1125
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	The People Center	leave@inovalon.com
Medical	Quantum	www.myinovaloncarecoordinator.com	1-866-885-1125
Prescription	Quantum	www.myinovaloncarecoordinator.com	1-866-885-1125
Virtual Care	MDLive	www.mdlive.com/allegiance	1-877-753-7992
Surgery Benefit	Carrum Health	carrum.me/inovalon	1-888-855-7806
Time Off (PTO, Holidays, Parental Leave, Bereavement)	Inovalon	The People Center	N/A
Transit and Parking	AssuredPartners	https://AssuredPartners.lh1ondemand.com	1-800-657-6265 fsa@assuredpartners.com
Adoption Assistance, Tuition Reimbursement, Professional Development	Inovalon	The People Center	
Vision	VSP Group #: 30035696	www.vsp.com	1-800-877-7195
Wellness Resources	Various	nova	N/A



Legal Notices

Each year, Inovalon is required to provide certain legal notices to participants in the benefit plans. You can view these notices online in the 2025 Annual Legal Notices Booklet at www.myinovalonbenefits.com/plan-documents. These notices include:

- Medicare Part D Creditable Coverage Notice
- HIPAA Comprehensive Notice of Privacy Policy and Procedures
- Notice of Special Enrollment Rights
- Women's Health and Cancer Rights Notice
- Premium Assistance under Medicare and Children's Health Insurance Program (CHIP)
- Marketplace Health Insurance Notice
- Illinois Essential Health Benefit Listing

To request that hard copies of the legal notices and/or plan documents be mailed to you, send a request to hrbenefits@inovalon.com.



All changes must be made by November 27!

The description of the benefits in this booklet, 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.

