



# 2021 BENEFITS GUIDE



**BENEFITING YOU**  
— at every stage —

# WELCOME TO INGRAM BENEFITS!

Ingram provides a variety of benefit plans and multiple resources to help you protect and care for yourself and your family. This is your opportunity to select coverage that best fits your needs. Use this guide as a resource to better understand the benefits you receive as an Ingram associate and what actions you need to take.

To thrive, we must be well in our approach to physical health, be prepared for our financial future, and be balanced in the demands that work and life often bring. These core qualities are the fabric of Ingram's total well-being offering.



# TABLE OF CONTENTS

Enrollment . . . . .	4	Vitality Wellness Program . . . . .	19
Who is Eligible for Ingram Benefits? . . .	5	Dental Plans . . . . .	20
How to Enroll . . . . .	6	Vision Plan . . . . .	21
Benefit Information at Your Fingertips .	8	Be Prepared . . . . .	22
Life is Easier With the MyChoice App . .	9	Income Protection Benefits . . . . .	22
Be Informed . . . . .	10	Voluntary Benefits . . . . .	24
Be Healthy . . . . .	11	Ingram 401(k) Plan . . . . .	25
Medical Plans . . . . .	11	Financial Wellness . . . . .	25
Prescription Drug Plan . . . . .	14	Be Balanced . . . . .	26
Health Savings Account . . . . .	16	Employee Assistance Program . . . . .	26
Flexible Spending Accounts . . . . .	18	Benefit Contact Information . . . . .	27



# ENROLLMENT

## New Hire Enrollment

As a new associate you must enroll in benefits **within 31 days of your date of hire or you will not have coverage** for yourself or your eligible dependents.

If you do not enroll, you will only have these company-paid benefits: Basic Life and AD&D, Employee Assistance Program (EAP), and Short-Term and Long-Term Disability, if eligible.



## When Coverage Begins

	Marine Group			
	Full-Time	Part-Time	Full-Time	Part-Time
Medical/Prescription Drug	Date of hire		2 months	
Health Care FSA	Date of hire		2 months	
Health Savings Account (HSA)	Date of hire		2 months	
Dependent Care FSA	Date of hire		Date of hire	
Commuter	Date of hire		Date of hire	
Dental	Date of hire		2 months	
Vision	Date of hire		2 months	
Life/AD&D	1 month		1 month	
Short-Term Disability (STD)*	6 months	N/A	6 months	N/A
Long-Term Disability (LTD)*	6 months	N/A	6 months	N/A
Employee Assistance Program (EAP)	Date of hire		Date of hire	
Critical Illness/Accident	1 month		1 month	
Group Legal	1 month		1 month	

\* Deckhands and Leadmen are not eligible for STD/LTD.

## Mid-Year Changes

Once enrolled, you will not be able to make changes until next year's open enrollment, unless you experience a Qualifying Change in Status Event (marriage, divorce, birth, etc.). **You will have 31 days** from the event to submit your change at [MyIngramBenefits.com](https://MyIngramBenefits.com) (Benefitsolver enrollment platform). Documentation will need to be provided to support your change. For a list of acceptable documents go to [IngramBenefits.com](https://IngramBenefits.com) > Resources > Documents Library > Dependent Documentation.

# WHO IS ELIGIBLE FOR INGRAM BENEFITS?

You, if you are:

- A regular, full-time associate or auxiliary, part-time associate (20+ hours per week or 100 days per year)

Your dependents, if they are:

- Your lawful spouse (unless you are legally separated)
- Your domestic partner
- Your children under age 26 and those of your spouse or domestic partner. This includes stepchildren or adopted children for whom the final court order has been secured, or who have been placed in your home for adoption purposes
- Your disabled child, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability that occurred before age 26
- Children for whom the court has granted you **full legal** custody or guardianship
- Any child meeting the previously noted criteria for whom you have a legal obligation to provide health insurance coverage under a divorce decree or court order

## Note

*Your child(ren)'s coverage will end at the end of the month in which he/she turns 26.*

### Enroll Only Eligible Dependents

To control healthcare costs, it is important that you only cover those dependents who are eligible for our plans. Ingram and its benefit plan administrators carefully review the enrollment of dependents to ensure the eligibility rules are followed.

- When enrolling your dependents, you will need to provide documentation verifying their eligibility. If you cannot provide the required documentation, your dependents will not be added to your benefit coverage
- If it is determined that an enrolled dependent does not meet the eligibility requirement, that person will be dropped from coverage immediately and the premiums paid will not be refunded

Go to [MyIngramBenefits.com](https://MyIngramBenefits.com) and update your records if a dependent becomes ineligible during the year due to divorce, age, etc. You have **31 days** to make these changes in the Benefitsolver system.

Visit [IngramBenefits.com](https://IngramBenefits.com) > Health > Eligibility for more details.

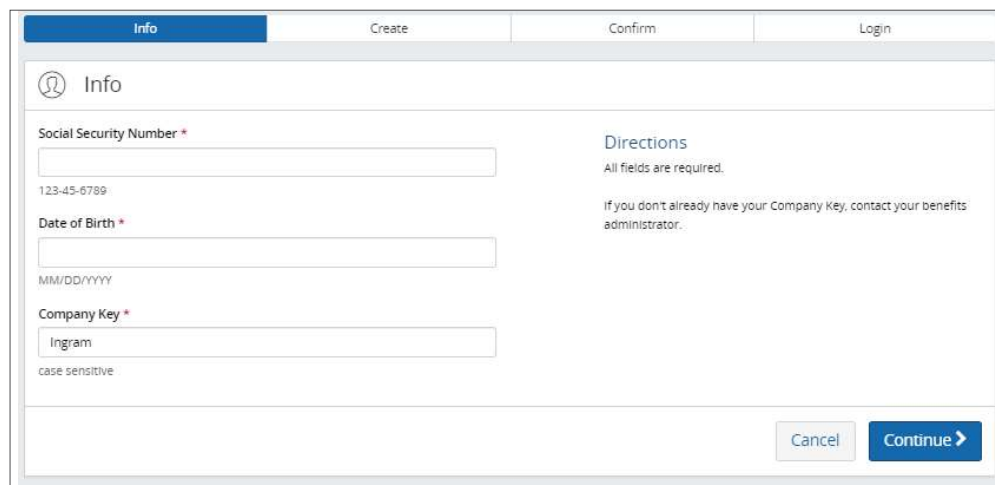
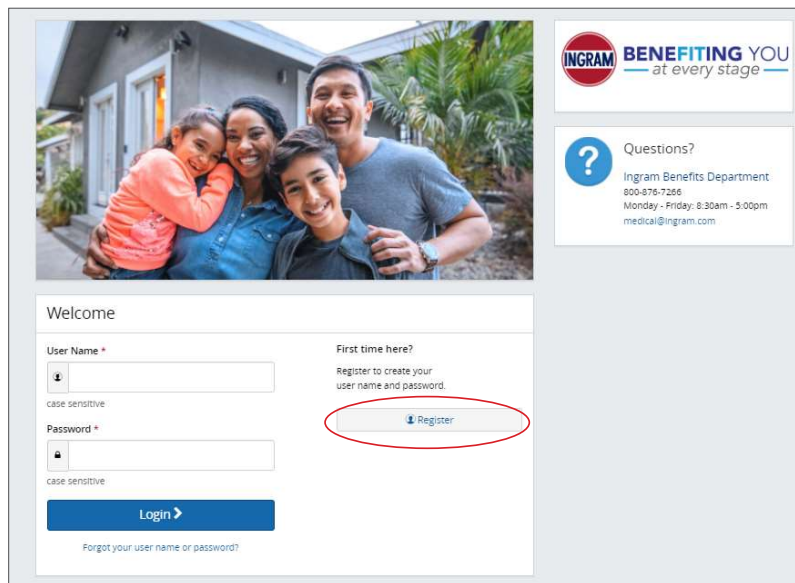
# HOW TO ENROLL

Benefitsolver is the enrollment platform available year-round to view your benefit elections, make changes during open enrollment, or make changes if you experience a qualifying change in status event (marriage, birth, adoption, or divorce). You also have access to helpful information about your benefits in the Reference Center.

**1. Go to MyIngramBenefits.com**

**2. Get registered**

- Click the **Register** button on the landing page to get started. The case-sensitive company key is **Ingram**
- Enter your Social Security Number and date of birth
- Complete your contact preferences, including your preferred email so we can send you important benefit information throughout the year



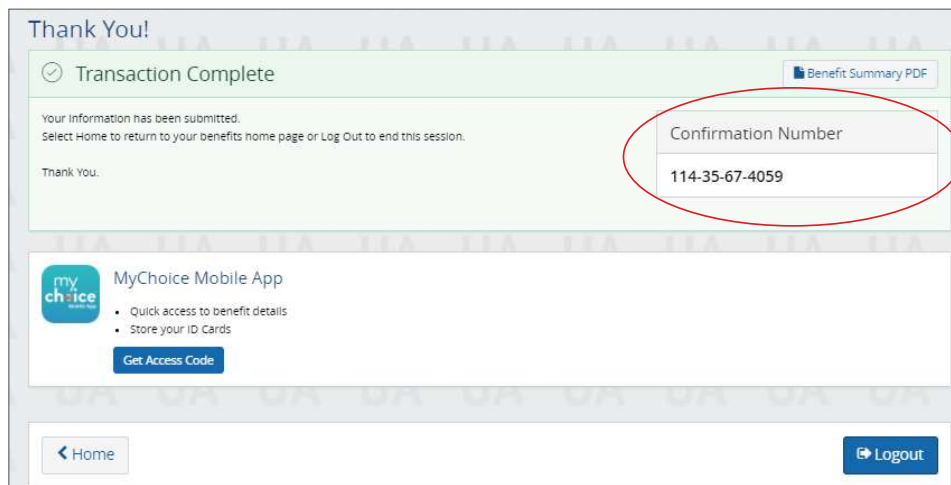
**3. Explore your options and enroll**

- Click **Start Here**
- Review your personal information and add or edit any dependents you wish to cover
- Sofia, your personal benefits assistant, can answer questions and guide you as you enroll



**4. Click on I Agree**

- Make sure your personal information, elections, dependents, and beneficiaries are accurate
- Don't forget to submit the required documentation to add your dependent(s)
- Once you have made all your elections, click **I Agree**. You will then receive a confirmation number on your home page and your Benefit Summary will be available to print for your records

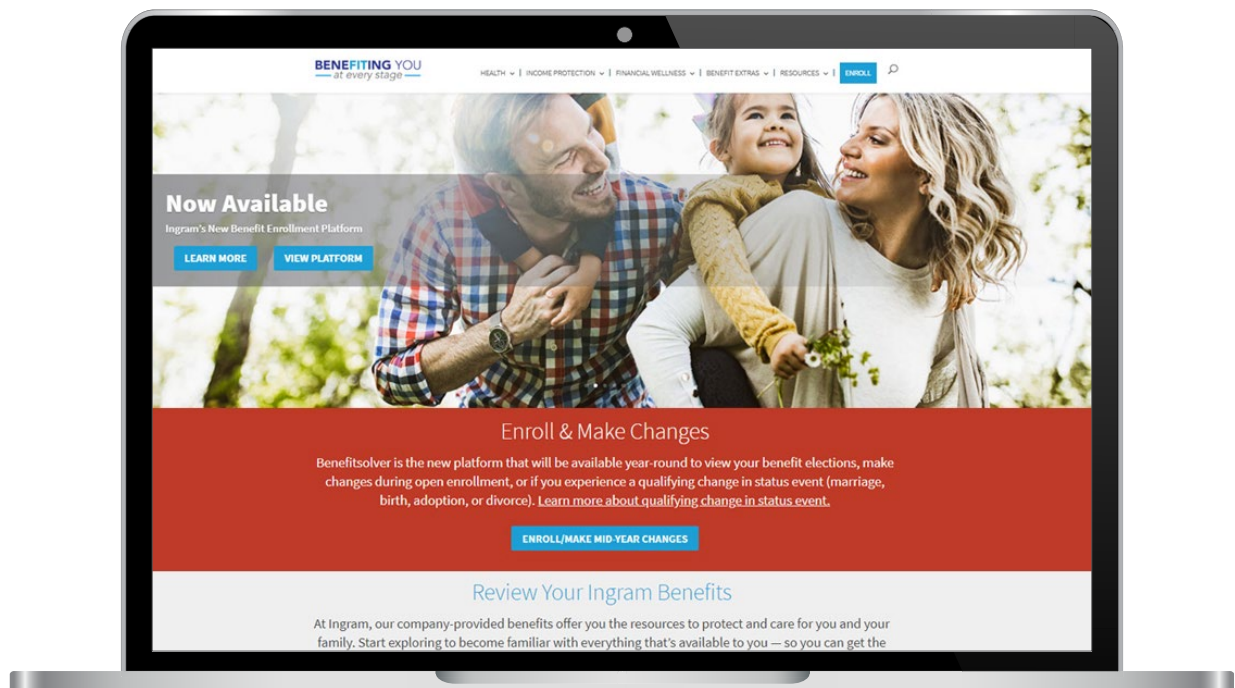


# BENEFIT INFORMATION AT YOUR FINGERTIPS

## Easy 24/7 Access to Benefits Information

Visit [IngramBenefits.com](https://IngramBenefits.com)

From your computer, phone, or tablet, you have 24/7 access to benefit plan details, legal notices, well-being tools, benefit vendor contacts, and more!



## Benefits Overview Video



View this video for an overview of Ingram's benefits including information on Medical Plan differences, how an HSA works, and how you can further protect your family with Voluntary Benefits through Voya. You can choose to view certain sections or view the video in its entirety. Invite your spouse/domestic partner to join you!





# LIFE IS EASIER WITH THE MYCHOICE APP

The MyChoice App brings benefits to your fingertips, where you want it, and when you need it.

Use the MyChoice App when you:



Are at the doctor's office and you've forgotten your ID card.



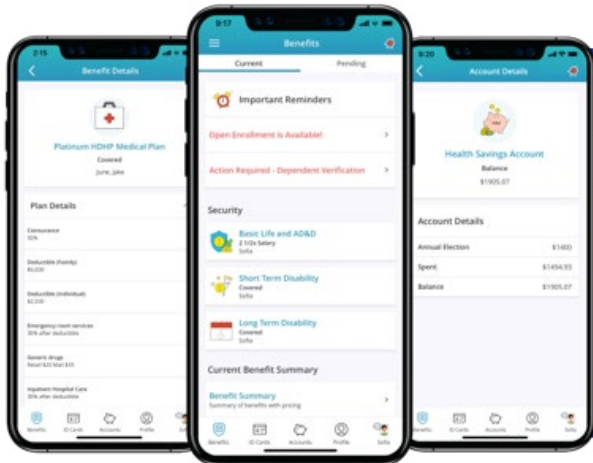
Just got married or had a baby and need to enroll dependents. Take a picture of your required documentation and upload it to the App!



Need to know if your benefits cover an upcoming surgery.



Need to talk or chat with a Member Services Advocate at any time.



Download the MyChoice App from the App Store or Google Play.



# BE INFORMED

Ingram provides information, tools, and resources to make the enrollment process easier. An informed decision is the best decision when it comes to your well-being. Follow these steps and be informed!



## Choose the Medical Plan That is Right For You

Evaluate the needs of your family. Are you someone who's healthy and rarely visits the doctor? Do you take several medications or one expensive one? Do you manage a chronic condition, such as diabetes or high blood pressure? Will you or your dependents need braces or glasses next year? Would you rather pay less in premiums, but spend more when you use your benefits or vice versa?

- To see premiums go to [MyIngramBenefits.com](https://myingrambenefits.com)
- For Medical Plan choices see page 13
- To check costs see page 16



## Decide How Much You Want to Contribute to Your Tax-Advantaged Healthcare Spending Accounts

Would you like to maximize short-term and long-term tax savings through a Health Savings Account (HSA), or do you prefer the simplicity of a Flexible Savings Account (FSA)? See pages 16-18 for more details.



## Review Supplemental Life Insurance and Voluntary Benefit (Critical Illness and Accident Insurance) Options

Ingram provides Basic Life and Accidental Death and Dismemberment (AD&D) coverage equal to two times your salary at no cost to you. Do you need to add Supplemental Life Insurance coverage for yourself or your dependents? Should you consider the Voluntary Benefit options (Critical Illness and Accident Insurance) that can bridge the gap before deductibles and out-of-pocket maximums are met? See page 22 and page 24 for details.





## BE HEALTHY

To be healthy you must be proactive in your approach to physical health, which is why Ingram offers access to Medical Plans that are valuable, easy to use, and cost effective.

Preventive care is covered for you and your dependent(s) under all Medical Plans at no cost to you if you use an in-network physician. Take advantage of these services and the Vitality Wellness Program to improve your health year-round. See additional details on page 19.

## MEDICAL PLANS

To better understand how the plans work, review these important common terms:

- **Copay**—A set dollar amount you pay when you receive healthcare. For example, you pay a \$40 copay when you are enrolled in the Signature PPO Plan and see a specialist
- **Deductible**—The amount you pay out-of-pocket for healthcare before your insurance starts paying part of the cost, unless a copay applies
- **Coinsurance**—A set percentage you pay of the cost of the care you receive. For example, 20%
- **Out-of-pocket maximum**—The most you will pay in a calendar year for doctor visits, prescriptions, etc. This “safety net” provides peace of mind for those who have a serious condition or illness

## Provider Networks

### Save When You Choose In-Network Providers

You can use any doctor you want, but in-network providers offer the highest level of benefits and lowest out-of-pocket costs. Ingram’s Medical Plans participate in the following networks:

- In Tennessee: Blue Network P
- In all other states: Bluecard PPO

Before receiving services, check to see if your healthcare provider is in-network.



[bcbst.com](http://bcbst.com)



800.565.9140



myBlueTN App > Find Care

## Designed to Fit Your Needs

Ingram's Medical Plan options are administered by BlueCross BlueShield of Tennessee.

Signature PPO Plan	Choice + HSA Plan	Value + HSA Plan
<p>This plan provides you with a high level of benefits. You will pay the most out of your paycheck for this plan; however, office visits only require a copay. For most other services, you will pay a lower deductible (than the other plans) plus coinsurance.</p> <p>See pages 13-14 for details.</p>	<p>With this High Deductible Health Plan, you will pay the cost of services, including prescriptions, until you meet the deductible.</p> <p>You can contribute to a tax-advantaged HSA that can be used to pay out-of-pocket healthcare expenses or save for future expenses. Ingram contributes a set amount to your HSA annually.</p> <p>See pages 16-17 for more details.</p>	<p>Similar to the Choice + HSA Plan, with the Value + HSA Plan, you will pay the cost of services, including prescriptions, until you meet your deductible. This plan has the highest deductible and out-of-pocket maximum, but significantly lower premiums. The Value + HSA Plan could be a good option if you are looking to pay the lowest premium and add additional money into your HSA to cover medical costs.</p> <p>Unlike the Choice + HSA Plan, <b>Ingram does not contribute to your HSA.</b></p> <p>See pages 13 for more details.</p>

## PhysicianNow Gives You Access to Doctors 24/7

PhysicianNow<sup>SM</sup> is a virtual, convenient, and confidential way to access a doctor from anywhere. All you need is a computer, phone, or tablet. The doctors can help with a wide range of issues including those listed below. They can even send a prescription straight to your pharmacy if you need it!

- Allergies
- Rashes
- Pinkeye
- Cold and flu
- Sore throats
- And more!
- Sinus infections
- Urinary tract infections

### Note

*PhysicianNow visits are 100% paid by Ingram making this a great option regardless of the Medical Plan you are enrolled in.*

## 3 Ways to Register and Make an Appointment



Log in at [bcbst.com/member](http://bcbst.com/member) and click the "Talk to a Doctor Now" button on the home page, or select the "Managing Your Health" tab, and then click on the "PhysicianNow" tile.



Call **888.283.6691**.



Download the **PhysicianNow App** at the App Store or Google Play.

# Medical Plan Highlights

The chart below reflects the amount you pay for covered services, unless otherwise stated.

	Signature PPO Plan		Choice + HSA Plan		Value + HSA Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Ingram Annual HSA Contribution</b>						
Individual	Not eligible		\$500		\$0	
Family	Not eligible		\$1,000		\$0	
<b>Annual Deductible*</b>						
Individual	\$500	\$700	\$1,600	\$2,600	\$3,000	\$6,000
Family	\$1,000	\$1,400	\$3,200	\$5,200	\$6,000	\$12,000
<b>Out-of-Pocket Maximum**</b>						
Individual	\$2,100	\$4,150	\$3,500	\$7,000	\$5,000	\$10,000
Family	\$4,200	\$8,300	\$7,000	\$14,000	\$10,000	\$20,000
<b>Coinsurance</b>						
	20%	35%	20%	40%	20%	40%
<b>Preventive Care</b>						
	\$0	35% after deductible	\$0	40% after deductible	\$0	40% after deductible
<b>Well Baby/Childcare (includes immunizations and injections)</b>						
	\$0	35% after deductible	\$0	40% after deductible	\$0	40% after deductible
<b>Office Visit</b>						
Physician	\$25 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Specialist	\$40 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>PhysicianNow (virtual visit)</b>						
	\$0	N/A	\$0	N/A	\$0	N/A
<b>Urgent Care</b>						
	\$75 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Emergency Room</b>						
	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Inpatient Hospital (includes mental health and substance abuse)</b>						
	20% after deductible	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Outpatient Services</b>						
	20% after deductible	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Outpatient Surgery</b>						
	\$250 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Physical Therapy</b>						
	\$15 copay	35% after deductible	\$15 copay after deductible	40% after deductible	\$15 copay after deductible	40% after deductible

\* The Choice + HSA Plan includes a non-embedded deductible. This means that if you are covering any dependents, the family deductible will apply to everyone. All family members' expenses will be combined to meet the family deductible before the plan begins contributing to your family's health care expenses. However, if you have Associate Only coverage, only the individual deductible will apply.

\*\* In all three plans, the individual out-of-pocket (OOP) maximum is embedded in the family out-of-pocket (OOP) maximum. This means that if one family member meets the OOP max, that individual doesn't have to wait for the entire family OOP max to be satisfied before the plan pays 100% of his/her covered services.

# PRESCRIPTION DRUG PLAN

All three Medical Plan options include prescription drug coverage. Your prescription costs will depend on your Medical Plan selection.

## Plan Features

- Provided through CVS/Caremark
- Maintenance medications are available at a 90-day supply. You can fill a 30-day and 90-day prescription at any CVS or Target pharmacy
- If CVS pharmacies aren't available in your area, your maintenance prescriptions must be filled using CVS/Caremark's mail-order service (does not apply to associates living in Oregon)

### Specialty Medications

Specialty drugs are dispensed exclusively through CVS specialty pharmacy. You may either mail your prescriptions to the specialty pharmacy or your prescribing physician may send them electronically.

As an added convenience, you may drop off and pick up your specialty drug prescriptions at a local CVS pharmacy.

	Signature PPO		Choice + HSA Plan	Value + HSA Plan
	30-Day Supply	90-Day Supply		
Annual Deductible	\$0	\$0	Medical deductible applies In-network: \$1,600 for individual coverage and \$3,200 for family coverage*	Medical deductible applies In-network: \$3,000 for individual coverage and \$6,000 for family coverage
Some preventive medications are not subject to the deductible—a list of these medications is available from the Ingram Benefits Department ( <b>800.876.7266</b> )				
Generics	\$8	\$20	Pay the full cost of the medicine up to the deductible, then 20% of cost	
Formulary Brand	30% of cost	30% of cost		
Minimum	\$25	\$62.50		
Maximum	\$100	\$250		
Non-Formulary Brand	40% of cost	40% of cost		
Minimum	\$60	\$150		
Maximum	\$150	\$375		
Specialty	40% of cost	N/A		
Minimum	\$100	N/A		
Maximum	\$250	N/A		
Annual Out-of-Pocket Maximum	\$2,500	\$2,500	Medical out-of-pocket maximum applies: Network: \$3,500 for individual coverage and \$7,000 for family coverage— (\$3,500 per individual)	Medical out-of-pocket maximum applies: Network: \$5,000 for individual coverage and \$10,000 for family coverage— (\$5,000 per individual)

\* The Choice + HSA Plan includes a non-embedded deductible. This means that if you are covering any dependents, the family deductible will apply to everyone. All family members' expenses will be combined to meet the family deductible before the plan begins contributing to your family's healthcare expenses. However, if you have associate only coverage, only the individual deductible will apply.

## Formulary Drug List

To avoid the higher costs associated with non-formulary brand-name drugs, ask your doctor to refer to this list when prescribing medications; not all medications are covered. For a copy of the formulary list, call **800.503.3241** or visit **www.caremark.com** and log into your account.

## Mandatory Generics

You and your doctor usually have a choice between a brand-name medication and its generic equivalent. Generic medications offer the same strength and active ingredients as the brand-name, but often cost much less. A brand-name prescription will be filled with the generic equivalent, if available. If you request a brand-name and a generic equivalent is available, you will pay the difference in the cost between the brand-name and the generic medication plus the cost for the brand-name.

## Step Therapy

If your doctor prescribes a brand-name medication that has a generic alternative, you must try a generic alternative for at least one month. At the end of the month, you can remain on the generic medication or switch to the brand-name. If you don't try the generic alternative and continue to take the brand-name drug, you will be required to pay the full cost of the brand-name drug. If your doctor believes you should take a brand-name drug instead of a generic, he or she can request an exception. CVS/Caremark will review each request independently.

## CVS/Caremark Maintenance Choice<sup>®</sup>

Maintenance medications (chronic, long-term conditions, such as high blood pressure, high cholesterol, diabetes, etc.) must be filled as a 90-day supply. You may get a 90-day supply at a CVS pharmacy or through mail order. CVS/Caremark will notify you if your medications are included in this program. It's easy to switch your prescriptions to Maintenance Choice, just log into your account at **caremark.com/faststart** or call **800.875.0867**.

## Prescription Delivery

If you live within 50 miles of a CVS pharmacy, CVS will ship a 90-day supply of maintenance medications, short-term antibiotics, and medical supplies directly to your home within 1-2 days at no charge. If you live within 10 miles of a CVS pharmacy, your order can be delivered within four hours for a small charge. Contact your local pharmacy for details.

1-2 Day Delivery	4-Hour Delivery
● Live within 50 miles of a CVS pharmacy*	● Live within 10 miles of a CVS pharmacy*
● Delivery Monday-Sunday	● Delivery 7 days a week
Cost: \$0	Cost: \$7

\* Not currently available in Manhattan, New York, and Puerto Rico stores, as well as Navarro pharmacies in South Florida.

For more information on the Prescription Drug Plan, including Specialty Medications, Generics, Step Therapy, CVS/Caremark Maintenance Choice<sup>®</sup>, CVS Tobacco Cessation, CVS Prescription Delivery, and more, visit **IngramBenefits.com/prescription-drug**.

# HEALTH SAVINGS ACCOUNT

If you enroll in the Choice + HSA Plan or the Value + HSA Plan, you can take advantage of a Health Savings Account (HSA), administered by MyChoice. The HSA can help you save on taxes, pay medical, prescription, dental, or vision costs throughout the year and save for future healthcare expenses.

## How an HSA Works



### Your Contributions

You decide how much you want to contribute to your HSA every year up to the IRS maximum of \$3,600 if you enroll only yourself, or \$7,200 if you enroll in family coverage. You can make additional catch-up contributions up to \$1,000 if you are age 55 or older in 2021.



### Ingram's Contribution (Choice + HSA Plan only)

Ingram contributes annually to your HSA to help pay for out-of-pocket medical expenses before your deductible is met: \$500 for individual coverage and \$1,000 for family coverage.



### Using Your Account

You can use your MyChoice debit card:

- at the time of service
- to pay your provider directly via your MyChoice account

You can also pay out-of-pocket and then reimburse yourself, or save your HSA funds for future healthcare expenses.



### Remaining Funds

Money left in your HSA at the end of the year will roll over to the next year. Once your HSA balance reaches \$1,000, you have investment options. If you leave Ingram or retire, you take your HSA account with you for future healthcare expenses.

## The Triple Tax Advantage

- 1 The contributions you make to your HSA are made through payroll deduction on a before-tax basis
- 2 The money in your account (including interest and investment earnings) grows tax-free
- 3 Funds are withdrawn tax-free to pay for qualified medical expenses



### Check the Cost

Help your HSA go further—use [bcbst.com](https://www.bcbst.com) to compare costs for procedures or services you plan to receive.

Log in and use the “Find Care” tab to access the Healthcare Cost Estimator.

For Special Eligibility Rules that may impact your ability to contribute to an HSA, go to [IngramBenefits.com/hsa](https://www.IngramBenefits.com/hsa).



# High Deductible Health Plans with an HSA— How They Work Together

Together, your contribution and Ingram’s annual contribution\* can cover some or all of your out-of-pocket healthcare expenses.

 <p>Deductible</p>	 <p>Coinsurance</p>	 <p>Out-of-Pocket Maximum</p>
<p>You pay for your initial medical costs until you meet your annual deductible. This deductible is higher compared to the Signature PPO Plan but can be offset by HSA contributions.</p>	<p>Once the deductible is met, you and Ingram share any further healthcare costs until you meet the out-of-pocket maximum.</p> <p>You may use HSA dollars to pay for coinsurance.</p>	<p>Each plan limits the total amount you will pay each year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible expenses for the remainder of the year.</p>

\* Ingram only contributes to your HSA if you are enrolled in the Choice + HSA Plan.



## HSA Scenario

Raymond enrolls in individual coverage in the Choice + HSA Plan. He chooses to use his HSA to pay for covered services. Ingram’s contribution will help to reduce the out-of-pocket amount needed to meet his deductible before his health plan begins to pay.

Year 1 Example	Year 2 Example
Ingram deposits \$500 in Raymond’s HSA	Ingram deposits \$500 in Raymond’s HSA
He contributes \$3,000 for a total of \$3,500	He contributes \$3,000 for a total of \$3,500
He uses his HSA to pay \$700 of eligible expenses	\$2,800 rolls over from last year for a total of \$6,300
<b>He has \$2,800 in his HSA to roll over to next year</b>	He uses his HSA to pay \$1,250 of eligible expenses
	<b>He has \$5,050 in his HSA to roll over to next year</b>

# FLEXIBLE SPENDING ACCOUNTS

There are two types of FSAs—the Healthcare FSA and the Dependent Care FSA. These accounts allow you to pay for eligible Healthcare and Dependent Care out-of-pocket expenses incurred during a calendar year using tax-free dollars. It’s important to note that the accounts are separate, and money cannot be moved between them. You may choose to participate in either one or both.

Your FSAs are administered by MyChoice. Go to [MyIngramBenefits.com](https://MyIngramBenefits.com) > My Financial Wellbeing tab for additional account and eligibility details.

	Healthcare FSA	Dependent Care FSA*
Purpose	Pay for expenses that are not covered by your health insurance	Pay for daycare for your eligible dependents so you and your spouse can work or actively look for work
Advantages	This money is taken out of each paycheck before you pay federal and (in most states) state income taxes—this means that you will pay less in taxes	
Estimate Your Expenses For the Calendar Year	<ul style="list-style-type: none"> <li>● Deductibles and copays</li> <li>● Eyeglasses</li> <li>● Braces</li> <li>● Hearing aids</li> <li>● You can now purchase over-the-counter medications, as well as health items such as bandages, with FSA funds</li> </ul>	<ul style="list-style-type: none"> <li>● Weekly childcare</li> <li>● Day camp</li> <li>● Preschool</li> <li>● Licensed nursery school</li> <li>● After school programs</li> <li>● Eldercare</li> </ul>
Decide How Much You Want to Contribute	Minimum—\$250 Maximum—\$2,750 (or maximum allowed for 2021)	Maximum—\$5,000 (\$2,500 if you are married and file separately)

\* Your Dependent Care FSA election may be reduced as a result of nondiscrimination rules under Internal Revenue Code Section 125. You will be notified if this occurs.

For HSA or FSA questions go to [MyIngramBenefits.com](https://MyIngramBenefits.com).



# VITALITY WELLNESS PROGRAM



## Total Well-Being and Savings Start with You!

Ingram's Vitality Wellness Program rewards you for taking actions for improved health. You will receive a personalized approach to wellness, tools to make positive life choices, and many opportunities to earn rewards.

### Steps to Register

- Visit [PowerOfVitality.com](https://PowerOfVitality.com)
- Under the login box, select "Register Now"
- Provide your name, date of birth, and email address
- Confirm your identity by providing your employee ID number. Spouses or domestic partners registering will also need to provide the employee ID number of the Ingram associate

Once registered, you can visit [PowerOfVitality.com](https://PowerOfVitality.com) OR download the **Vitality Today App** (available in the App Store® and Google Play®) and begin earning rewards and incentives right away!

### Take a Tour



Get a high-level overview of the Vitality Wellness Program. Go to [IngramBenefits.com/vitality](https://IngramBenefits.com/vitality).

### How it Works

If you are enrolled in an Ingram Medical Plan, you can start earning Vitality points right away. You want to earn points for two reasons. First, for each Vitality Point you earn, you will also earn a Vitality Buck. Vitality Bucks are the currency you will redeem for exciting items such as gift cards and fitness devices in the Vitality Mall. Second, earn a Vitality Status that will translate to future rewards.



### More to Come

For more information and updates throughout the year, visit [IngramBenefits.com/vitality](https://IngramBenefits.com/vitality).

# DENTAL PLANS

Ingram offers robust dental plans. To get the most from your coverage, check to make sure your provider participates in the network before you enroll.

Delta Dental Plan	Cigna Dental Plan*
<ul style="list-style-type: none"> <li>● Annual deductible applies for all services except diagnostic and preventive services</li> <li>● After you meet the deductible, the plan pays a percentage for each eligible service—you pay the remainder</li> <li>● See the provider of your choice. However, you will lower your out-of-pocket costs if you use a dentist who is a member of one of the plan's two networks, Delta Dental Premier and Delta Dental PPO</li> </ul>	<ul style="list-style-type: none"> <li>● Provides you with coverage through a dental HMO (DHMO), with no deductibles to pay</li> <li>● Plan pays for all diagnostic and most preventive services received from a Cigna DHMO provider</li> <li>● For basic and major services and orthodontic treatment, you pay a set copayment for each procedure, and the plan pays the rest (check the K1-09 fee schedule for current costs)</li> <li>● All covered services must be obtained from an approved Cigna DHMO provider or by referral from that provider. Before receiving treatment check that your provider is in the DHMO network</li> </ul>

\* Available when there are in-network providers where you live.

## Dental Plan Highlights

	Delta Dental Plan Any Provider	Cigna Dental Plan Network Providers Only
<b>Annual Deductible</b>	<b>\$50</b> per person, up to <b>\$150</b> per family (applies to basic, major, dental implant and orthodontic services combined)	<b>None</b>
<b>Diagnostic and Preventive Services</b> (includes oral exams, routine cleanings twice a year, fluoride treatments, X-rays)	Plan pays <b>100%</b> , no deductible	<b>\$0 copay</b>
<b>Basic Services</b> (includes tooth extraction, oral surgery, routine fillings, endodontics and periodontal treatments)	Plan pays <b>80%</b> after deductible	You pay a <b>set copay</b> for each procedure listed in the K1-09 fee schedule, then the plan pays 100%
<b>Major Services</b> (includes crowns, dentures, partials, implants, and bridges)	Plan pays <b>50%</b> after deductible	You pay a <b>set copay</b> for each procedure listed in the K1-09 fee schedule, then the plan pays 100%
<b>Dental Implants</b> (endosteal implants)	Plan pays <b>50%</b> after deductible	<b>No coverage</b>
<b>Orthodontic Services</b> (includes orthodontic diagnostic and treatment for both adults and children)	Plan pays <b>50%</b> after deductible, up to <b>\$1,500</b> per covered person per lifetime	You pay a <b>set copay</b> for each procedure listed in the K1-09 fee schedule, then the plan pays 100%
<b>Benefits the Plan Pays</b> (not including orthodontics)	<b>\$1,500</b> per covered person per calendar year (does not apply to diagnostic and preventive services)	<b>Unlimited</b>

# VISION PLAN

Ingram offers vision coverage to assist you and your family with vision needs such as eyeglasses and contact lenses.

## Coverage Fast Facts

- Benefits provided by Vision Service Plan (VSP)
- The plan covers an exam and eyeglass lenses (or contact lenses) each calendar year
- **No claims to file and no ID cards if you use a VSP provider.** If you do not use a VSP provider, you must pay for all services upfront, then file a claim for reimbursement
- TruHearing offers free access to the TruHearing MemberPlus Program. Learn more at [truhearing.com/vsp](https://truhearing.com/vsp) or by calling **877.396.7194**

## Vision Plan Highlights

	Using VSP Providers, Plan Pays	Using Other Providers, Plan Reimburses
<b>Vision Exam (each calendar year)</b>		
	100%, no copay	Up to \$45
<b>Frames* and Eyeglass Lenses (each calendar year)</b>		
Frames	100% after \$20 copay	Up to \$70
Single Vision	\$175 allowance for wide selection of frames	Up to \$30
Progressive		Up to \$50
Bifocals	\$95 for frames at Costco, Walmart, and Sam's Club	Up to \$50
Trifocals		Up to \$65
<b>Contact Lens Care** (each calendar year)</b>		
Lens Exam Fitting and Evaluation	\$60 copay	Up to \$105
Lens Allowance	\$175	Up to \$105

\* Most basic frames are covered by the plan; however, there is a limit on the cost of frames. You must pay the cost difference for more expensive frames, minus a 20% discount. Your VSP provider can tell you which styles and options are covered through the Choice Plan.

\*\* In lieu of eyeglass lenses and frames.



## BE PREPARED

Financial well-being is part of the overall picture. Ingram provides Income Protection Plans to help you be prepared and feel secure about your family's financial future.

## INCOME PROTECTION BENEFITS

To protect you and your family against financial loss, Ingram provides protection through Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance. The Income Protection program includes: Basic Coverage offered at no cost to you, and Supplemental Coverage that you can purchase for yourself and your eligible dependents.

Plan	Coverage Details
<b>Company-Paid Benefits (provided at no cost to you)</b>	
Basic Life Insurance*	2× your annual salary Maximum: \$250,000
Basic AD&D Insurance	2× your annual salary Maximum: \$1 million (full-time associates); \$200,000 (part-time associates)
<b>Associate-Paid Benefits (you can purchase)</b>	
<b>For You</b>	
Supplemental Life Insurance*	1 to 5× your annual salary Maximum (Basic and Supplemental Life combined): \$1 million (full-time associates); \$500,000 (part-time associates)
Supplemental AD&D Insurance	1 to 10× your annual salary Maximum (Basic and Supplemental AD&D combined): \$1.5 million (full-time associates); \$1 million (part-time associates)
<b>For Your Spouse</b>	
Spouse Life**	Increments of \$10,000 Maximum: 50% of your Life Insurance coverage or \$100,000 (whichever is less)
Spouse AD&D	Increments of \$1,000 Maximum: 100% of your AD&D Insurance, or \$250,000 (whichever is less)
<b>For Your Child(ren)</b>	
Child Life	\$10,000

\* Coverage amount is reduced by 50% at age 70.

\*\* Amounts over \$30,000 require Evidence of Insurability and coverage ends at age 74.

### Be Sure to Designate Your Beneficiaries

- **Why is this step important?** Designating your beneficiaries ensures your benefits are paid to your intended loved ones. It also makes it easier for them to access the money by avoiding the delays of probate
- Designate your beneficiaries during the enrollment process, or go to [MyIngramBenefits.com](https://MyIngramBenefits.com) any time during the year

## Disability Coverage

Disability coverage, offered at no cost to you, provides income protection if you are unable to work due to sickness, injury, or because you have recently given birth to a child. To be eligible, you must be a regular, full-time associate with at least six months of continuous service. (Deckhands and Leadmen are not eligible for disability benefits.)

### Short-Term Disability (STD)

STD coverage only applies to a non-work-related injury or sickness that causes physical or mental impairment to such a degree of severity that you are continuously unable to perform the duties of your regular job.

Coverage will begin after being disabled and out of work for seven consecutive days to satisfy the Elimination Period.

#### STD Payment Schedule

Full-Time Service at Disability	% of Base Pay
0 to 6 Months	0%
6 Months to 2½ Years	50%
2½ Years to 5 Years	60%
5 Years to 10 Years	75%
10+ Years	90%

Benefits will end when your disability ends, or after 150 days when you become eligible for Long-Term Disability—whichever comes first.

### Long-Term Disability (LTD)

To be eligible, you must remain disabled and unable to work for more than 150 days.

LTD coverage provides you 60% of your salary up to the maximum monthly benefit (varies by position). Monthly benefits will be reduced by other coverages. Be sure to notify Prudential if other sources of disability income take effect.

Benefits continue until you are no longer disabled, or until you reach your Normal Retirement Age as determined by the Social Security Act. The duration of paid benefits may vary if you are disabled after age 60 and if you have certain health conditions. Certain exclusions and limits for pre-existing conditions apply.

Visit [IngramBenefits.com](https://www.ingrambenefits.com) > Income Protection tab for more details on Income Protection benefits including eligibility, Evidence of Insurability requirements, and coverage amounts.

# VOLUNTARY BENEFITS

## Critical Illness and Accident Insurance

Voluntary benefits, administered by Voya provide an added layer of financial protection for you and your family. This benefit will help cover any extra out-of-pocket expenses if you suffer an unexpected, serious illness, or qualifying accident.

### Wellness Benefit Payment

This payment is available each year when you and your covered dependents complete a health screening test. For a full list of eligible health screening tests go to [IngramBenefits.com](http://IngramBenefits.com) > Income Protection > Voluntary Benefits.

	Critical Illness Insurance	Accident Insurance
Associate	\$50	\$75
Spouse	\$50	\$75
Child	\$25 per child, up to \$100 maximum	\$37.50 per child, up to \$150 maximum

### Jaime's Story



Jaime's enjoyable bike ride takes a turn when he is struck by a car and sustains a fractured arm and concussion. He's taken by ambulance to the hospital where he undergoes surgery to repair the fracture. He's released two days later with medical expenses totaling \$7,006. Jaime had enrolled in Voya's Accident Plan which paid him \$8,245 to help assist with his out-of-pocket expenses.

#### Amount Paid to Jaime

Ambulance	\$360
Emergency Room	\$300
Surgery on Broken Arm	\$5,000
Concussion	\$225
2-Day Hospital Stay	\$2,000
Physical Therapy	\$270
Physician Follow Up	\$90
<b>Total Direct Benefit Payment to Jaime</b>	<b>\$8,245</b>

### Donna's Story



Donna's life turned upside down when she suffered a heart attack which was followed by a stroke only a month later. Not only did she miss work, but so did her husband to help her during recovery. Their income took a hit and bills piled up. Donna had enrolled in Voya's Critical Illness Plan with no pre-existing exclusions and a \$50,000 benefit per diagnosis. She received a total benefit payment of \$100,000 in her family's greatest time of need.

#### Amount Paid to Donna

Heart Attack	\$50,000
Stroke	\$50,000
<b>Total Direct Benefit Payment to Donna</b>	<b>\$100,000</b>



# INGRAM 401(K) PLAN

Contributing to a 401(k) Plan is one of the easiest ways to save and invest for your future.

## How it Works

- Approximately 30 days after your date of hire, you will be automatically enrolled at a 5% contribution. This amount will be deducted from each paycheck
- If you were hired after November 2020, your contribution percentage will automatically increase 1% per year, up to 15%
- You may change your contribution percentage (up to 50% of your eligible pay) or opt out at any time
- You have two contribution options:
  - Pre-tax: Contributions are made before taxes are withheld, reducing the amount of federal income tax you pay, or
  - Roth 401(k): An after-tax option in which the earnings on your investments grow tax-free, provided certain requirements are met
- **Company match:** There is no waiting period to receive the company match. You will receive the entire match—100% of the first 5% of eligible compensation you contribute to your 401(k)—from day one
- **Vesting:** After two years of service, you will be 100% vested, meaning you own 100% of the funds in your 401(k)
- Contributions are deposited into a personal retirement account. You decide how the funds are invested

Go to [IngramBenefits.com/401k-plan](https://IngramBenefits.com/401k-plan) for more details on this retirement savings vehicle, including details on the company contribution, vesting, and more.

# FINANCIAL WELLNESS

## Financial Wellness Through Prudential

This digital platform helps you explore how well you are spending, planning, and protecting your money and assets. You have access to a robust and comprehensive online resource that can help you on your path to financial well-being. Customize your experience: 1) Go to [prudential.com/ingram](https://prudential.com/ingram) and create a profile; 2) Select the Interests tabs and choose content based on your interests; and 3) Take the self-assessment to know where you stand financially. Check back for new content often!

## Banking Benefit

Through our relationship with Bank of America, you have special banking benefits including:

- No monthly account fees when you have Ingram payroll direct deposit your earnings into an eligible Bank of America checking or savings account
- A special bundle of no-fee banking services
- A rate reduction or reduced closing costs on a new Bank of America mortgage

Go to [go.bofa.com/ingram](https://go.bofa.com/ingram) to take advantage of this resource!



## BE BALANCED

Ingram provides programs to help you balance a busy and full life, and to ensure your emotional well-being is a priority.

### EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through LifeWorks brings you and your family the best resources to feel supported, connected, and guided, with 24/7 access at no cost to you. This **confidential counseling** service can help with: stress, anxiety, depression, anger, relationships, communication, grief, addictions, parenting, eldercare, life changes (such as divorce or retirement), as well as financial and legal matters, and more.

#### Note

You can have up to eight face-to-face counseling sessions at no cost to you.

#### LifeWorks Savings and Perks

Discover 130+ exclusive savings and cash back opportunities for: car purchases, fitness and nutrition, travel, home improvement stores, UberEats, florists, and more!

### How to Access Services

#### Online

- [login.lifeworks.com](http://login.lifeworks.com)
- Download the LifeWorks App from the App Store®
- **To register:**
  - Your unique invitation code is “ING” followed by your Employee ID—“ING-xxxxxx”
  - You can send your spouse/domestic partner an invitation so he or she can also participate by going to Profile > Family, then invite family members using their email address

### Be Balanced Benefit Extras

Legal Plan	Commuter Benefits
Ingram’s Legal Plan provides affordable legal advice designed to help you access qualified attorneys for a range of legal services through MetLife Legal Plans. You can receive full representation for services including: wills and estate planning, real estate matters, debt matters, elder law, and more.	Do you use public transportation as part of your daily commute or pay for parking while at work? If so, you are eligible for this pre-tax benefit. It’s an easy way to save money!  Administered by MyChoice at <a href="http://MyIngramBenefits.com">MyIngramBenefits.com</a> .

Go to [IngramBenefits.com](http://IngramBenefits.com) > Benefit Extras for more information on these money-saving benefits!

# BENEFIT CONTACT INFORMATION

Administrator	Contact Information
<b>Medical Plans</b>	
BlueCross BlueShield of Tennessee	800.565.9140 bcbst.com
PhysicianNow	888.283.6691 bcbst.com/blueaccess
<b>Wellness Program</b>	
Vitality Wellness Program	877.224.7117 wellness@powerofvitality.com
<b>Prescription Drug Plan</b>	
CVS/Caremark	800.503.3241 caremark.com
<b>Dental Plans</b>	
Delta Dental Plan	800.223.3104 deltadentaltn.com
Cigna Dental Plan (DHMO)	800.CIGNA.24 or 800.244.6224 cigna.com
<b>Vision Plan</b>	
Vision Service Plan (VSP)	800.877.7195 vsp.com
<b>Life, AD&amp;D, and Disability Plans</b>	
Prudential	800.524.0542 (Life) 800.842.1718 (Disability)
<b>Health Savings Account (HSA), Flexible Spending Accounts (FSAs), and Commuter Benefit</b>	
MyChoice	877.399.5349 MyIngramBenefits.com
<b>Additional Benefits</b>	
Group Legal Plan: MetLife	800.821.6400 Info@legalplans.com (Access code: 9260450)
Employee Assistance Program (EAP): LifeWorks	888.456.1324 (English) 888.732.9020 (Spanish) login.lifeworks.com
Supplemental Insurance (Critical Illness and Accident coverage): Voya	877.236.7564 presents.voya.com/EBRC/IngramIndustries
Ingram 401(k): John Hancock Retirement Plan Services	800.294.3575 myplan.johnhancock.com
<b>Ingram Benefit Resources</b>	
Ingram Benefits Department	800.876.7266 Fax: 615.298.8219 medical@ingram.com
Ingram Pension and 401(k) Department	866.415.4015
Ingram Benefits Website	IngramBenefits.com
Ingram Benefits Portal (enrollment and/or changes)	MyIngramBenefits.com

## Insurance ID Cards

You can contact the carriers above for a replacement card, and store an image of your ID card on the MyChoice App.



This guide provides you with highlights of your benefit plans. It is not a complete, detailed description of your benefit plans. For more details about the plans, see your Summary Plan Descriptions. If there is a difference between this guide or the Summary Plan Descriptions and the actual plan documents that govern the plans, the plan documents will be followed. The company reserves the right to amend or terminate the plans in whole or in part at any time.

**Legal Notices** and plan documents can be found at [IngramBenefits.com](https://www.ingrambenefits.com). You may print notices directly from the site or request a copy from the Ingram Benefits Department.



**BENEFITING YOU**  
— at every stage —