



What's New for 2025



Learn about upcoming benefit enhancements so you can make the best decisions for 2025.



Benefits Open Enrollment is November 12 - 27
for benefits effective January 1, 2025

What's New for 2025

Inovalon's goal is to provide a valuable benefits program that meets the diverse needs of our associates, while improving the overall benefits experience through innovative solutions.

Read below to find the key updates for 2025 and for information on how to make your benefit elections for the upcoming year.

Medical Plan Coverage

We are maintaining the same medical plans and carriers, however, medical plan premiums for associates will increase slightly. 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. We remain committed to offering comprehensive and affordable healthcare options that support you and your family.

Plans will continue to offer the same provider copays, with modest increases to deductibles and out-of-pocket maximums. This is the first time in eight years that adjustments to medical plan deductibles and out-of-pocket maximums have been made. As a result of these updates, new medical ID cards will be issued to all plan participants.

	2025 Medical Plan Deductibles and Out-of-pocket Maximums			
	OAP		HDHP with HSA	
	In-network	Out-of-network	In-network	Out-of-network
Deductible				
Single	\$750	\$1,500	\$2,200	\$4,500
Family	\$1,500	\$3,000	\$4,400	\$9,100
Out-of-pocket maximum				
Single	\$5,500	\$6,500	\$3,500	\$5,750
Family	\$11,000	\$13,000	\$7,000	\$11,500

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. As of January 1, 2025, Carrum Health will be the preferred provider for bariatric weight loss surgery, total joint replacements, and certain spine procedures. For detailed information, visit the Carrum Health page at www.myinovalonbenefits.com

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 healthcare 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. The surcharge per pay period will be \$46.15. For additional information, including FAQs, view www.myinovalonbenefits.com.





Action Items for 2025

- Complete the working spouse attestation form when making your 2025 benefit elections during Open Enrollment if you are enrolling your spouse or domestic partner in an Inovalon medical plan.
- Review your benefit choices for the new plan year. Most of your current benefits will automatically roll over to 2025. However, you must take action and enroll if you want to:
 - Contribute to a Flexible Spending Account (Dependent Care and Health Care FSA) in 2025; and/or
 - Contribute to a Health Savings Account (HSA) beginning with your first paycheck in 2025
- Confirm your beneficiary designations for your life and AD&D insurance policies. Beneficiaries can be changed at any time of year, but this may be a good time to review and update if necessary. 401(k) beneficiaries may be changed through the Empower portal at www.prudential.com/online/retirement.
- Plan to attend an Open Enrollment meeting or Virtual Health Fair Event. For detailed information, go to www.myinovalonbenefits.com.

Remember, Open Enrollment is your once-a-year opportunity to make changes to the benefits you have elected, unless you experience a qualifying life event.

How to Enroll Starting November 12

You can make your 2025 benefits elections during the Open Enrollment period (November 12 - 27, 2024) two ways:

- By logging on to Inovalon benefits website at www.myinovalonbenefits.com and clicking LOG IN in the upper right corner; or
- By calling the Inovalon Employee Benefits Center at 1-888-896-8031.

Questions?

If you have questions about Open Enrollment, contact Inovalon's Employee Benefits Center at 1-888-896-8031 or send your questions via email to inovalon@assuredpartners.com. Representatives are available Monday through Friday from 8:00 a.m. to 5:30 p.m. ET.

Visit your primary source for all benefits information at www.myinovalonbenefits.com.

